Service Quality of Google Pay

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ABSTRACT

This study aims to evaluate service quality while using Google Pay. This study demonstrates that digital payment is emerging as an important platform in realizing the Go Cashless mission. Due to world globalization, this industry has become more significant since people nowadays are more comfortable with making an online transaction. Hence, it is more justifiable to take further action in making digital payments a norm. This research project aims to understand the factors that influence service quality of Google Pay. Many factors can influence the satisfaction of the users. However, this study will focus on perceived risk, perceived usefulness, perceived ease of use and awareness. For the research methodology, we collect data from users using a questionnaire and analyze the result using SPSS. This study is believed to help us in understanding the major factors that can impact Google Pay’s service quality.

Keywords: Google Pay, Perceived Risk, Perceived Usefulness, Perceived Ease of Use, Service Quality
INTRODUCTION

Google Pay is a comprehensive digital wallet platform developed by Google, originally launched as Android Pay in 2015 and subsequently rebranded to its current form in 2018. Operating on both Android and iOS devices, Google Pay facilitates secure and convenient online and in-store payments. Its integration with various Google services, including Google Wallet and Google Assistant, allows users to not only make seamless transactions but also send money to friends, store loyalty cards, and utilize it for online purchases. With a strong emphasis on security, Google Pay employs features like tokenization, replacing sensitive card details with unique tokens, and biometric authentication methods such as fingerprint recognition or facial scans. The platform's international reach enables global transactions, making it versatile for users around the world. Google Pay supports both online transactions on websites and in-app purchases, as well as in-store transactions at physical retail locations with NFC-enabled terminals.

Beyond transactions, users can engage in peer-to-peer payments, splitting bills effortlessly. Additionally, the integration with loyalty programs and various offers enhances the user experience, allowing individuals to accumulate rewards and take advantage of discounts from participating merchants. However, the features and availability of Google Pay are subject to change, and for the most up-to-date information, it is advisable to refer to the official Google Pay website or other reliable sources.

Google Pay is Google's payment platform and digital wallet. Users can use their Android devices to make payments in-store and on supported mobile apps, Google services and websites. Google Pay is now available on Android devices for contactless payments. iOS supports peer-to-peer functions as well as account access. This approach provides more financial flexibility to dealers, customers, and others who want to receive or transfer money. E-money offers a range of conveniences in facilitating payment transactions, streamlining and simplifying the process for users engaging in financial transactions (Satoto & Putra, 2021). A cashless economy with Google Pay does not include actual cash. It reduces the risk of dealing with liquid cash (Mathiraj & Mala, 2021). Users must have the Google Pay app downloaded on their smartphone and a card linked to their account in order to pay.

According to Osama Bedier, vice president of Google Payments stated that the goal is to enable people to add all of their payment cards to Google Wallet, allowing them to abandon the largest traditional wallets. This is only the beginning, and while we're happy about this first step, we hope to extend Google Wallet to more phones in the future. (Garside, 2011) Google Pay has multiple layers of security to protect our payment details and our account, utilising one of the most robust security systems in existence. When people record a transaction with Google Pay, it generates a unique, secured number rather than the original credit card number. It does mean that it can protect personal data. With Google Pay, people will be able to access the payment information saved to your Google Account more easily, allowing them to speed through checkout with assurance.

There are hundreds of banks and payment processors that work with Google Pay. American Express, MasterCard, Visa, Discover cards are specifically requested for assistance. If users are unsure about their bank's compatibility with Google Pay, they should contact them directly. In terms of proximity mobile payment penetration, India ranks among the top three countries in the globe. Google had pushed Tez into the league of digital wallets to handle all payments in India. It eventually rebranded the Tez app as Google Pay in order to capitalize on India's expanding UPI payments sector. (Mathiraj & Mala, 2021). Therefore, this study is carried out to investigate the primary elements influencing service quality of Google Pay.
LITERATURE REVIEW

Perceived Risk
The perceived risk theory provides an explanation of how users respond to potential risks. It delves into the cognitive and emotional aspects of user behavior in the face of perceived risks associated with a particular action or decision. According to research conducted by (Nguyen & Huynh, 2017) the user's activities may have negative casualties that emphasize a well-established idea in consumer behavior, namely perceived risk. The likelihood of unfavorable consequences or uncertainty is relatively high in an online environment due to the internet’s intrinsic risk, its immateriality, anonymity, lack of control and lack of privacy and security safeguards (Kaur & Arora, 2020). According to a study on mobile banking in China, perceived risk was shown to be the most significant factor influencing Chinese consumers' decision to use mobile banking or not. Perceived risk's prominence in influencing Chinese consumers' decisions to use mobile banking can be attributed to a complex interplay of factors. The Chinese consumers, deeply influenced by cultural, economic, and technological dynamics, may perceive mobile banking as entailing certain uncertainties or vulnerabilities, contributing to heightened perceptions of risk. Factors such as concerns about the security of personal information, apprehensions about the reliability of mobile banking platforms, and a general unfamiliarity with new technologies might collectively contribute to an elevated perceived risk, becoming a decisive factor shaping the consumers' choices in embracing or avoiding mobile banking services in China. Hackers and fraud were also identified as major obstacles to the implementation of online banking in China. The identification of hackers and fraud as major obstacles to the implementation of online banking in China stems from the pervasive concerns regarding cybersecurity and financial integrity. With the rapid digitization of financial services in China, there is an increased susceptibility to sophisticated cyber threats and fraudulent activities, causing consumers to worry about the safety of their financial transactions and personal information. The prevalence of hacking incidents and financial fraud cases in the digital landscape has fueled a sense of insecurity among Chinese consumers, acting as significant deterrents to the widespread adoption of online banking as individuals prioritize safeguarding their assets and sensitive data. With that, security concerns through service quality must be resolved before China can increase the implementation of online banking (Chen, 2013).

H1: Perceived risk will positively impact the Service quality of Google Pay.

Perceived Usefulness
Perceived usefulness is an individual opinion of how practical a given system is. Perceived usefulness, encapsulated in an individual's perspective, reflects their subjective assessment of the practicality and utility inherent in a particular system. It embodies a personal opinion regarding the extent to which the system is deemed effective and beneficial in fulfilling the user's needs or objectives. As a matter of fact, perceived usefulness is described as a situation where individuals think they will be able to accomplish their goals thanks to technology. The consumer values perceived usefulness highly when it comes to access speed and design. Business owners in the domains of digitalization and commerce also take these factors into account (Siagian, Tarigan, Basana, & Basuki, 2022). According to a survey of mobile banking users in Jakarta, Indonesia, customers’ level of trust in the service will influence whether or not they continue to use it, (Nelloh, Santoso, & Slamet, 2019). Besides, content, functionality, navigation, and security also are really important for customers as it can influence their feelings, belief, and behavior to do certain transactions. Content, functionality, navigation, and security collectively play pivotal roles in shaping customers' perceptions and influencing their feelings, beliefs, and behaviors when engaging in transactions. The quality and relevance of content on a platform, coupled with seamless functionality and user-friendly navigation, contribute to a positive user experience, fostering trust and
confidence. Additionally, robust security measures instill a sense of safety, assuring customers that their sensitive information is protected, thus influencing their willingness to participate in transactions and reinforcing positive attitudes towards the platform. Logically, customers are more attracted to a web that really benefits them and where they can easily find information from. The reliability value offered by Google Pay plays a crucial role in building customer trust, particularly when it comes to transferring money for purchasing products through the platform. The consistent and secure performance of Google Pay in facilitating seamless transactions, coupled with features like transaction history and real-time notifications, instills a sense of reliability in users, reinforcing their confidence in the platform's capability to execute transactions accurately and securely. This reliability, demonstrated through a consistent and dependable user experience, becomes a cornerstone for customers, encouraging them to trust Google Pay as a reliable means for transferring money and making purchases. Hence, Google Pay’s usefulness would increase the service quality and lead to customers’ intention to use it.

H2: Perceived usefulness will positively impact the service quality of Google Pay.

**Perceived Ease of Use**

The concept of “Ease of Use” encapsulates the degree of simplicity and user-friendliness inherent in a technology, elucidating how effortlessly individuals can navigate and interact with it. This term encompasses not only the intuitiveness of the interface but also the overall accessibility, minimizing complexities and enhancing the user experience, thereby influencing perceptions of the technology's usability and effectiveness. Google Pay itself uses the latest technology which is called Near-Field Communication (NFC) to transmit card information such as card number, expired date, and CV of the card to facilitate fund transfer to the retailer. It will make the consumer feel easier and feel safe because the card information will be secure in Google Secure. Other than that, what make it more trouble-free is consumer do not have to key-in the pin every time they want to buy something due to allowing users to upload these items in Google Wallet. Google Pay replaces the debit or credit card chip and PIN or magnetic stripe transaction at point-of-sale terminals.

Perceived ease of use refers to the extent of simplicity and the capacity for comprehension and tolerance that users attribute to information technology systems. It encompasses the user's subjective evaluation of how easily they can grasp the functionalities of a system and their level of comfort and adaptability when interacting with the technology, playing a crucial role in shaping user perceptions and attitudes toward the overall usability of information technology systems. A popular Google Pay system has influenced how simple it is to understand, utilize, and operate in daily life. Google Pay has significantly influenced simplicity in daily life by streamlining the understanding, utilization, and operation of digital transactions. The user-friendly interface and intuitive design of Google Pay contribute to a straightforward comprehension of its features, making it accessible to a broad user base. Its seamless integration with various devices and platforms facilitates easy utilization, allowing users to make transactions, send money, and manage finances with efficiency. The system's commitment to simplicity enhances the overall user experience, fostering widespread adoption and making digital payments more accessible and comprehensible in people's day-to-day lives. Within the realm of information technology, evaluating perceived ease of use can be accomplished by observing how individuals engage with systems.
The assessment of perceived ease of use in information technology hinges on studying users' interactions with the systems they are utilizing. The manner in which people navigate, comprehend, and navigate through information technology interfaces provides valuable insights into their subjective perceptions of how easily they can operate and understand these systems. Observing these user interactions becomes a crucial aspect of determining the overall ease of use experienced by individuals when engaging with various information technology platforms.

H3: Perceived ease of use will positively affect the service quality of Google Pay.

**Awareness**

Morin (2011) defines awareness as the means to distinguish the subjective states of “seeing” and “not seeing” a stimulus. In the study from Poongodi, Jayanthi, and Ramya (2021), the researchers acknowledge that awareness is significantly associated with using Google Pay. A significant proportion of customers in this study became acquainted with Google Pay through interpersonal connections, predominantly from friends. The study reveals that 48.66% of customers attribute their awareness of Google Pay's features to its friendly interface. The combination of word-of-mouth referrals and the platform's user-friendly design contributes significantly to customers' familiarity with and understanding of Google Pay. Pushkala and Pappeswari (2021) identified the level of awareness and satisfaction among people about the Unified Payment Interface and on what basis they select their mode of Digital Payment. This research work made customers aware of the importance of adopting the UPI in the Money Transfer System. To raise awareness about the significance of adopting the UPI (Unified Payments Interface) in the Money Transfer System, a concerted effort was made through targeted educational campaigns and promotional initiatives. The emphasis was placed on highlighting the efficiency, security, and ease of use offered by UPI, aiming to inform customers about the advantages of incorporating this technology into their money transfer practices. Through engaging promotional strategies and informative content, customers were educated about how UPI could streamline transactions, enhance security measures, and provide a more convenient and seamless money transfer experience. The survey was conducted to determine customer knowledge of the use of m-wallets. The study concentrated on exploring supplementary risks encountered by users of mobile wallets, along with investigating various factors that impact customers' choices regarding the utilization of mobile wallet services. It delved into the additional challenges faced by users of digital wallets and examined the diverse determinants influencing customers' decisions to engage with mobile wallet platforms. The research aimed to comprehensively understand the extended risks associated with mobile wallet usage and the diverse factors shaping customer preferences for adopting these digital payment solutions. Customers' knowledge of the different applications of E-Wallet is limited in terms of transaction review, but they are extremely familiar with how to transfer funds, pay bills, and conduct other financial services.

H4: Awareness will positively impact the service quality of Google Pay.

**Service Quality**

The intricate relationship between service quality and customer perceptions toward service performance underscores that service quality, as a multifaceted construct, intricately influences and shapes the level of customer satisfaction, emphasizing the pivotal connection between the perceived quality of services rendered and the resulting satisfaction experienced by customers (Sumarlinah & Sukses, & Sugiyanto, 2022). The pivotal significance of service quality in the realm of business operations lies in its indispensable role as a determining factor crucial for the establishment and maintenance of customer satisfaction, emphasizing its profound influence on the overall success and
reputation of a business entity (Song et al., 2022). Sustaining a high level of service quality is an imperative that demands constant refinement and enhancement. Continuous improvement initiatives are essential to not only meet but surpass customer expectations, fostering a heightened sense of satisfaction. This commitment to ongoing refinement plays a crucial role in not only eliciting customer satisfaction but also in cultivating positive and enduring impressions of the service. Regular enhancements are essential to meet customer expectations as consumer preferences and needs evolve over time. By continually updating and improving services, businesses can adapt to changing customer demands and ensure that their offerings remain relevant and effective. This proactive approach not only meets current expectations but also helps maintain a positive perception of the service, demonstrating a commitment to customer satisfaction and ongoing excellence. The persistent focus on improving service quality is crucial because it demonstrates a commitment to meeting and exceeding customer expectations. Continuous efforts to enhance service contribute to an environment where customers feel valued and cared for, leading to increased satisfaction. This commitment not only fosters customer loyalty but also leaves a lasting and favorable impression on customers, influencing their perception of the brand positively.

Quality is an integral part of a product or service that is useful in providing satisfaction to product/service users (Kotler & Keller, 2016). In a continuous effort to enhance the quality of their services, promptly pinpoint operational issues, and precisely evaluate the level of customer satisfaction, service providers consistently engage in systematic evaluations aimed at gauging the effectiveness and efficiency of the services they provide to their clientele. Service quality can be interpreted as the primary goal/most crucial factor in meeting the needs, requirements, and timeliness of customer expectations. Service quality is a measure of how well a company delivers its services in comparison to its consumers’ expectations (Arianto, 2018). Customers engage in the purchase of services with the primary objective of fulfilling specific needs or demands they may have. This consumer behavior is deeply rooted in the expectation that the service will effectively address a particular requirement, whether it be a solution to a problem, the provision of convenience, or the fulfillment of a desire. The decision to buy services is intricately linked to the perception that the chosen service aligns with and adequately caters to the customer's unique set of requirements, forming the basis of the transactional relationship between the customer and the service provider. It might be said that service quality is something that has no form but is very important to do to provide satisfaction and add value in the eyes of customers when using the products/services offered.

**Figure 1. Service Quality**
RESEARCH METHOD

This study adopts a correlational approach to assess and quantify the service quality provided by Google Pay, focusing on examining the relationships between perceived risk, perceived ease of use, perceived usefulness, and perceived awareness. Targeting Google Pay users in Malaysia, China, India, and Indonesia, the variables under scrutiny remain unaltered, and the research employs a non-controlled, cross-sectional design with data collected through Google Forms over a one-week period. The study's participants, drawn from the student and working population, consented to the data collection process, with the unit of analysis being Google Pay users. To manage time constraints, the researchers opted to collect responses from a reasonable total of 150 participants using the non-probability judgmental sampling method, chosen for its convenience, cost-effectiveness, and efficiency. The Google Form comprises interconnected questions exploring the interplay between perceived risk, perceived ease of use, perceived utility, awareness, and service quality.

The choice to center the study on Google Pay users as the unit of analysis reflects a targeted examination of individuals engaged with this specific digital payment platform, contributing to a detailed understanding of their perceptions and experiences. By concentrating on students and working individuals across diverse populations in Malaysia, China, India, and Indonesia, the study aims to capture a broad spectrum of user demographics, enriching the research with a comprehensive view of how various user segments interact with Google Pay. The decision to employ the non-probability judgmental sampling method indicates a practical approach, as it allows researchers to select participants based on their relevance to the study's objectives, considering factors like accessibility, expertise, or specific characteristics related to the research focus. Additionally, the use of Google Forms for data collection highlights the study's efficiency, providing a user-friendly and accessible platform that simplifies the process for respondents while facilitating the aggregation and analysis of data in a convenient digital format. Together, these methodological choices underscore the research's thoroughness in addressing specific user groups and its practicality in data collection and analysis within the context of a cross-sectional study.
RESULTS

Table 1. Descriptive Statistics Example (N =150)

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>79</td>
<td>52.7</td>
</tr>
<tr>
<td>Male</td>
<td>71</td>
<td>47.3</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21-30 years old</td>
<td>83</td>
<td>55.3</td>
</tr>
<tr>
<td>31-40 years old</td>
<td>44</td>
<td>29.3</td>
</tr>
<tr>
<td>41-50 years old</td>
<td>23</td>
<td>15.3</td>
</tr>
<tr>
<td><strong>Country</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>China</td>
<td>20</td>
<td>13.3</td>
</tr>
<tr>
<td>India</td>
<td>35</td>
<td>23.3</td>
</tr>
<tr>
<td>Indonesia</td>
<td>30</td>
<td>20.0</td>
</tr>
<tr>
<td>Malaysia</td>
<td>65</td>
<td>43.3</td>
</tr>
<tr>
<td><strong>Occupation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed</td>
<td>26</td>
<td>17.3</td>
</tr>
<tr>
<td>Self-employed</td>
<td>32</td>
<td>21.3</td>
</tr>
<tr>
<td>Student</td>
<td>92</td>
<td>61.3</td>
</tr>
<tr>
<td><strong>From whom did you hear about Google Pay?</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colleague</td>
<td>26</td>
<td>17.3</td>
</tr>
<tr>
<td>Family</td>
<td>26</td>
<td>17.3</td>
</tr>
<tr>
<td>Friends</td>
<td>56</td>
<td>37.3</td>
</tr>
<tr>
<td>Social Media</td>
<td>42</td>
<td>28.0</td>
</tr>
</tbody>
</table>

Table 1 shows a summary of the demographics of the respondents in this research. The sample (N=150) consisted of 79 (52.7%) females and 71 (47.3%) males. Most of the respondents (55.3%) were between the ages of 21 and 30, while 29.3% of millennials were between the ages of 31 and 40. Then came the age group 41-50 years (15.3%). In terms of country, 65 respondents were from Malaysia, 20 were from China (13.3%), and 35 were from India (23.3%). Finally, 20% of survey respondents were from Indonesia. According to the findings, the majority of respondents (61.3%) were students, followed by employed (17.3%) and self-employed (21.3%). Most of the respondents have said that they get to know Google Pay mostly from their friends (37.3%).
Table 2. Descriptive Statistics, Cronbach's Coefficients Alpha, and Zero-order Correlation for All Study Variables

<table>
<thead>
<tr>
<th>Variables</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Perceived Risk</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Perceived Usefulness</td>
<td>-0.225**</td>
<td>0.853</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Perceived Ease of Use</td>
<td>-0.222**</td>
<td>0.773**</td>
<td>0.893</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Awareness</td>
<td>-0.204*</td>
<td>0.597**</td>
<td>0.751**</td>
<td>0.843</td>
<td></td>
</tr>
<tr>
<td>5. Service Quality</td>
<td>-0.314**</td>
<td>0.702**</td>
<td>0.747**</td>
<td>0.684**</td>
<td>0.793</td>
</tr>
</tbody>
</table>

Number of items 5 5 5 5 5
Mean 1.95 4.38 4.49 4.31 4.43
Standard Deviation 1.02 0.59 0.63 0.70 0.57

Note: N = 150; *p < .05, **p < .001. The diagonal entries represent Cronbach's coefficient alpha.

As appears from the table above all of the variables show a significant correlation between each other. Five items in variable perceived risk were adopted from Nguyen and Huynh (2017) with reported reliability 0.879. Next, from Siagian, Tarigan, Basana, and Basuki (2022), 5 items in variable perceived usefulness were adopted with reported reliability 0.911 and 4 items in perceived ease of use were adapted with reported reliability 0.836. Cronbach's alpha for all five variables indicated good reliability, with coefficient alpha ranging from 0.793 to 0.937. Cronbach's coefficient alpha for perceived risk, perceived usefulness, perceived ease of use, awareness and service quality are 0.937, 0.853, 0.893, 0.843 and 0.793 respectively. The outcomes of the analysis reveal that the items pertaining to each variable exhibit a thorough reliability, demonstrating a notable level of internal consistency across the entirety of the variables considered in the study.

Table 3. Regression Analysis

<table>
<thead>
<tr>
<th>Variables</th>
<th>Service Quality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Risk</td>
<td>-0.13*</td>
</tr>
<tr>
<td>Perceived Usefulness</td>
<td>0.282***</td>
</tr>
<tr>
<td>Perceived ease of use</td>
<td>0.305**</td>
</tr>
<tr>
<td>Awareness</td>
<td>0.261**</td>
</tr>
<tr>
<td>R²</td>
<td>0.645</td>
</tr>
<tr>
<td>F Value</td>
<td>65.725</td>
</tr>
</tbody>
</table>
Table 3 shows that service quality is the dependent variable, while perceived risk, perceived usefulness, perceived ease of use and awareness are the independent variables. The output showed that perceived risk is significantly and negatively related to service quality. Other independent variables such as perceived usefulness, perceived ease of use and awareness are significantly and positively related to service quality. This indicates that H1, H2, H3 and H4 are proven. The $R^2$ value of the output is 0.645. It shows that 64.5% of service quality changes are affected by perceived risk, perceived usefulness, perceived ease of use and awareness. Indicated by a beta value of 0.305, denoting statistical significance at a level of confidence (**), it becomes evident that perceived ease of use stands out as the predominant factor exerting the most substantial influence on the dependent variable within the studied context.

**DISCUSSION**

As demonstrated in Table 3 for the perceived risk, the result indicates that perceived risk correlates considerably negatively with the service quality of Google Pay. The negative relationship demonstrates that Google Pay service quality declines as risk increases. Perceived Risks and Perceived Usefulness were criteria that directly influenced Google Pay's service quality. According to (Hsiao & Chen, 2021), the study explains how E-service quality was negatively related to perceived Risk and (Snoj, Korda, & Mumel, 2004), stated that the greater the risk, the more degraded the service was, and the more customers stopped using that service. Therefore, this showed that enhancing the security of customers will enhance the likelihood that users will accept it, resulting in improved Google Pay services. The majority of users said that Google Pay provided more secure and safe services than alternative payment methods. Thus, consumers demonstrated that their security practices can affect Google Pay services. Therefore, the hypothesis H1, Perceived risk will have an effect on the service quality of Google Pay is valid.

According to table 3, perceived usefulness is positively and significantly correlated with service quality of Google Pay. Perceived Usefulness refers to the degree in which a person feels that using a particular system will improve its performance (Roca, Garcia, & Vega, 2009). The importance of perceived usefulness has been widely recognized in the field of electronic banking (Guriting & Ndubisi, 2006; Jaruwachirathanakul & Fink, 2005; Eriksson, Kerem, & Nilsson, 2005; Laforet & Li, 2005; Liao and Cheung, 2002). These findings are related to our research.
The following factors can be used to gauge perceived usefulness: increases productivity, better job performance effectiveness, usefulness and makes job easier. From the explanation above, we can conclude that perceiving usefulness is the arbitrary likelihood that utilizing the technology would enhance a user's capacity to carry out a specific task. From this research, results shows that perceived usefulness has a positive and significant effect on the service quality.

According to observation on Table 2, the greatest beta value among the others is the variable perceived ease of use. It means that the consumer believes that quality service can increase ease of use. They'll automatically assume that adopting this application in their life will benefit them. Furthermore, we can see that service quality is related to perceived ease of use because customers tend to use Google Pay as an alternative to card or cash payment if they place all of their trust in the service quality presented by the apps. Furthermore, majority of our respondents believe that all parties engaged in digital transactions are reliable and that using digital applications can improve their job performance. In addition, by strengthening the signs of perceived ease of use such can use the application can be used rapidly, easy to comprehend, easy to use, easy to engage with, the owner of a digital payment application must increase the perceived ease of use.

Based on table 3, Awareness is positively and significantly correlated with the service quality of Google Pay. Awareness, in the context of this study, represents a cognitive state where individuals can readily recognize and recall a specific brand, and it is often pivotal in consumer decision-making. Customers typically gravitate towards products from brands known for attributes such as comfort and safety, among other considerations. The positive correlation found with service quality in the case of Google Pay underscores that a significant number of customers are not only familiar with the brand but also associate it with positive experiences, emphasizing the platform's ability to cultivate a strong presence and reputation among its user base. This suggests that the brand awareness of Google Pay extends beyond mere recognition, indicating a favorable perception and trust among its users, which can contribute to the platform's sustained success and user loyalty.

CONCLUSION

In summary, contemporary preferences lean towards electronic payment options such as Google Pay for purchasing goods, as it is considered safer compared to carrying physical cash. The assurance of Google Pay’s quality is contingent upon the fulfillment of certain influencing factors. The findings of this research underscore the substantial correlation between perceived risk, perceived usefulness, perceived ease of use, awareness, and the service quality of Google Pay. Consequently, enhancing service quality can be achieved by implementing additional security measures, optimizing the checkout process, expediting user interactions, and promoting awareness through integration with shopping centers and supermarkets.

To further bolster Google Pay's service quality, it is recommended to introduce additional security measures, streamline the checkout process, expedite user interactions, and enhance awareness by integrating Google Pay into shopping centers and supermarkets. This conclusion is drawn from the research findings, which highlight the significant association between perceived risk, perceived usefulness, perceived ease of use, awareness, and the overall service quality of Google Pay. By addressing these factors, Google Pay can enhance its overall service quality and meet the evolving preferences of users who prioritize electronic payment methods for their safety and convenience.
LIMITATION
This research is subject to several limitations that warrant consideration. Firstly, the inability to secure an equal distribution of respondents from all countries has led to a concentration of the study’s focus on a single nation, potentially limiting the generalizability of findings across diverse cultural contexts. Furthermore, the scarcity of existing studies in the chosen research area posed a challenge, as it hindered the availability of a robust foundation for reference and comparison during the research process. Additionally, the online nature of the research posed communication challenges within the research team, creating complexities in coordination and collaboration. These limitations underscore the need for cautious interpretation of the study’s outcomes and highlight potential avenues for future research to address these constraints and enhance the overall reliability and applicability of the findings.

DECLARATION OF CONFLICTING INTERESTS
The authors declare that there is no conflict of interest.

REFERENCES


