

Google Scholar



Crossref doi

scopus

Impact factor 6.2

# Geoscience Journal

ISSN:1000-8527

## Indexing:

- » Scopus
- » Google Scholar
- » DOI, Zenodo
- » Open Access



[www.geoscience.ac](http://www.geoscience.ac)



Registered

# **AN INVESTIGATION ON THE LEVEL OF CONTENTMENT EXPERIENCED BY MOBILE WALLET USERS**

**AUTHOR: Dr.S.LAKSHMI NARASIMHAM MBA, ph.D.**

**Associate Professor, Institute of Public Enterprise, Hyderabad, Telangana, India.**

## **ABSTRACT:**

Mobile wallets have become an integral part of modern life, helping individuals stay organised and keep track of their finances wherever they go. Mobile phone users are growing more open to the introduction of new technology for the sake of their own convenience. Mobile phone users like the portability and adaptability of online payment methods. Because to the nature of mobile devices, this is the case. In today's fast-paced world, it may be challenging to do even the most basic daily tasks, such as grocery shopping, utility bill payment, insurance enrollment, and phone charging, since people just don't have the time to sit down and unwind. With the advent of digital wallets stocked with coupons and deals, the payment system is entering a new era. As a consequence of technological progress, we are seeing this transformation. As a result, innovative services like Google Pay and Phonepe have been developed to calm customers' nerves. A sizable fraction of the population has downloaded this app onto their smartphones since it has simplified their lives. The goal of the research was to gauge the level of contentment of customers with various digital payment options, with a focus on Google Pay and PhonePe. The research aims to analyse consumers' thoughts on the advantages and disadvantages of Google Pay, as well as to identify the variables that cause customers to favour Google Pay over alternative payment methods. Primary and secondary sources will be used for data collecting. With a sample size of 50 people. Primary data was gathered from respondents using online questionnaires, which allowed for the use of a convenient sampling method.

**KEY WORDS:** Mobile Wallet, Customer Satisfaction levels, High security, contactless Payments.

## **I INTRODUCTION:**

A measure of business 'success, customer satisfaction measures how satisfied consumers are with that business' offerings. It's a metric for gauging the satisfaction of a company's clientele. Obtaining consumer feedback in the form of surveys and evaluations may provide businesses valuable information about how they can shape their offerings to better meet the needs of their clientele. The firm may use

this information to enhance its current offerings. Every firm worth its salt will put its clients' wants and needs first and strive to exceed their expectations in every way. This is true for every kind of company or organisation, whether they specialise in manufacturing, retail, wholesale, government, service, or charity. Customer satisfaction may be defined as the level at which a company's goods or services meet or exceed the expectations of its consumers. The extent to which a company's customers are happy with that company's performance is another definition of customer satisfaction. To paraphrase, customer satisfaction may be thought of as how content a customer is with the results of their interactions with a company. The amount of satisfaction a client has with a company is based on more than just the quality of their individual transactions with that business; it also considers how they feel about their contacts with the firm as a whole.

## **II UNDERSTANDING THE CONCEPT OF MOBILE WALLET:**

A mobile wallet is a virtual wallet that saves information about payment cards on a mobile device. Mobile wallets are also known as digital wallets. Using a mobile wallet to make payments at stores is an easy and handy option for users. Mobile wallets are secure applications that may be used to store a variety of documents, including credit cards, bank information, and other financial instruments. Several modern smartphones already come pre-installed with a mobile wallet that is safe to use. The modern customer either does not have enough time or, as a result of the Covid 19 recall, consumers are thinking more about safety. Consumers continue to depend on credit or debit cards, but the simplicity of mobile wallets means that actual cards are no longer needed. This frees up customers' wallets for other uses. Since the implementation of Covid, many consumers are reluctant to give over their credit cards and allow a stranger to handle them or swipe them through a machine. A customer may make a purchase using contactless technology by tapping their contactless card or holding their smartphone close to a card reader that is compatible with contactless technology. Customers are increasingly shifting towards more contactless payments and mobile wallets in the wake of a new national awareness about safety, as well as the need to maintain social distance and restrict interaction during transactions. A mobile wallet is an electronic device that allows its user to conduct financial transactions associated with e-commerce and m-commerce. These deals might include the exchanging of cash or the archiving of digital data. In this context, the term "mobile wallet" is often used to refer to the kind of electronic device being discussed. To do this, one must use both the internet connection capabilities of their smartphone and their smartphone's ability to make transactions. Mobile wallets are a convenient and safe way to keep all of your online payment information in one place, regardless of the sites or services you use to make purchases. For obvious reasons—convenience and safety—mobile wallets are on the rise in popularity.

Electronic wallets (e-wallets), digital wallets (digital wallets), and mobile wallets (mobile wallets) are various names for the same thing: a digital wallet that may be carried on a mobile device (e-wallet). This may be used in tandem with mobile payment systems, which provide customers the opportunity to buy things using their own cellphones or tablets. If this were available, it would be a great option for consumers. As this is conjugable with mobile payment systems, it may be used in tandem with such systems. Why? Because it pairs well with mobile payment systems. A mobile wallet may store not just cash returns but also the information associated with loyalty cards, digital discounts, and other enticing bonuses. While the vast majority of Indians lack access to traditional forms of plastic money like credit or debit cards, the ubiquitous mobile phone is rapidly becoming a technology that serves as a catalyst for the growth of innovative digital payment options. This is due to the convenience of digital payments made using a mobile phone. To rephrase, mobile phones are quickly becoming into gadgets that can permit several forms of payment. Digital and wallet payment systems are poised to become the next big thing in the financial markets as e-commerce rapidly emerges as a dominant force in business. The reason for this shift is the many benefits that digital and wallet payment systems provide over more conventional options. This is because non-banking payment options, such as electronic purses and money, provide an alternative to traditional banking. It's no secret that two of the most popular and reliable mobile wallet apps on the market today are PhonePe and Google Pay. Similarly, PhonePe is rapidly expanding its user base, and is already among the most popular mobile wallet apps. One of the most popular mobile wallet apps is PhonePe. Since mobile wallets are growing in popularity, every person on the planet might be a potential client for a mobile wallet service provider. For a business to succeed financially, it is essential that customers make use of the mobile wallet service. One of the most important goals of every business is to ensure that its customers are satisfied with the quality of its goods and services. Companies who put in the extra effort to provide a superior experience for their clients will likely come out on top in the mobile payment space. It is well-known that customers have considerable sway on the future of both high-quality service and technical advancement.

### **III REVIEW OF LITERATURE:**

Mobile Wallet Payment, as Vijayashri Machindra Gurme concludes in his 2017 article "A Survey on Customer Acceptance of Mobile Wallet Payments with Reference to Kothrud Area, Pune, India," is a sizable platform of new technology that promotes the functions of financial institutions in India via mobile technology and also helps increase the number of customers these institutions have. There is still a need to spread knowledge about and get acceptance for mobile waller services, even if everyone

already has a smartphone or other mobile device. These services are stress-free and pleasant, with no problems or interruptions. In his paper "A Study on Customer Satisfaction of Mobile Wallet services by Paytm" (2019), Saviour F claims that Paytm's widespread popularity is due to the fact that its users are well-informed about the app and make full use of all of its features. Paytm's rising popularity among young people has led to an increase in the usage of the service for monetary transactions among students. Customer satisfaction is at an all-time high because to Paytm's performance. In order to save the time and money spent on individual bank visits for the purpose of completing financial transactions, the widespread adoption of a service known as Mobile Wallet is now proving to be more beneficial to society as a whole. After the recent demonetization of the Rs. 500 and Rs. 1000 notes, Paytm has had a profound effect on Indian society. Smartphones, PDAs, and other mobile electronic devices are all included in the definition of "mobile device". Wireless communication technologies, such as mobile telephony networks, are used by mobile payment systems (Dr Naveen Prasadula). In addition to paying bills, mobile devices are also utilised for mobile marketing and mobile ticketing. Cash, credit cards, debit cards, and even online bill pay might eventually be rendered obsolete by mobile payments. Researchers Nimako et al. (2012) examined "An assessment and examination of customer contentment with administration conveyance of mobile media transmission networks in Ghana." The goal of this study was to conduct a survey of Ghanaian consumers and analyse their responses about the ease with which they were able to receive and send different forms of portable broadcast communications. Based on the data collected, it seems that consumer satisfaction in Ghana is low despite the country's abundance of telecom providers. Customer satisfaction was also subpar compared to what was expected. Results indicate that consumer satisfaction is high across all forms of media transmission in Ghana.

#### **IV THE RELEVANCE AND IMPORTANCE OF THE STUDY:**

The planet we now inhabit has no limits on its potential for growth and development. Merchant bankers used to be the ones to start financial deals back when proper account management wasn't in place. Better record keeping has been possible because to the increased sophistication of the financial sector in recent decades. You may do anything from buying and selling goods to transferring funds to checking account balances to updating addresses to making payments and recharging gadgets online. Online banking consistently extends a wide selection of services to its users. Google Pay, along with Phonepe, is one of the most widely used programmes for making online payments and other financial activities. Mobile wallet-related businesses, especially in India, face an enormous opportunity right now. Quick transactions, cost and time savings, increased convenience, and more are just some of the main

advantages of these mobile wallets. As a country, India is gradually abandoning traditional wallets in favour of mobile payment systems. Right now is a pivotal time as we shift from utilising cumbersome, bulky wallets to more manageable, flexible alternatives. Thanks to the one-touch payment function that processes everything swiftly in parallel, we can now pay for almost everything with a single action. The Indian government encouraged the growth of these wallets, and their popularity has only increased over the years. Around 95% of all transactions were monetary exchanges prior to the demonetization and after the installation of COVID 19. Nevertheless, only 85% of workers have actually received their paychecks.

**With a mobile wallet, you just have to press a button instead of entering your credit card number and password every time you make a purchase.**

1. Credit and debit card information may be stored so that payments can be made quickly and easily at any time.

Mobile Wallet payments will be made possible of instant payments transfer from one account to another account or exchange money from one wallet to another wallet in few fractions of seconds

2. You may also save additional papers like a pan card, Aadhar card, driver's licence, etc., in digital format, making them easy to access at any time from any technological device.
3. Instantaneous mobile wallet payments will allow users to send and receive funds instantly from any bank account or mobile wallet. Safer and more unobtrusive than usual.

## **V LEARNING GOALS:**

1. To study the factors that influence consumers in adoption of mobile wallet
2. To analyses the effectiveness of mobile wallet payments in terms of Security, Satisfaction,Risk, Flexibility and speed.
3. To identify the most prominent area of dissatisfaction.
4. To find out suggestions to improve the services.

## **VI SCOPE OF MOBILE WALLET PAYMENTS:**

On the basis of survey, the following mobile wallet payment scope were identified which wouldstudy about customer satisfactions with reference to Google pay and phonepe app in Hyderabad.

1. Acceptance of mobile wallet payments.



2. Mobile wallet payments availability.
3. High level of security
4. Speed and Quality of wallet payments.
5. Flexibility of mobile wallet payments services.

## VII RESEARCH METHODOLOGY:

The present study is based on primary and secondary data. Primary data was collected from 50 E-Wallet users through questionnaire method. Secondary data was collected from journals, and various related web- sites.

**TOOLS USED:** statistical tools used like **Simple Averages and Percentages.**

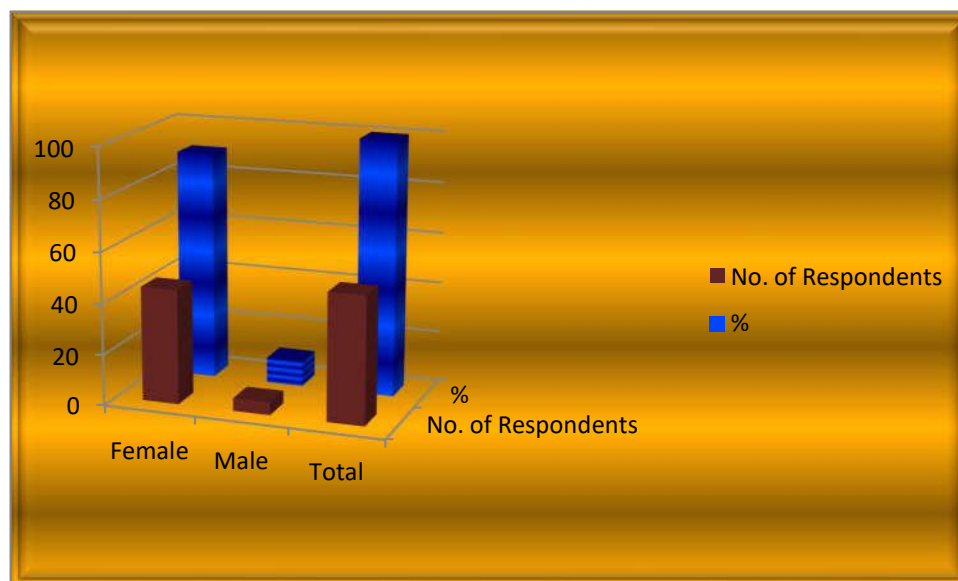
## VIII ANALYSIS AND INTERPRETATION OF THE DATA:

The data collected in research were not simply, it contains unnecessary information. And over or under emphasized facts. Therefore, only relevant data were included in the analysis. For better understanding, the collected data simply tabulated. Interpretation of the data is also given to share meaningful information.

### Gender distribution

"Gender	No. of Respondents	%
Female	45	90
Male	5	10
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data



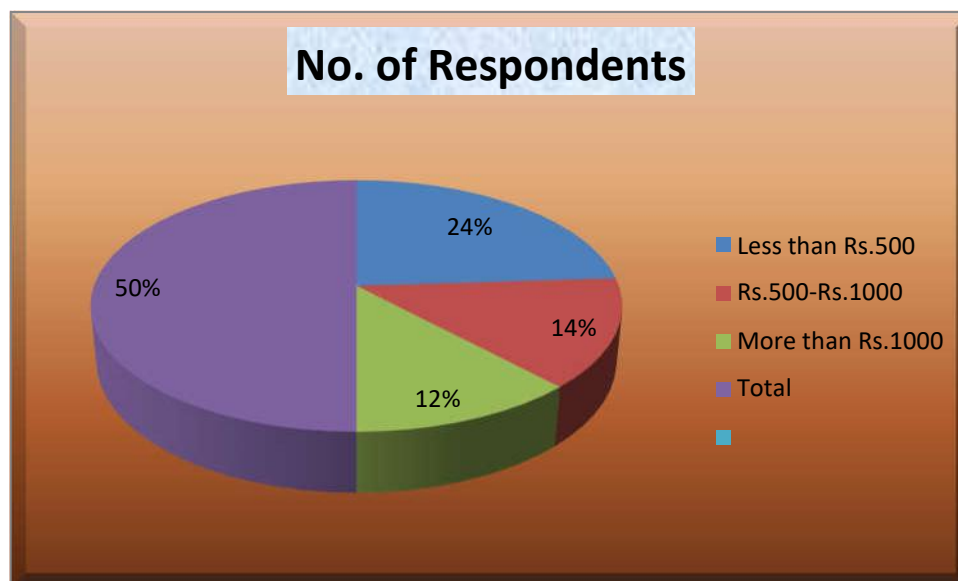
### Interpretation

90% of the customer belongs to female and 10% covers from male customers.

### Age Distribution

Age	No. of respondents	%
Below 20 yrs.	12	24
20-35years	31	62
35-50 years	6	12
above 50 years	1	2
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data



### Interpretation

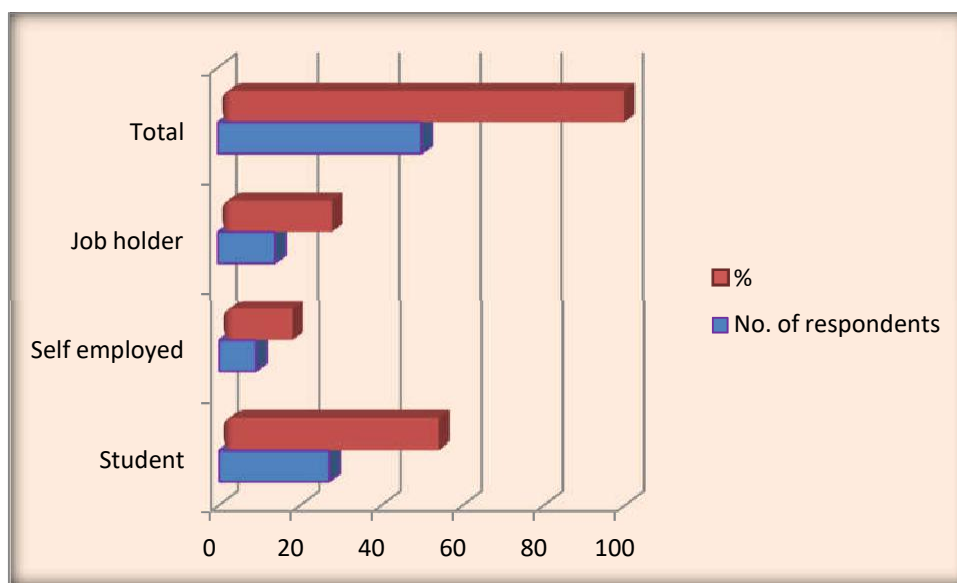
From the collected data 62% are the age of 20-35yrs, 24% are below 20yrs, 12% are 35-50yrs of agegroup and 2% are above 50yrs of age group.

### Occupation Distribution

Occupation	No. of respondents	%
Student	27	54
Self employed	9	18
Job holder	14	28
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data





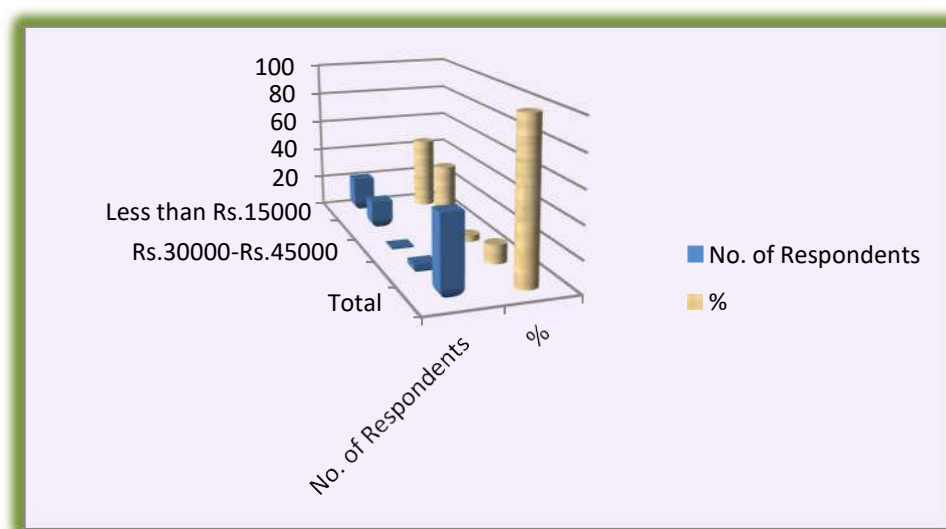
### Interpretation

54% of the respondents are students, 28% are job holders and 18% are self-employed.

### Income distribution

Income	No. of Respondents	%
Less than Rs.15000	23	46
Rs.15000-Rs. 30000	19	38
Rs.30000-Rs.45000	2	4
Above Rs.45000	6	12
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data



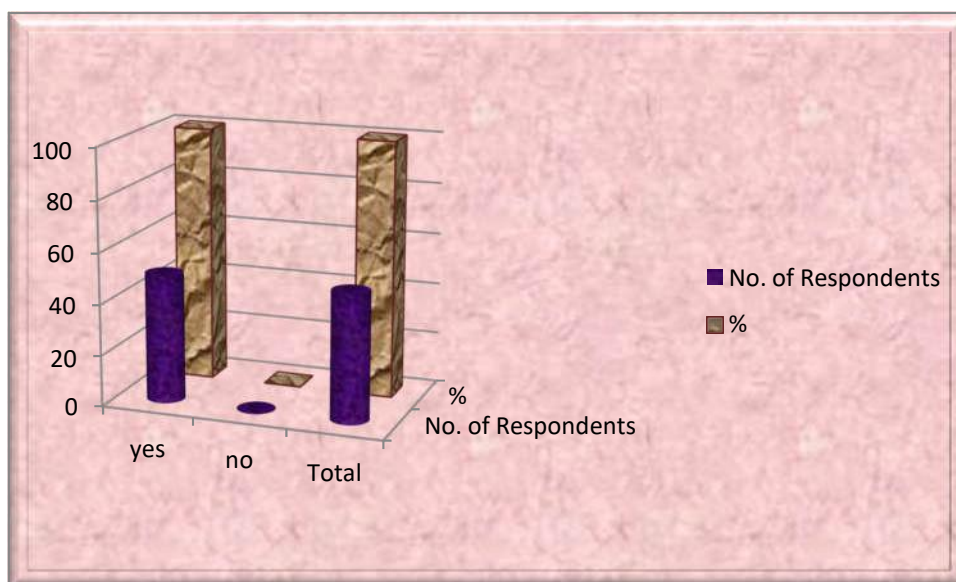
### Interpretation

46% of the customers having income less than Rs.15000, 38% are getting Rs.15000-Rs.30000, 12% are above Rs.45000 and 4% are earning from Rs.30000 to Rs.45000.

### Have you ever used Mobile Payment?

Usage of Mobile payment	No. of Respondents	%
yes	50	100
no	0	0
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data



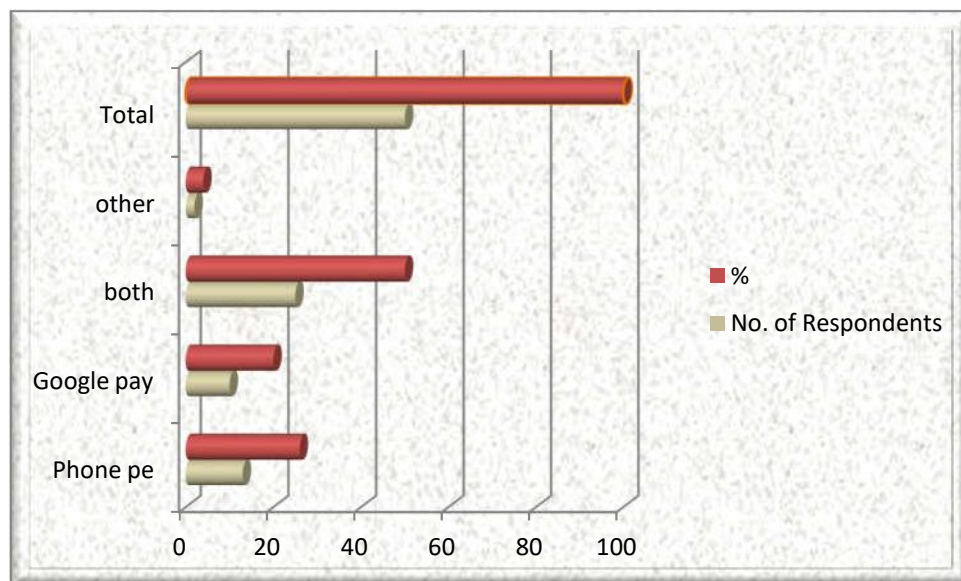
### Interpretation

From the collected data 100% are using mobile payments.

### Which mobile app do you use

Mobile app	No. of Respondents	%
Phone pe	13	26
Google pay	10	20
both	25	50
other	2	4
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data



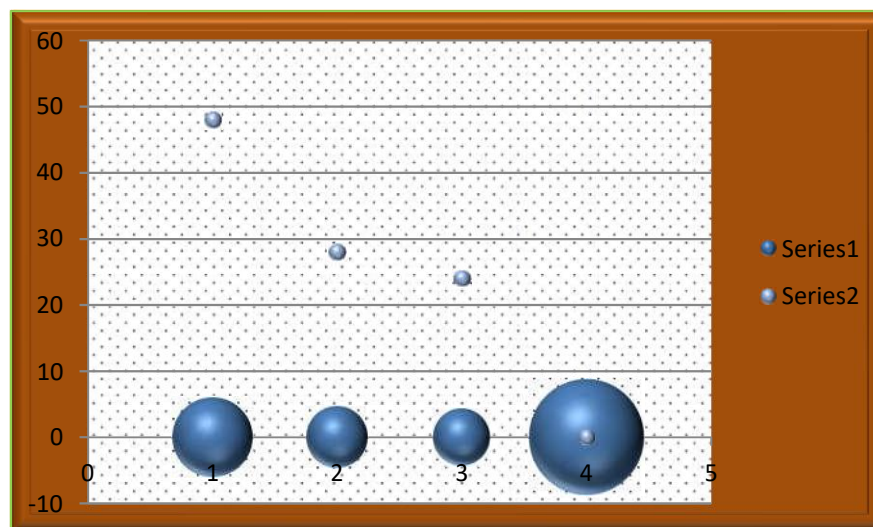
### Interpretation

From the collected data 50% the customers are using both the apps i.e., Google pay and phone pe, 26% are using phone pe, 20% are using Google pay and 4% are using other apps also.

### Money you load in your Mobile wallet

Amount	No. of Respondents	%
Less than Rs.500	24	48
Rs.500-Rs.1000	14	28
More than Rs.1000	12	24
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data



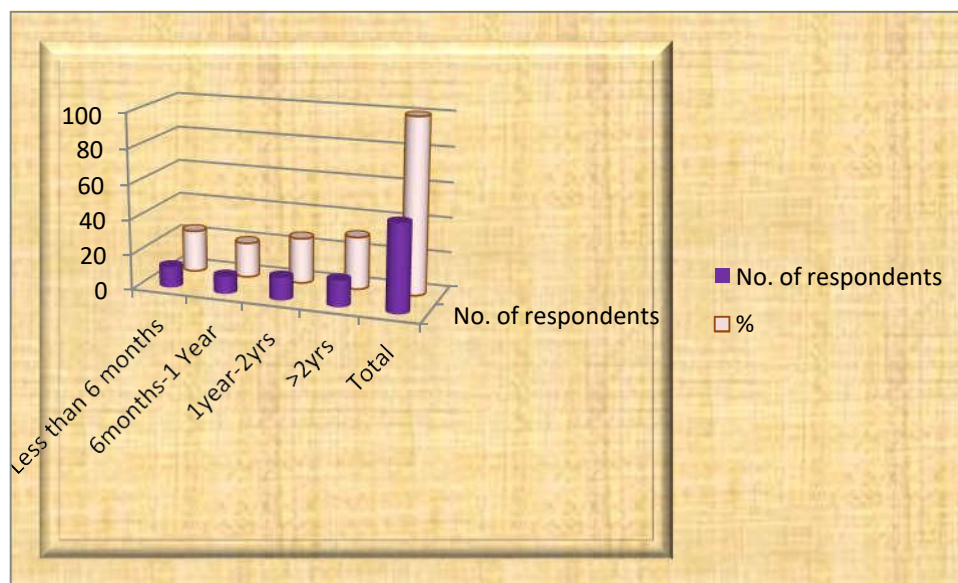
### Interpretation

48% are the customers load less than Rs.500, 28% are loaded Rs.500 to Rs.1000 and 24 % are customers loaded above Rs.1000.

**How long have you been using Mobile Wallet app**

<b>"Time period</b>	<b>No. of respondents</b>	<b>%</b>
Less than 6 months	12	24
6months-1 Year	10	20
1year-2yrs	13	26
>2yrs	15	30
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

**Interpretation**

30% of the respondents using Mobile wallets more than 2years, 26% are using from more than 1 year and less than 2year, 24 % are using from less than 6 months 20%b are using from more than 6 months and less than 1year.

**Convenient of Mobile wallet**

<b>Convenience</b>	<b>No. of respondents</b>	<b>%</b>
Yes	36	72
No	2	4
Neutral	12	24
<b>Total</b>	<b>50</b>	<b>100</b>

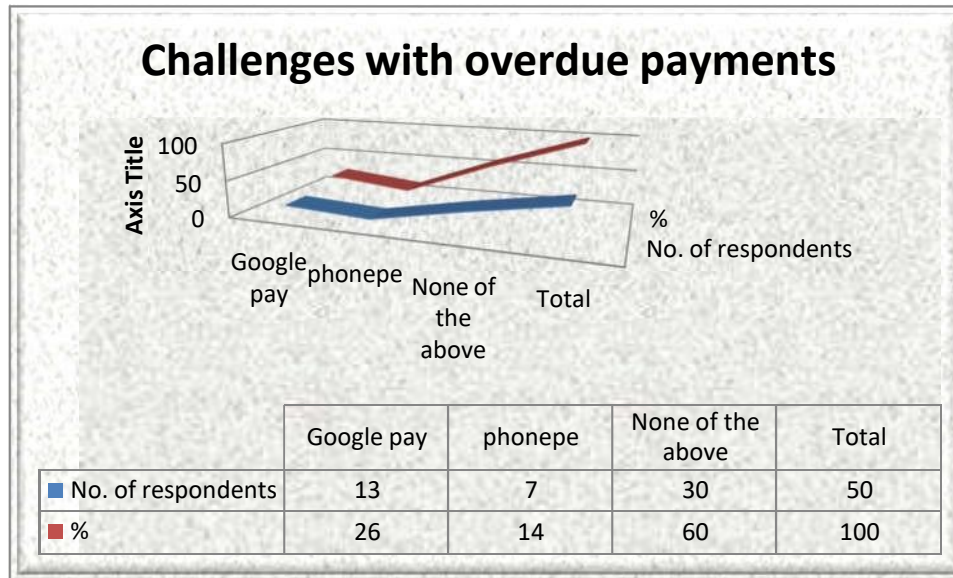
Source: Primary data

**Interpretation**

72% are feeling convenient while using Mobile wallet. 24% are neutral and 4% are says not convenientby using Mobile wallet.

**Problem facing for pending of payments**

Payment app	No. of respondents	%
Google pay	13	26
phonepe	7	14
None of the above	30	60
<b>Total</b>	<b>50</b>	<b>100</b>



**Source: Primary**

#### **dataInterpretation**

60% of the customer not facing any problem for pending of payments, 26% is the customers facing problem in Google pay and 14% are facing in Phone pe

#### **Is Mobile wallet app providing accurate information for purchasing process**

Particular	No. of Respondents	%
Strongly agree	16	32
agree	8	16
Neutral	20	40
disagree	3	6
Strongly disagree	3	6
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

#### **Interpretation**

32% of the customers are strongly agree that Mobile payment app provides accurate information in purchasing process, 16% are the customers agree, 40% neutral, and 12% are not agreed.

#### **Too time consuming to sign up for the first time**

<b>“Particular</b>	<b>No. of Respondents</b>	<b>%</b>
Strongly agree	8	16
agree	8	16
Neutral	19	38
disagree	10	20
Strongly dis agree	5	10
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

### **Interpretation**

38% of the customers are neither agree nor disagree for the time consuming for the sign for the firsttime, 32% are agreed it is too time consuming, 30% are not at all feel as it is time consuming.

### **Mobile services are exciting and enjoyable**

<b>Particular</b>	<b>No. of respondents</b>	<b>%</b>
Strongly agree	40	80
Strongly disagree	10	20
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

### **Interpretation**

80% of the customers strongly agrees that they are enjoying and exciting and 20% are not.

### **Mobile wallet app will use your Personal information for other purposes without you authorization.**

<b>Particular</b>	<b>No. of respondents</b>	<b>%</b>
Strongly agree	30	60
Strongly disagree	20	20
<b>Total</b>	<b>50</b>	<b>100”</b>

Source: Primary data

### **Interpretation**

60% are the customers strongly agree that their information can be used for other purpose without theirpermission and 20% are strongly disagreed.

### **Are you believe Mobile wallet services providers keep customer interest in mind**

<b>“Particular</b>	<b>No. of respondents</b>	<b>%</b>
Strongly agree	45	90
Strongly disagree	5	10
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

### **Interpretation**

90% of customers strongly agree that mobile wallet services are according to customer interest.

10%of the customers strongly disagrees that MW are not according to customer interest.



**Is Mobile wallet meets yours need and expectation**

Particular	No. of respondents	%
Strongly agree	41	82
Strongly disagree	9	18
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary data

**Interpretation**

82% of the customers strongly agree that mobile wallet services meet customer need and expectation. 18% of the customers strongly disagrees that MW are not according to customer need and expectation.

**App providing transaction histories are stored for longer period of time and informative**

App	No. of respondents	%
Google pay	11	22
Phone pe	7	14
both	31	62
other	1	2
<b>Total</b>	<b>50</b>	<b>100</b>

Basis: Primary data

**Interpretation**

62% are agreed that MW apps stores transaction history for longer period of time and it follows as 22% are said in Google pay, 14% are said in phonepe and 2% are said that other Mobile wallets also shows the transaction history.

**IX EXCEPTIONS TO THE STUDY'S RESULTS:**

Inadequacies of the Study:

1. The data is completely reliant on the opinion of the respondents, which may be skewed.
2. It covers only the geographical area of Hyderabad.
3. Mobile wallet concentrated most on Google pay and phone pay only

**X CONCLUSION:**

The proliferation of both the production and usage of wallets may be attributed to a variety of causes, including wider access to the internet, greater broadband speed, and gadgets that can depend on that bandwidth to offer a new user experience. Its expansion is being fueled by a variety of causes, one of which is the proliferation of internet connectivity. The aforementioned factors are largely propelling the



widespread adoption and use of digital wallets. The convergence of these variables was the single most crucial element in its rise to prominence. In order to assess how satisfied customers are with mobile wallets, a research is now being conducted, and its impetus comes from a broad range of competing viewpoints. Even though it's tough to anticipate how technology will develop, the research being done right now is motivated by a few different viewpoints. Mobile wallets are rapidly gaining popularity as a practical means of conducting transactions on the go. An increasing number of people are buying them. This is because people who make use of mobile wallets tend to carry far less cash around with them. The study's primary purpose was to analyse the various customer experiences that participants had while using mobile wallets and to draw conclusions based on those findings. The research concludes that the user-friendliness, speed, security, efficiency, and convenience of mobile wallets are closely related to the degree of customer satisfaction with mobile wallets. This evidence lends credence to the view that mobile wallets should be tailored to individual users' requirements. This research bolsters the idea that mobile wallets should be designed to accommodate user preferences. This information supports the assumption that the aforementioned features should be accounted for in the development of mobile wallets. You may conclude that our research is helpful in understanding how mobile wallet users rate their level of satisfaction. This is an inference that can be drawn from the data. Taking into account all of the facts, this interpretation is certainly possible. A customer's happiness and contentment might be influenced by any number of unique factors. The satisfaction of the client, the availability of other payment methods, discounts, the degree of efficiency, the amount of cash back provided, and the level of risk involved are all factors to be taken into account. The user interface's ease of use is also important. These aspects had a part in deciding how well the buyers' expectations were fulfilled throughout the purchasing process, and hence their level of satisfaction. The findings of this research not only add weight to the concept, but also shed light on the need of ensuring customer satisfaction with mobile wallets. This outcome may be directly attributed to the fact that the importance of this subject was just lately brought to the notice of the general public.

## **BIBLIOGRAPHY:**

1. Arora M (2018), Use of Digital Wallets- Cluster Analysis for Expectation and Voice of the Customers approved to be published in Vimarsh - An Endeavour to Share Knowledge 9(2) July-December 2018.
2. Arora M and Lochab A (2018), A Study on Post Hoc Analysis on Education Level in Mobile Banking, Effulgence, 16 (Special Issue), 1-8.
3. Arora M and Yadav M (2018), A Study On Perception Of Different Generation In The Use Of E Wallet Journal of IMS Group 15(1) Jan-June 2018.
4. Barak Libai, Ruth Bolton, Marnix S. Bügel, Ko de Ruyter, Oliver Götz, Hans Risselada, and Andrew T. Stephen (2008), Customer- to-Customer Interactions: Broadening the Scope of Word of Mouth Research, Journal of Service Research, 13(3), 267 – 282.

5. De Reuver, M., Sørensen, C. & Basole, R.C. Journal of Information Technology (2018) 33(2), 124–135.
6. Desai D'souza, M, and Bhadury, P. K. (2017). Potential risks of mobile wallet usage as compared to a physical wallet in India. International Journal of Latest Engineering and Management Research, 02 (02), 01-08.
7. DV, V. S. (2015). A Study on New Dynamics in Digital Payment System – with special reference to Paytm and Pay U Money. International Journal of Applied Research, 1(10), 1002-1005.
8. Indhu, A. (2017). Awareness of e-wallet among people after demonetization, International Journal of Innovative Research in Management Studies, 2(3), 49-53.
9. Dr Naveen Prasadula (2021) An Investigation on the Level of Contentment Experienced by Mobile Wallet Users
10. Mahor, N. (2017). A study of the customer perception of the risk of Cash and Cashless transaction. Kaav International Journal of Economics, VOL-4/ISS-4/A15 PAGE NO.103-119.
11. Manikandan, S., & Jayakodi, J. M. (May 2017). An Empirical Study on Consumers Adoption of Mobile Wallet with special reference to Chennai City. International Journal of Research- Granthaalayah, 5 (5), 1-9.
12. Nigam, A. (2017). Adoption of Bharat Interface for Money Research (BHIM) Application using TAM Framework. International Journal of Computer Science & Management Studies, 37,(1), 1-1
13. P. Desai Mehu (2018), a study on preference of consumers towards m-wallet in surat city , Inspira- Journal of Modern Management & Entrepreneurship (JMME) 6 ISSN : 2231–167X, General Impact Factor : 2.3982, Volume 08( 01), 6-10.
14. P. Garg, & M. Panchal (2016). Study on Introduction of Cashless Economy in India 2016: Benefits & Challenge's . IOSR Journal of Business and Management, 19, 4(2), 116-120.
15. Padashetty, D. S., & Kishore SV, P. K. (2013). an empirical study on consumer adoption of mobile payments in bangalore city - a case study, Journal of Arts, Science & Commerce , 83-94.
16. Pandey A and Singh A (2018) Conference on Recent Innovations in Emerging Technology & Science, April 6-7, 2018 by JB Institute of Technology, Dehradun & IJCRT, pp 176-178.
17. R. Batra, and N Kalra,. (2016). Are Digital Wallets the New Currency, Apeejay Journal of Management and Technology , 11 (1), 1-12.
18. R. R. Apama et al (2018), International Journal of Advanced Research in Computer Science, 6 (8), Nov–Dec, 2015,28-31.
19. Rathore, H. S. (2016). Adoption of Digital Wallet by Consumers. Journal of Management Research, vol. 22, (3),1-7.
20. S. Singh & R. Rana (2017). Study of Consumer Perception of Digital Payment Mode. Journal of Internet Banking and Commerce, 22(3), 5.
21. Sardar, R. (2016). Preference towards Mobile Wallets among urban population of Jalgaon City. Journal of Management , 3(2), 01–11.
22. Shah, B., Ullatil, D. S., & Nagendra, A. (2017). Analysis of the Inception, Acceptance and Future of E-wallets. International Journal of Applied Business and Economic Research, 207-215.
23. Timothy L. Keiningham, Bruce Cooil, Lerzan Aksoy, Tor W. Andreassen, Jay Weiner, (2007) "The value of different customer satisfaction and loyalty metrics in predicting customer retention, recommendation, and share-of-wallet", Managing Service Quality: An International Journal, Vol. 17 (4), 361-384.
24. Vidya shree DV, Y. N. (2015). A Study on New Dynamics in Digital Payment System – with special reference to Paytm and Pay U Money. International Journal of Applied