USER SATISFACTION WITH MOBILE PAYMENTS IN NEPAL

Mohammad Ajmat Ali[1], Suman Bhattacharya[2]

[1]PG Scholar, Lord Buddha Education Foundation, Kathmandu, Nepal

[2]Assistant Professor, Lord Buddha Education Foundation, Kathmandu, Nepal

ABSTRACT

Mobile payment allows consumers to make more flexible payments through convenient mobile devices. While mobile payment is easy and time save, the operation and security of mobile payment must ensure that the payment is convenance, service and credibility in order to increase the users' satisfaction.

Therefore, this study based on the data analysis, by estimating user satisfaction with mobile payment and then examining the determinants of user satisfaction on a comprehensive set of characteristics our findings show the relationship between user satisfaction and its determinants. And we believe that convenance, service and credibility have positive relationship with user satisfaction with mobile payment. Likewise, the findings of the Likert scale may provide the same result user satisfaction with mobile payment whereas credibility is perceived as the most important influential factor.

Also, the results of this research can provide a reference for corporate development and mobile payment promotion. This study finds that convenience has a significant effect on the perceived usefulness and perceived ease of use of mobile payment.

We believe that mobile payment is still subject to many restrictions on development and there are limited related researches. The results of this study provided insight into the factors that affect the users' satisfaction for mobile payment. Related services development of mobile payment and future research suggestions are also offered.

KEYWORDS: Mobile Payment, User satisfaction, Convenance, service, credibility, Users' satisfaction, Users.

1. Introduction

Mobile payments refer to the use of mobile devices, such as smartphones or feature phones, to initiate and complete financial transactions(Karsen et al., 2019). These transactions can include various activities, such as transferring funds, making purchases, paying bills, and accessing banking services, among others. Mobile payment services in Nepal are facilitated through mobile wallets, banking applications, and third-party payment platforms(Rabindra Aryal, 2021).

Mobile payments have emerged as a convenient and accessible method of financial transactions, transforming the way people engage in commerce worldwide. According to Abinash tamang et al. in Nepal, the adoption of mobile payment services has witnessed significant growth in recent years. With a large population of mobile phone users and increasing internet penetration, mobile payments have become an integral part of the country's financial landscape(Abinash Tamang1 et al., 2021).

User satisfaction plays a crucial role in determining the success and sustainability of mobile payment services(Cao et al., 2018). It encompasses users' perceptions, attitudes, and experiences related to the convenience, security, usability, and overall quality of the mobile payment systems they utilize. Understanding user satisfaction is essential for service providers and policymakers to identify areas for improvement and enhance the adoption and continued usage of mobile payment services (Nguyen et al., 2022).

Understanding user satisfaction provides valuable insights into the strengths and weaknesses of mobile payment services in Nepal. By identifying the factors that contribute to user satisfaction, service providers can make informed decisions to improve the quality of their offerings. This analysis enables them to focus on areas that require attention, such as user interface design, security measures, customer support, and overall user experience(Nguyen et al., 2022).

User satisfaction plays a vital role in the adoption and continued usage of mobile payment services(Kar, 2021). By investigating the relationship between user satisfaction and these factors, the research can shed light on the motivations and barriers to adoption and usage in the Nepalese context. This knowledge can guide efforts to increase the uptake of mobile payments by

addressing concerns, improving satisfaction levels, and promoting the benefits of mobile payment services.

2. Objectives

The most important research of the learning is to regulator the factors or determinants affecting mobile payment decision among population in Nepal. The precious objectives of the research are mentioned below:

The objectives of this study are as follows:

- To identify the key factors influencing user satisfaction with mobile payment services in Nepal.
- To examine the impact of user satisfaction on the adoption and continued usage of mobile payments.
- To investigate whether user satisfaction varies among different demographic groups in Nepal.

3. Research hypothesis

The following are the hypothesis of the research:

Hypothesis 1:

H1: The convenience of mobile payment is relevant to user satisfaction.

Hypothesis 2:

H2: The service of mobile payment is relevant to user satisfaction.

Hypothesis 3:

H3: The credibility of mobile payment is relevant to user satisfaction.

4. Significance of the study

The study attempted to examine factors affecting satisfaction of mobile payment among population of Nepal and to investigate the moderating effect of some variable on the user satisfaction of mobile payment.

This study is significant as it provides valuable insights into enhancing user satisfaction with mobile payment services in Nepal. The findings will be beneficial for service providers, policymakers, and researchers in understanding the factors that contribute to user satisfaction, thereby enabling them to improve service quality and user experience. The more major significances of study are:

- It will determine the knowledge of factors influencings user satisfaction with mobile payment which is needed for a business to strategize on how to gain competitive advantage in the market.
- It will also enable to find out factors that affect population of Nepal using mobile payment.

5. Scope of the study

The research is limited to population inside and outside Kathmandu valley due to time and cost constraints as it is difficult to maintain large number of populations. The study will focus on mobile payment users in Nepal. The research will cover various mobile payment platforms available in the country and examine user satisfaction across different demographic groups. However, it will not delve into the technical aspects of mobile payment systems.

6. Limitations of the study

The study may encounter certain limitations, including potential bias in self-reported data, the representativeness of the sample, and the generalizability of the findings beyond the selected population. Other limitation of the study are as follows:

- Due to cost and time constraints, study is limited to inside and outside valley of Kathmandu only.

- Due to research done in limited number, it cannot be generalized finding for the whole populations in Nepal.

7. Literature review

According to the research (Shaliza Alwi et al., 2019) *"An Empirical Study on the Customers' Satisfaction on Fintech Mobile Payment Services in Malaysia"* The analysis showed a strong correlation between the independent variables (Ease of Use, Security & Privacy, Information Presentation, Convenience, and Service Quality) and customer satisfaction. Approximately 68.8% of customer satisfaction was explained by the proposed independent variables. All five proposed independent variables had a positive impact on customer satisfaction. Security & Privacy had the strongest influence, followed by Information Presentation, Convenience, Service Quality, and Ease of Use.

Among the five hypotheses, three were supported, indicating significant positive relationships between customer satisfaction and Security & Privacy, Information Presentation, and Convenience. However, the hypotheses related to Ease of Use and Service Quality were not supported.

8. Theories and models

This study has reviewed some of the theories mentioned below: In this study, factor analysis was used to verify whether the correlation could be established. This study clearly designs three hypothetical relationships in Figure 1. We explored the causal relationship through three hypotheses, with the main purpose of obtaining the results of investigation verification.

This study examined whether the **convenience** of mobile payment, the **service** of mobile payment**,** and the **credibility** of mobile payment had a correlation with **consumer satisfaction**.

In the model of Figure 1, this study directly affects the trust relationship between the two parties through the action payment relationship. Anderson and Weitz (1992) mentioned

that trust theory can be linked to social transaction theory and establish the relationship between business. In recent years, due to the popularity of social networking sites, information has become more and more transparent. As we mentioned in the previous introduction, consumers can access any mobile payment information through social networking sites. How to build credibility with action pay? Many action pay organizations build a team or spend a lot of time building credibility.

Napoles (1988) proposed that the corporate image symbol can be represented by the assets of the enterprise as a whole. Henderson et al. (2003) proposed that corporate image marks can connect relevant stakeholders of the organization and confirm the competitiveness of the enterprise. Therefore, we examine whether the user satisfaction has a positive correlation with consumers through mobile payment. On the other hand, we look at the whole social network from the perspective of social commerce. Only a good reputation can make the whole operation pay. Kaiser and Muller-Seitz(2008) mentioned that blog forums are conducive to knowledge sharing and innovation. The research model is as follows:

H1: Whether the convenience of mobile payment is relevant to user satisfaction.

H2: Whether the service of mobile payment is relevant to user satisfaction.

H3: Whether the credibility of mobile payment is relevant to user satisfaction.

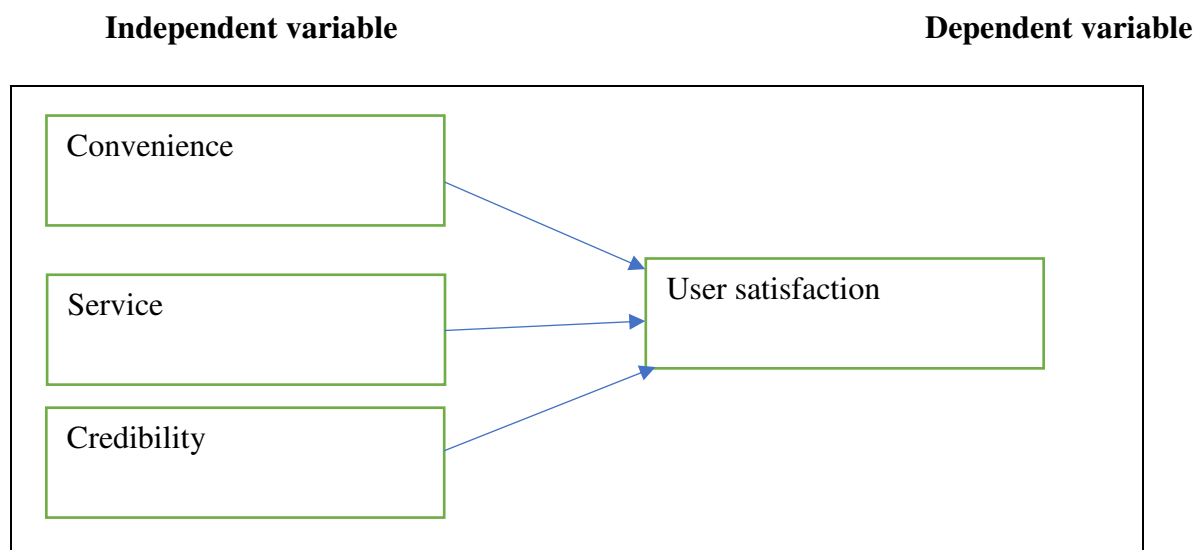The basic model has been developed to serve as a foundation on which whole research is based:

Independent variable   **Dependent variable**

Figure 1: Conceptual framework of user satisfaction with mobile payment in Nepal.

9.   Research gaps and methodological issues

Several studies has been done in the field of user satisfaction with mobile payments as it has been an entertaining topic since decades, yet the concept and definition has not yet been clear that resulted to research gap.

Gap between actual behavior and user intention is almost zero, hence latest technologies can make old models irrelevant.

Gap of time in assessing behavior of user can make them to change decisions. Behavior of individuals are unpredictable, so it is difficult to understand their behavior(Chebli et al., 2016). The paper failed to consider several factors such as product features, skim, availability, advertisement, quality etc. that affect user satisfaction through the mobile payment.

10. Methodology

The 'how' of a particular type of study is fundamentally referred to as research methodology. According to Harris, to provide reliable results that satisfy the study's goals and objectives, it focuses more precisely on the methodical techniques a researcher uses when creating a study(Harris et al., 2019).   This chapter presents the research methodology adopted to investigate user satisfaction with mobile payments in Nepal. The methodology encompasses the research philosophy, approach, strategy, data collection methods, data analysis techniques, and ethical considerations.

This simplifies it to choosing methods that are appropriate for the topic at hand and the method for collecting and analyzing the data. The method 'Mixed Method' will be used in this study. Researchers have increasingly turned to mixed-method techniques to expand the scope and improve the analytic power of their studies. (John Wiley & Sons, 2000).

Jilcha Sileyew (2020) ecplained research approach as a framework for doing a study is the research approach. It includes several assumptions, convictions and objectives that the researcher used to plan and carry out the study. Methodologies for collecting data for investigation are known as research approach. There are benefits and drawbacks to each studies research approach(Jilcha Sileyew, 2020).

Descriptive, correlational, and causal research design is taken understand several issues raised in this study. Descriptive research contains investigations and information-gathering enquires of various types. The main persistence of descriptive research is to explain the state of affairs that is happening at present. The descriptive research design is carefully chosen to understand the profile of the repliers, to collect data and to define the aspect that influence the user satisfaction.

The correlational research design is chosen for the research to inspect the relationship between the independent variables and dependent variable. It assumes that if there is a change in one variable, then the relationship between two variables will also change(Busetto et al., 2020).

The causal research explores the probable causes influencing a specific situation by perceiving prevailing consequences and finding for the probable factors generating the results.

It is also named as "after the fact" or ex post facto" research (i.e. data are collected after all the events of interest occurred). It is due to both the alleged and effect cause have previously occurred.

In other words, causal research is that investigation in which the independents factors have already happened and in which investigator commences through perception of the dependent factors. Then, examine the independent variables in assessment for their probable relations to, and influence on the dependent factor or determinants.

This research design is selected for the study to examine and obtain the evidence of cause-and-effect relationship between the dependent variable and the independent variables.

Existing theory	Formulate Hypothesis	Collect data	Analyze data	Do/Don't reject
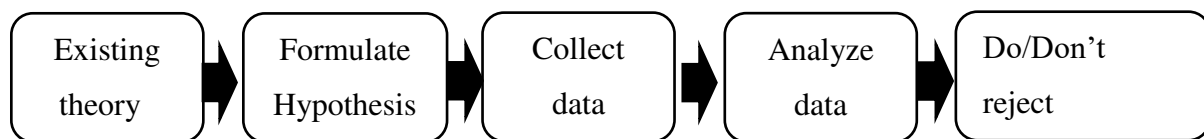
11. Data analysis

Both descriptive and inferential statistics has been adopted. Mean, median, mode, standard deviation, frequency percentage, bar chart, correlation, regression, reliability test, independent sample-T test was used to review sample population features which is gained from questionnaire. Inferential statistics was adopted for correlation and simple, multiple regression. The data analysis and entry were performed by using Statistical Package for Social Science (SPSS).

To test the validity of the questionnaire and assess various aspects of the research design in order to make significant modifications, the researcher sent 400 questionnaires to random participants via social media handles.

Name of the variables	Cronbach's Alpha	Number of question/items
User satisfactions (Dependent variables)	0.761	3
Convenience (Independent variable)	0.848	3
Service (Independent variable)	0.878	3
Credibility (Independent variable)	0.778	3

Ethical considerations are of utmost importance in this research, especially concerning the collection, processing, and storage of data. The following ethical considerations will be adhered to throughout the research process:

- Informed Consent: Participants will be provided with clear and comprehensive information about the research objectives, procedures, and potential risks or benefits.
- Anonymity and Pseudonymization: To ensure participant privacy and confidentiality, the collected data will be kept anonymous
- Data Security: The collected data will be stored securely to prevent unauthorized access, use, or disclosure.
- Data Security: The collected data will be stored securely to prevent unauthorized access, use, or disclosure.

- Confidentiality and Use of Data: The collected data will be used solely for the purpose of this research study.

- Minimization of Harm and Distress: Participants' well-being and emotional state will be considered throughout the research process.

Compliance with Ethical Guidelines: This research will adhere to relevant ethical guidelines and regulations established by institutional review boards or ethics committees.

This chapter includes a display of data along with analysis. The obtained data are given in accordance with the respondents. The researcher distributes and gather the questionnaires online. The researcher used many tools and methodologies to conduct he analysis. The next section provides methodically achievable and logically explicated outcomes that are derived from the analysis.

Questionnaire	Number of questionnaires
Total distributed	400
Total collected (online collected)	355
Incomplete or discarded	45

The data generated below are done using SPSS. This study targets to clarify the factors influencing the user satisfaction for mobile payment service in Nepal. It employs the numerous statistical tools and techniques to conclude the user satisfaction and its causes. For empirical findings, primary data was gathered and analyzed in organized way in order to determine determinants of user satisfaction. This chapter comprises of exhibition and analysis of data.

12. Evaluation

The simple purpose of the study is to inspect the impact and relationship between the independent factors: convenance, service, credibility and dependent factors user satisfaction, and to estimate the variance in the independent and dependent factors across male and female of Nepal. The descriptive, reliability test, independent sample t-test,

correlational, causal comparative and regression research design has been taken. Primary data is used for the analysis. Data was examined by the help of median, mean, mode, variance, standard deviation, correlation, regression, and independent sample t-test. Correlation analysis and regression analysis are showed to detect the point of association and track of association between independent factors and dependent factors. Correlation analysis is conducted between independent variables: convenance, service, credibility and dependent variable: user satisfaction. Based on the data, the major findings of the study are summarized as follows:

Convenance has no substantial difference across male and female In Nepal, as the p-value is 0.075, which is higher than 0.05. Hence, convenance remains same for both male and female.

Service has significant difference across male and female in Nepal, as the p-value is 0.043, i.e., lower than 0.05. Because service of the payment company determines the feasibility for both male and female youths regarding to make the purchase. As females can be service sensitive, there is difference across male and female in Nepal.

Credibility has insignificant difference across male and female in Nepal, as the p-value is 0.49, which is greater than 0.05. Because male a and female compare and differentiate credibility with mobile payment to verify their distinctiveness before making any purchase.

There is insignificant difference of user satisfaction across male and female in Nepal, as the p-value is 0.196, which is greater than 0.05. Because both male and female receive utility from the purchase.

Positive and statistically significant relationship is observed between convenance and user satisfaction with the correlational coefficient 0.402. The relationship is significant at 95% confidence level, which means convenance positively influences user satisfaction. It can be so, because convenance of the payment determines the feasibility of the budget of the youths regarding to make the purchase as they can be convenance sensitive.

The positive and statistically significant relationship is observed between service and user satisfaction with the correlational coefficient 0.527. The relationship is significant at 95% confidence level, which means service positively influences user satisfaction. It can be so, because service provides recognition and identity or differentiation feature of the product, so

the user are encouraged to make the purchase. More renowned the service, more the payment with mobile.

Positive and statistically significant relationship is observed between credibility and user satisfaction with the correlational coefficient 0.584 The relationship is significant at 95% confidence level, which means credibility positively influences user satisfaction. It can be so, because credibility determines the overall functioning and performance of the mobile payment as well as their uniqueness, so the users are encouraged to make the purchase as per media marketing, review, advertisement etc.

Impact of convenance is found to be positive on user satisfaction with the coefficient value of 0.145, but the impact is found to be insignificant. It is because user are convenance sensitive and choose to payment company the products which are convenance effective.

Service also has positive but insignificant impact on user satisfaction with the coefficient value of 0.149. Because majority of the user prefer to pay with mobile of well-known service provided company.

Positive impact of credibility on user satisfaction is observed with the coefficient value 0.273 and is insignificant. Because user look after the Facebook, YouTube, google before making any payment.

13. Conclusion

With the aim to inspect the association, and effect between the independent variables: convenance, service and credibility and dependent variable: user satisfaction, and male and female in Nepal, the descriptive, independent sample t-test, reliability test, correlational, and causal comparative research design has been taken and the primary data is used for the examination.

The data has been collected through the structured questionnaire that was personally administered to the respondents and the data are collected from the user in Nepal. The study was conducted on the 400 users in Nepal Kathmandu out of which 355 user established the sample size.

Data was examined by the help of median, mean, mode, variance, standard deviation, correlation, regression, and independent sample t-test. Regression analysis and correlational

analysis are used to detect the association and path of association between independent variables and dependent variable. Correlation analysis is conducted between independent variables: convenance, service and credibility, and dependent variable: user satisfaction.

Based on the data analysis, by estimating user satisfaction with mobile payment and then examining the determinants of user satisfaction on a comprehensive set of characteristics our findings show the relationship between user satisfaction and its determinants. And we have concluded that convenance, service and credibility have positive relationship with user satisfaction with mobile payment. Likewise, the findings of the Likert scale also provide the same result user satisfaction with mobile payment whereas credibility is perceived as the most important influential factor.

Also, the results of this research can provide a reference for corporate development and mobile payment promotion. This study finds that convenience has a significant effect on the perceived usefulness and perceived ease of use of mobile payment.

This study finds that convenance, service and credibility has a significant effect on the use of mobile payment. Through various type of analysis, the results show a very significant effect. The use's perception of the good service, convincing and credibility (trustworthy) of mobile payment is high, the higher the user satisfaction with mobile payment.

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