

# THE IMPACT OF QUALITY E-PAYMENT SYSTEM ON CUSTOMER SATISFACTION

Ameena Abdulrahman Alhammadi<sup>1</sup> & Dr. Muhammad Usman Tariq<sup>2</sup>

MS QBE, Abu Dhabi School Of Management, UAE

Assistant Professor, Abu Dhabi School Of Management, UAE

[a.alhammadi198311@hotmail.com](mailto:a.alhammadi198311@hotmail.com)<sup>1</sup>

[usmankazi100@gmail.com](mailto:usmankazi100@gmail.com)<sup>2\*</sup>

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## Abstract

The electronic payment system (e-payment system) is one of the modern methods to facilitate the completion of transactions. The success of the e-payment system depends on customer satisfaction with its use. This study was aimed at examining the effect of service quality of e-payment system on e-payment user's satisfaction in Abu Dhabi city in UAE. The service quality in the study included six dimensions that were tangible, reliability, responsiveness, assurance and security, performance, and empathy. The study followed a quantitative approach. The population was selected among e-payment users in Abu Dhabi through a random sampling technique. Primary data was gathered from 233 respondents by using close-ended questionnaires based on the Likert scale. A descriptive statistical analysis was employed to analyze the data. The findings illustrated that the service quality of e-payment had a positive impact on e-payment users' satisfaction. Based on the results of the study and its conclusion, possible recommendations were proposed to decision-makers to help them to enhance the e-payment system to meet customer expectations and thus their satisfaction.

**Keywords**— e-payment system, customer satisfaction, service quality dimensions.

## INTRODUCTION

Over the last decade, the e-payment system has grown increasingly because of increased use of internet-based banking and online shopping websites. E-payment is a mechanism used to transfer money electronically or digitally between two entities, which could be a bank, business, government, or an individual customer. The transfer of money is due to many reasons, such as obtaining services or goods or as compensation. An e-payment transaction includes any payment in which paper instruments have not been used. It should be noted that due to technological advances in some countries, cheques can be considered an e-payment instrument (Tan, 2004; Al-hosani& Tariq, 2020).

In this technological era, the development and progress of the latest communication and information technology have affected the daily lives of people, including their social and professional behaviors. People are getting connected globally with the use of the latest and affordable technologies. With all these developments, awareness of using this technology is increased globally. Emerging acceptance of adopting the latest technologies has made it easier for people to grow their business at the national and international levels. Now it is becoming impossible to survive in the market without the involvement of the latest technologies (Roozbahani et al. 2015). Information technology has reduced the time, distance, and location barriers with internet and technology, which has helped to grow businesses internationally and create long-term business relationships. This world is now considered as a global village with the development of technology. Smart banking and e-commerce are becoming new ways to achieve success in this competitive era around the globe (Taghizade&Seephri, 2013).

The acceptance of E-banking has made it easier both for businesses and customers to make and receive payments without the hassle of delaying and waiting around the world (Afsharpour&Pahlevani, 2013). A country needs to have a developed E-commerce sector in order to sustain in this competitive world (Ghasemi&Radgohar, 2010). Using the latest technologies in a business can help to develop the country economically (Roozbahani et al. 2015; Alhosani& Tariq, 2020). There are several advantages for e-payment systems such as security, acceptability, perceived enjoyment, perceived speed, ease of payment, convenience, cost, anonymity, control, and traceability (Abrazhevich, 2001). On the other hand, several challenges face e-payment, such as ignorance on the part of the users, poor banking culture, lack of confidence, and illiteracy (Tella&Abdulmumin, 2015). There are several e-payment methods used, such as bank cards including credit cards, debit cards, and prepaid cards, electronic websites, E-walled, mobile banking, and bank transfer. In the UAE, most people use at least one of these methods. At present, the popularity of commercial websites has increased. Shopping from global stores around the world is now available through online stores. Besides, most

government organizations become e-government, which enables customers to pay services fees through government websites or applications. The purpose of this research is to examine the impact of service quality of the e-payment system on e-payment user's satisfaction. In the next section, literature reviews on the determinants of quality impacting e-payment users are illustrated. Following this section, framework and hypotheses are presented. Subsequently, the research methodology, data analysis, and discussion are shown. In the last section, the conclusion, limitation, and future research direction are provided.

#### LITERATURE REVIEW

Many researchers discussed the impact of e-payment quality on customer satisfaction. One of these studies was the study conducted by (Tella& Abdulmumin,2015; Tariq, 2013), which aimed to investigate the influence of e-payment systems on user's satisfaction at the University of Ilorin, Nigeria. The findings of this study revealed that the major of respondents (93.5%) were satisfied with the e-payment system at the University of Ilorin, Nigeria. Besides, the findings of the study showed that all factors used that were security, perceived speed, ease of payment, convenience, anonymity, traceability, and users' satisfaction succeeded as a good determinant of the e-payment system. As information technology has evolved in the last three decades., banks have also adopted web-based channels to simplify financial transactions (Black et al. 2002; Almentheri& Tariq 2020). Mobile banking is developing in a higher ration, whereas adoption ratio is still less than anticipations (Hoehle et al. 2012). The main concerns which invade the adoption of e-banking are security, privacy, and third-party involvement concerns. These issues play a negative role in when e-banking is considered as an option to perform financial transactions (Eastlick et al. 2006). According to some studies (TAM) Technology, Acceptance Model is the most popular model when it comes to the adoption of e-banking. This model explains "the perceived usefulness and ease of TAM establishes a chain of causality of beliefs about the technology, towards using the technology, behavioral intentions of use of the system, behaviors or actual usage of technology" (Barkhodari et al. 2016; Al-shamsi& Tariq, 2020).

#### *Dimensions of E-Payments*

**"Perceived Ease of Use"**: It is essential to maintain a trust level over technology in order to get benefitted from it. When a user gets familiar with it, the probabilities of performing errors decrease. The occurrence of errors creates different problems while performing financial transactions. Similarly, eliminating security and privacy risks is very important to develop a certain level of trust (Flavián&Guinalú, 2006). Enhancing customer interaction is a significant factor while delivering E-Payment services (Vinitha&Vasanth, 2018). According to a study conducted by (Abrazhevich, 2001), it is evident that design is also considered as an essential element for achieving reliable E-Payment service for maintaining gold customer services. Briefly, design, speed of services, security, and privacy are the prime factors to sustain perceived ease of use. Users can attain satisfaction through e-payment services by having a good internet connection, easy accessibility of e-banking services, and skills to use the services. Therefore, it is evident that perceived ease of use plays an essential role in attaining customer satisfaction (Vinitha&Vasanth, 2018).

**"Perceived Use"**: While adopting a specific technology, perceived usefulness plays a vital role in boosting job performance. It has an extreme influence on the intention to adopt (Vinitha&Vasanth, 2018). Perceived usefulness has a significant influence on the adoption of E-Payment service and behavioral intention (Chang & Hamid, 2010).

**"Actual Use"**: User's views towards innovation and its applications is a fundamental component to decide whether the user utilizes the technology or not (Vinitha&Vasanth, 2018). User awareness has an essential role in the actual use of E-payment service (Abrazhevich, 2001). The main components which help in enhanced usage of e-payments services are the availability of internet, effectiveness, excellent privacy, and security rules (Eastin, 2002).

**"Customer Satisfaction"**: an organization needs to enhance customer satisfaction in order to develop sustain in the market. So, it very important to recognize the needs of the customers, and those needs should e fulfilled at the same time in order to retain the customers (Timothy, 2012). Organizations need to adopt strategies to fulfill the requirements of customers and provide sustainable services, which could help in retaining previous customers and could attract new customers as well (Jafari et al. 2013).

In this technological era, E-Banking is famous around the globe. The development of technologies has made it easier for everyone to reach out to online services and e-banking (Gautam, 2012). Regardless of the effectiveness of the E- Payment system, many organizations are keeping traditional and Electronic, both ways active to enhance productivity (Wong et al. 2008). Banks all over the globe are enhancing and accepting advanced technology to gain competitive advantage by providing quality customer services, enhanced speed for transactions and queries, and efficiency (Joshua, 2011).

#### **The convenience of E-Payment System:**

Smart Banking has gained immense popularity and acceptance all over the globe by both banks and

customers. Developed countries have adopted this technology more efficiently and at an early stage (Adapa&Rindfleish, 2013). There is a strong relationship between service quality and customer satisfaction. Improving security and prompt responsiveness are the key factors to provide convenient E-Payment services (Kayabasi et al. 2013). Some people are always ready to adopt new technologies, and most of the people hesitate to adopt innovations (Rogers, 2010). People are considered innovative if they are keen to accept new technology with the effects of uncertainty and affirmative acceptance.

Consequently, innovativeness appears to be dependent on readiness to accept the change. E-payments are performed through card systems or through wire transfers electronically. Banking through the card system is accepted from the start of e-payment technology and has influenced the market (Lin & Nguyen, 2011)

**"Information on E-Payment"**: The innovative technology provides improved information about the products which affect customer adoption. People try to research the product before buying, and consumers try to adopt e-payment functions and get the details about the procedure, advantages, disadvantages, feature, security, and privacy options (Pikkarainen et al. 2004). E-Payment provides online and responsive service, which involves the customer's crucial financial information and transactions. The information includes customer's experiences and skills regarding e-payment services or details obtained by research on prior studies or experiences of other people (Nysveen& Pederson, 2004). Based on the experience's information is extracted about the context, ease of use, and security of private detail. Customers are mostly concerned about sharing their details on this platform as there are probabilities to misuse the information (Loonam&O'loughlin, 2008). Consumers only trust any product or service if they have some knowledge about it, and this information gives them the confidence to use that specific service or product. Electronic financial transactions are intangible, which increases the risk of the exploitation of personal information of customers. Suppose customers get information and understanding about the service according to the calculated perceived risk reduces (Wu & Wang, 2005). Many customers hesitate to accept e-services for financial transactions because of risk factors. Customers hesitate to adopt these services because of their perceived risks. If people have awareness about e-payment service, they will confidently adopt it with a positive attitude (Lin & Nguyen, 2011).

Another study conducted by (Oney et al. 2017) targeted to investigate the effect of perceived security and perceived trust determinants on the e-payment systems use. The outcomes of the study indicated that the influence of perceived security and trust on the e-payment system is significant. Besides, the main determinants of perceived security and trust are technical protection and experience. (Embiale, 2016) conducted the study to examine the association between automated teller machine (ATM) service quality, which are reliability, convenience, user-friendliness, security, and responsiveness and ATM users' satisfaction in the Commercial Bank of Ethiopia in Hawassa City, in Ethiopia. The results of this study reflected that there is a significant impact of service quality on ATM users' satisfaction. Also, the results showed that user-friendliness has the highest impact on customer satisfaction, while the lowest impact on customer satisfaction was convenience. Teoh et al. 2013) targeted the study to investigate the impact of identified factors, which were benefits, self-efficacy, ease of use, trust, and security on the Malaysian consumers' perspective toward e-payment. The results of this study illustrated that there is a significant positive association between three factors, which are benefits, self-efficacy, and ease of use, and consumers' perception towards e-payment. On the other hand, there is no significant positive association between security and trust and consumers' perception toward e-payment.

The objective of the study conducted by (Nadler et al. 2019) was to examine the impact of factors including ease of use, perceived quality, self-efficacy, trust, benefit, security on e-payment users in china. The study concluded that e-payment was used by 97.9% of respondents, and most of them were younger males. Also, the study illustrated that the significant predictors of e-payment usage were perceived benefits, self-efficacy, perceived quality, whereas factors including benefit and security did not significantly impact on e-payment users. The study conducted by (Gurmu, 2019) aimed to investigate the influence of service quality on customer satisfaction of electronics payment system users in Addis Ababa city, west district commercial banks. The finding showed that quality dimensions, including responsiveness, reliability, empathy, and tangibility, had a substantial impact on customer satisfaction of e-payment system users, unlike the assurance dimension, which was not necessary.

Framework and hypotheses: the objective of the study is to investigate the impact of service quality on e-payment users' satisfaction in Abu Dhabi city. Based on previous literature reviews and the objective of this study, the following hypotheses were formulated:

- H1= There is a positive relationship between tangible and e-payment users' satisfaction
- H2= There is a positive relationship between reliability and e-payment users' satisfaction
- H3= There is a positive relationship between responsiveness and e-payment users' satisfaction
- H4= There is a positive relationship between assurance and security and e-payment users' satisfaction
- H5= There is a positive relationship between performance and e-payment users' satisfaction
- H6= There is a positive relationship between empathy and e-payment users' satisfaction

The theoretical framework was illustrated below:

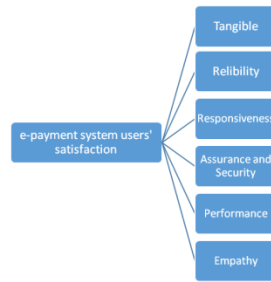


Figure 1. Theoretical Framework

METHODOLOGY

A quantitative approach and casual research design were used to explore the relationship between the service quality of e-payment and e-payment user's satisfaction in Abu Dhabi. The population comprised the e-payment system users in Abu Dhabi city by using a random sampling technique. The primary data of 233 respondents were gathered using questionnaires surveys. The questionnaire was divided into two sections. The first part was the e-payment user's demographic data. The second section was about service quality dimensions. The questionnaire contained closed-ended questions on a 4-point Likert scale ranging from 4 strongly agree to 1 strongly disagree. Only 233 questionnaires out of 340 were filled and returned. The data gathered was checked and emptied in Microsoft Excel. Descriptive statistics analysis such as the average and percentage was employed to explore the influence of e-payment quality dimensions (independent variables) consisting of tangible, reliability, responsiveness, assurance and security, performance, and empathy on e-payment users' satisfaction (dependent variable).

Data Analysis and Results

Descriptive statistical analysis in Microsoft office was impaled the data gathered. First: demographic information of the respondents including gender, age, qualification, occupation, and starting period of using e-payment system was analyzed as shown in table 1

TABLE 1: RESPONDENTS' DEMOGRAPHIC INFORMATION

| Gender   | total      | %           |
|--|------------|-------------|
| Male   | 88         | 37.7%       |
| Female   | 145        | 62.3%       |
| <b>Total</b>                                     | <b>233</b> | <b>100%</b> |
| Age  | total      | %           |
| 21-25  | 70         | 30%         |
| 26-30  | 62         | 26.4%       |
| 31-35  | 55         | 23.6%       |
| 36-40  | 26         | 11%         |
| above 40   | 20         | 8%          |
| <b>Total</b>                                     | <b>233</b> | <b>100%</b> |
| Qualification                                    | total      | %           |
| school graduate                                  | 125        | 53%         |
| Diploma  | 45         | 19.3%       |
| Graduate/ postgraduate                           | 63         | 27%         |
| <b>Total</b>                                     | <b>233</b> | <b>100%</b> |
| Occupation                                       |            |             |
| Government Employed                              | 190        | 81.6%       |
| Employees of Private Organization                | 43         | 18.4%       |
| Self- employed                                   | 0          | 0%          |
| unemployed                                       | 0          | 0%          |
| <b>Total</b>                                     | <b>233</b> | <b>100%</b> |
| The time of starting to use the e-payment system | total      | %           |
| less than 12 months                              | 8          | 3%          |
| between 1-3 years                                | 20         | 8%          |

|                      |            |             |
|----------------------|------------|-------------|
| between 3-5 years    | 25         | 10.7%       |
| more than five years | 180        | 77.2%       |
| <b>Total</b>         | <b>233</b> | <b>100%</b> |

The second section showed the impact of six service quality dimensions, which were tangible, reliability responsiveness, assurance and security, performance, and empathy on the e-payment system user's satisfaction. The level of satisfaction with the e-payment system was measured by asking respondents.

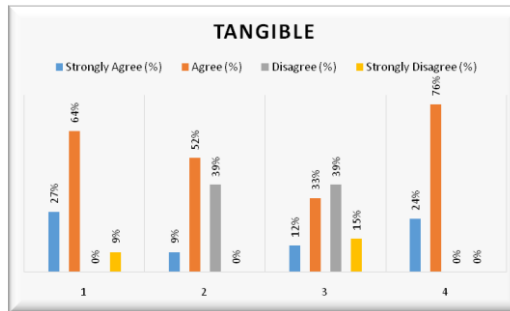


Figure 2: Tangibility Service Quality Score

As illustrated above in figure 2, 64% of respondents agreed that most of the steps of e-payment on the website are easy to understand and not complicated". 27% of them strongly agreed with this tangible service quality offered by the e-payment. On the other hand, 9% of the respondents strongly disagreed. Another item of tangibility was that "Bank cards do not damage quickly and easily."The majority of respondents (52%)agreed with that. Followed by 39% of respondents disagree, and 9% of respondents strongly agreed. 39% of respondents disagreed with the item focusing on"Security number or CVV code of bank cards is not clear and not difficult to read," while 33% of respondents agreed with it. Followed by 15% of them strongly disagree, and then 12% of respondents strongly agreed. The majority of respondents (76%)agreed with the fourth tangibility item focusing on that"ATMs machines of your bank are available everywhere." Followed by, 24% of them strongly agreed.The overall average score of tangible,as shown in figure 8,was 2.86. It indicated that the customers agreed that the tangible quality of the e-payment system had a positive impact on their satisfaction. Based on that, hypothesis 1 was approved.

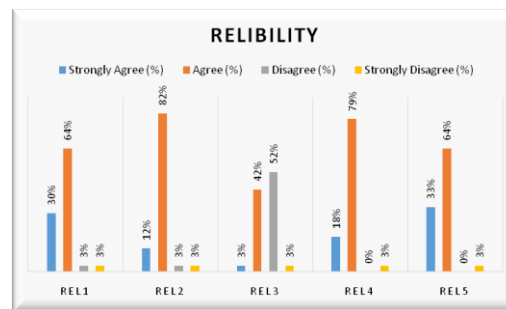


Figure 3: Reliability Dimension Score

The reliability dimension describes the ability to perform the service dependably and accurately and on time. As showed in figure 3, 64% of respondents agreed with the item focusing on "electronic payment services are always available at any time in a day," followed by strongly agree (30%), then disagree (3%) andstrongly disagree (3%). 52% of respondents disagree with reliability items"the site offers detailed explanations as to how to review, cancel modify, or record a payment, whereas 42% of respondents agree with that. Respondents who had strongly agree had a similar percentage, which was 3% with respondents who had strongly disagree. The majority of respondents (79%) agreed with the item "temporary or sudden errors frequently does not occur during e-payment system transaction." Followed by strongly agree (18%), then strongly disagree (3%).64% of respondents agreed with the item,"the methods of E-payment system performs right for the first time."33% of respondents strongly agreed, followed by 3% of respondents was strongly disagree. The total average score of reliability was 3.02. It indicated that respondents were agreed and satisfied with the reliabilitydimension of the e-payment system,and that led to approve hypothesis 2.

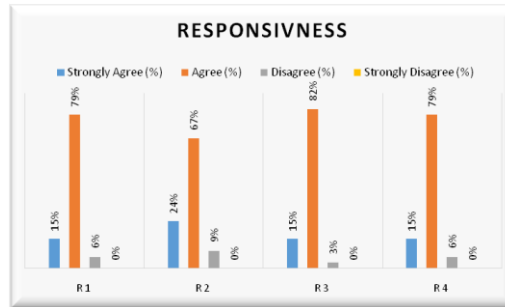


Figure 4: Responsiveness Service Quality Score

Figure 4 reflected that the majority of respondents (79%) agreed with responsiveness items that "e-payment channels (such as websites and banks) provides contact information under emergency," followed by strongly agree (15%). Fewer of respondents (6%) was disagree. 67% of respondents agreed with the item focusing on "when the customer has problems with e-payment, employees of bank, websites or stores promote service." Followed by 24% of respondents were strongly agree, while 9% disagreed with that. The third responsiveness item was "high speed of solving the problem related to e-payment." 82% of respondents agreed, followed by 15% was strongly agree. Fewer respondents (3%) disagreed. 79% of respondents agreed with the fourth item, which was "employees who contact with them when the customer has question or problem always be willing to help customers," followed by strongly agree (15%), then disagree (6%). The overall average score for responsiveness quality service was 3.11. Based on that, hypothesis 3 was approved.

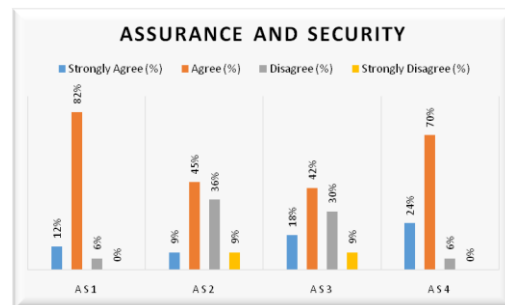


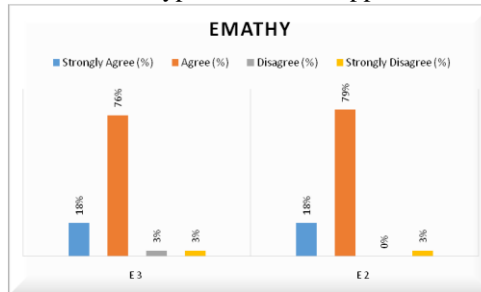
Figure 5: Assurance and Security Service Quality Score

Figure 5 showed that 82% of respondents agreed with assurance and security items which were "the customer trusts on the e-payment that will not lead to transaction fraud." Followed with 12% of respondents was strongly agree. On the other hand, 6% of respondents disagreed. Another item included in assurance and security was "you trust on the ability of an e-payment system to protect your privacy." 45% of respondents agreed, followed by 36% of respondents disagreed. Both respondents who strongly agreed and respondents who strongly disagreed had the same percentage, which was 9%. 42% of respondents agreed with the item, which was "you feel the risk associated with e-payment system is low," while 36% of respondents disagreed with that and feel the risk of e-payment is not low. Next, 18% of respondents strongly agreed, while 9% of respondents strongly disagreed. The highest percentage in item four, which was "e-payment system is the most secure payments: paying by invoice," was 70% of respondents agreed. Followed by 24% of respondents strongly agreed. Nevertheless, 6% of respondents disagreed. The total average score for assurance and security, as shown in figure 8, was 2.87. It reflected the agreed of respondents with assurance and security. Therefore hypothesis 4 was confirmed.



**Figure 6: Performance Service Quality Score**

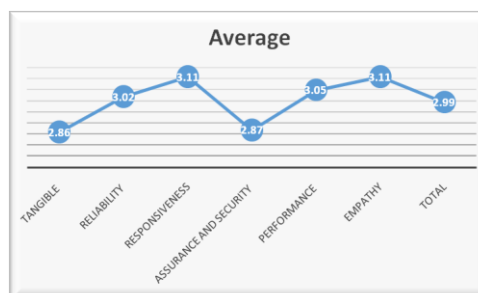
As illustrated in figure 6, 58% of respondents agreed, and 39% of respondents strongly agreed with item focusing on "speed of e-payment system flow is faster than traditional payment system," while only 3% of respondents disagreed with this item. The results of another item, which was "you find that e-payment is easier to conduct my financial transaction," showed that 42% of respondents agreed, followed by 30% of respondents strongly agreed. However, 52% of respondents agreed with the item "you find it easy to use electronic payment," unlike 27% of respondents disagreed. Next of them, there was 15% of respondents who had strongly agree with easy to use e-payment followed by 6% of respondents were strongly disagree. The highest percentage of all performance items was 85%, which represented the respondents agreed with the item "you prefer to use e-payment methods than cash." Followed by 9% of respondents strongly agreed, whereas 6% of respondents disagreed. The overall average score of performance was 3.05. This score illustrated that respondents agreed with the performance dimension. Based on that, hypothesis 5 was approved.



**Figure 7: Empathy Service Quality**

76% of respondents agreed, and 18% of respondents strongly agreed with empathy item, which was "when you contact with employees of banks/websites/ stores, they give personal attention. On the other hand, 3% of respondents disagreed, and 3% of respondents strongly disagreed. Another item of empathy was "when the e-payment users have problems, employees are sympathetic, reassuring, and have a sincere interest to solve the problem." Respondents who agreed with this item was 79%. Then, 18% of respondents strongly agreed. The fewer respondents (3%) strongly disagreed with this item. The overall average of empathy was 3.11, and this indicated that hypothesis 6 was approved.

Figure8 showed that the total average of all the service quality dimensions was 2.99, and this indicated that e-payment users agreed with the e-payment system. This result revealed that e-payment users satisfied with the service quality dimensions of e-payment.



**Figure 8: The Average Score of Service Quality Dimensions**

**DISCUSSIONS**

The main objective of this study was to examine the impact of e-payment system service quality on the satisfaction of e-payment system customers in Abu Dhabi city. The study aimed to find the relationship between each service quality dimension of the e-payment system (independent variables) and e-payment users' satisfaction (dependent variables). As a result of that, the hypotheses formulated to investigate the influence of e-payment system dimensions, which were tangible, reliability, responsiveness, assurance and security performance, and empathy on customer satisfaction. The result of the research findings showed that the overall average of service quality dimension, which was 2.99, and this indicated the positive impact of six quality dimensions of the e-payment system on customer satisfaction. Besides, all hypotheses were approved based on data analysis of respondents' answers with each quality dimension. Moreover, this result corroborated the literature reviews as follows:

Hypothesis 1: There is a positive relationship between tangibility and e-payment users' satisfaction

Respondents agreed with the critical effect of tangible items (average=2.86), and this indicated that they satisfied with it. Similar results were shown in the studies conducted by Gurmu(2019). Gurmu's study revealed that there was a significant positive association between the tangibility of the e-payment system and customer satisfaction. Based on that, hypothesis 1 was confirmed.

Hypothesis 2: there is a positive relationship between reliability and e-payment users' satisfaction

The hypothesis was confirmed by data analyzed, which showed that the average score of reliability was 3.01. Respondents agreed with the impact of the reliability of the e-payment system with e-payment system users' satisfaction. Also, this result was approved in previous studies reported by Embiale (2016). The finding of the study showed that there is a significant impact of the reliability of e-payment on ATM users' satisfaction in the Commercial Bank of Ethiopia in Hawassa City.

Hypothesis 3: there is a positive relationship between responsiveness and e-payment users' satisfaction

This hypothesis was confirmed. The average score of responsiveness was 3.11. It reflected that respondents agree with the impact of the responsiveness dimension. The result found supported by previous studies, which were (Embiale, 2016) and (Gurmu, 2019). The findings of both studies showed that responsiveness had a significant impact on e-payment system users' satisfaction.

Hypothesis 4: there is a positive relationship between assurance and security and e-payment users' satisfaction.

The average score of assurance and security dimension was 2.87. It reflected that respondents agree with the influence of assurance and security of the e-payment system on their satisfaction. As a result of that, the hypothesis was confirmed. The findings corroborate the previous study conducted by Tella and Abdulmumin (2015). The finding of the previous study illustrated that there was a strong association between the assurance and security of the e-payment system and e-payment users' satisfaction. A similar result found from the prior study conducted by Oney, Guven, and Rizvi (2017).

Hypothesis 5: There a positive relationship between performance and e-payment users' satisfaction.

The previous results of the data analyzed illustrated that respondents agreed with the performance of the e-payment system (average = 3.05). Hypothesis 5 also was confirmed based on prior studies conducted by Tella and Abdulmumin(2015). the result of Tella and Abdulmumin (2015) showed that the performance of the e-payment system, including perceived speed and ease of payment, had a significant positive associated with e-payment system users' satisfaction. Also, perceived speed and payment's ease succeeded in a good e-payment system determinates. Also, the finding was supported by the other study (Embiale (2016). The performance of the e-payment system represented in user-friendliness had the strongest influence on customer satisfaction. The result was inconsistent with a prior study (Teoh et al. .2013) illustrated that there was a significant positive relationship between ease of use and consumers' satisfaction towards e-payment. This result was similar to the finding of a prior study conducted by Nadler et al. (2019).

Hypothesis 6: There is a positive relationship between empathy and e-payment users' satisfaction.

The average score of the empathy dimension was 3.11, and this indicated that the respondents satisfied with the influence of the empathy dimension of the e-payment system on e-payment users' satisfaction. Therefore, the hypothesis was approved. Gurmu (2019) reported detailed results that there was a significant positive impact of empathy service quality on the e-payment system and customer satisfaction. In general, all hypotheses were proved by the results of previous data analysis and also by previous literature reviews. All of that indicated the positive impact of the service quality of the e-payment system on customer satisfaction toward the e-payment system. Therefore, the objective of this study was achieved.

### ***Recommendation and Conclusion***

The objective of this study was to assess the relationship between the service quality of the e-payment system and the e-payment users' satisfaction. According to the results, not all respondents agreed with all items. The results showed that most of the respondents were disagree with the tangible item focusing on that "security number or CVC code of bank cards is not clear and not difficult to read." The information on the bank cards important to the e-payment system, and the disappearance of this information causes the inability to use the e-payment system. It indicated the existence of a problem faced by the respondents. The bank should try to find solutions to overcome the problem. Some solutions can be proposed and contemplated, such as the letters of valuable information and numbers like CVC security number should be prominent, and this is easy to identify. Another solution that may be useful is that the CVC security number is sent to the registered phone when trying to use the bank cards on websites to maintain security and also to obtain CVC security numbers easily. Besides, attached a copy of the bank cards on their electronic application, including all important information and numbers. These are some solutions that can be considered to improve this service. Another result reflected dissatisfaction of most respondents with the reliability item focusing on that "the site offers detailed explanations as to how to review, cancel modify, or record a payment." This point should be taken into consideration by online transaction facility providers. The payment cancellation, modification, and review information may exist,



but it may be unclear or not easy to find on the website. The proposed solution is to send an email to the buyer's registered mail and message to the buyer's phone immediately after completing the purchase process with the orders' information, cancellation, and modification method with mentioned the allowed time. However, although the overall result showed that the respondents agreed with the six service quality dimensions of the e-payment system, there were respondents disagreed.

Overall, all of the e-payment channels should continually improve their e-payment services to meet the expectations of consumers. A competitive environment has to be maintained by the banks and online transaction facility providers to continuous innovation to foster new services and products and also to reduce the costs of transactions for customers and businesses. The results of the study allow to the users of information system and adopting organizations to understand the quality dimensions impacting on e-payment system users' satisfaction and that lead to enhance the e-payment system as well as prioritize the investments accordingly. Empirical disclosure of quality dimensions resulting in e-payment users' satisfaction will enhance the theories' development in this field and also provide a basis for additional research in this field. There are many limitations in this study, including time restriction and small sample size. Future research can include a sample of the study from the whole of the Emiratis and gulf area.

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