Electronic Payment Systems and Its Impact in Affecting Behaviour and Satisfaction of Customers

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Abstract

Advanced and modern technology has made a revolution in the payment method which has become an extensive payment phenomenon across the world. This study focuses on the impact of electronic payment systems on customer purchasing behaviour and customer satisfaction. This study investigates a variety of types of electronic payment systems such as mobile banking, ATM system, internet banking, and POS system, and how these influence customer satisfaction levels. Electronic payment systems have made the payment method easier and more flexible. This type of modern technological approach to payment methods has promoted loyalty, delivery service, and customer satisfaction. In addition to that, e-payment methods are also able to track customers in order to map out the landscape of the future. This study uses the "primary quantitative data collection method" to make the research paper of better quality and also add value. Along with this, SPSS software has been used to describe all the findings in an understanding and systematic way. This study concludes that the e-payment system is cost-effective, reliable, safe, accessible, and easy to transfer money instantly. However, this study also discussed its issues to make an effective approach to make a better influence on the readers.

Keywords

Cost-Effective, Customer Behaviour, Customer Satisfaction, Electronic Payment Systems, Instant Payment, Purchase, Trust.

INTRODUCTION

Background of the study

In this modern era, the constant and rapid developments of information technology, as well as internet access over the world, have increased day by day. Influenced by these, the shopping experience also has become flexible with the invention of electronic payment systems. In this regard, it has been mentioned that the total transaction value in the Digital Payments segment is projected to reach *US$9.68tn* in 2023 [1]. Constantly the method of the e-payment system has risen at a rapid speed. The total transaction value is expected to show an annual growth rate of *11.88%* which results in a projected total amount of *US$15.17tn* has been expected by 2027 [1]. The ratio of usage of e-payment systems as well as the revenue based on it has increased. The satisfaction of people while accessing electronic payment systems has become developed as it made the entire payment method instant without finding loose change or cash.
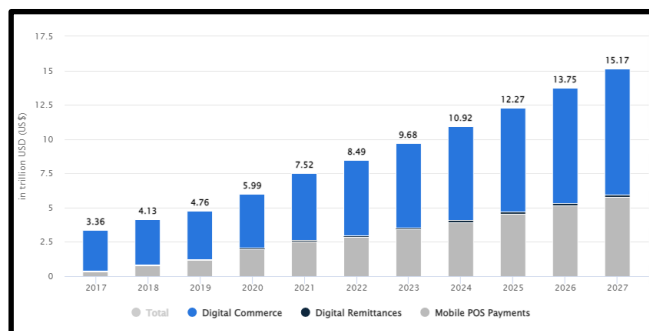

Figure 1: Electronic transaction value worldwide[1]

It has been noticed that worldwide the process of e-payment systems has made people transfer money and pay instantly. The instant growth of e-payment systems has indicated that people like to adopt new technological systems and prefer to use them. It has the great benefit of not carrying cash money which is risky. It has made the payment possess direct credit with providing proper security and protection. The e-payment system is identified as "Electronic Data Interchange (EDI)" which consistently becomes popular based on internet accessibility. As it is a simple and easy method, the customers' purchasing decisions have changed, and are also satisfied.

Aim and objectives

This study aimed to discuss the impact of electronic payment systems on customer purchasing behaviour and customer satisfaction. The research objectives are mentioned below:

- To describe the factors affecting customer satisfaction with electronic payment systems
- To understand the effect of electronic payment systems on customers' behavior and satisfaction
- To evaluate both advantages and disadvantages of electronic payment systems

Significance of the study

This study is highly valuable and significant as it impacts the importance of electronic payment systems and their impact on the customer buying behaviour and customer satisfaction. It can increase the knowledge of the readers about the effectiveness of electronic payment systems and how they can make the payment process more flexible. In addition to that, the variety of electronic payment systems

also has been discussed to recognise people about its options. The popularity of electronic payment systems have increased constantly in this modern era and its sustainability also can be measured well depending on the record. The outcome of this study will also educate people about the way electronic payment systems can satisfy customers and also influence their buying behaviour.

METHODS

Research philosophy

In order to lead this study, a *"positivism philosophy"* has been chosen as it can measure the data deeply. It helps in observing the developer the main research objectives and measuring research growth [2]. It is also able to build a proper cause-and-effect relationship among the research variables which is valuable to precede the further study. It has helped in this paper to notice the objectives to implement positive perception to lead the scientific inquiry.

Research approach

An *"inductive research approach"* has been selected for this particular study paper as it allows flexibility. It has served as a strong support to the new perceptions to discover the inner meaning of the data [3]. Establishing the possibility of a new relationship between the research variables and encountering the future possibility, this approach has helped the researcher.

Research design

The researcher has adopted a *"descriptive research design"* to conduct the research paper as it can control the multiple methods of data collection. It is a cost-effective design which is a great advantage of this research design [4]. Accompanied by providing a well elaborate design the researcher has made this study valuable and comprehensive.

Inclusion and exclusion criteria

Serving the readers with a better experience and authentic information regarding this research topic, some inclusion and exclusion criteria have been decided. In this regard, the researcher has included all the resources from newspaper articles, books, websites, journals, governmental sites, and other online resources. It has been noticed that all the data must be from 2018 to 2022 to serve fresh and reliable information and make this research paper valuable. On the contrary, all the doctoral dissertations have been excluded as they could serve wrong information about the research topic.

Data collection technique

In order to collect relevant and informative information based on the research topic, the researcher has decided to select a *"primary quantitative data collection method"* to make the research paper of better quality and also add value. Primary data is able to serve first-hand data which could not be imitated [5]. In this study, an online survey of 51 participants has prepared based on a *"10 close-ended"* questionnaire set. All the participants have chosen who have

the knowledge and experience regarding electronic payment systems as well as have purchasing habits. In addition, five point Likert scales have been provided to the participants to make them comfortable to answer the research topic-related questions.

Data analysis technique

Interpreting the collected data, *"SPSS software"* has been used as it can make the result in a systematic way. It offers reliable and fast answers which save time and are also effective for the data management process [6]. In addition, its dynamic approach has become proved useful depending on its tables and graphs. As it serves a variety of language options, it has helped to describe the result in an understanding way.

RESULTS

Frequency analysis

		Age	Gender	Electronic payment systems have a significant impact on customer purchasing behaviour	The impact of electronic payment systems is effective in improving the process of payment	Customers are satisfied with the electronic payment systems as it provides an instant payment option	The importance of electronic payment systems in buying and purchasing process cannot be ignorable	Customers have experienced an easy and simple method of payment by using electronic payment systems	Electronic payment systems are financial exchange processes that make a positive and reliable relationship between seller and buyer	Electronic payment systems are supporting flexible and tension-free payment without carrying cash or check	Electronic payment systems influenced customer buying behaviour and satisfaction level
N	Valid	51	51	51	51	51	51	51	51	51	51
	Missing	0	0	0	0	0	0	0	0	0	0
Mean		1.37	.63	3.00	3.37	2.92	2.69	3.55	2.41	3.18	3.04
Median		1.00	1.00	3.00	4.00	3.00	3.00	4.00	3.00	4.00	4.00
Mode		1	1	4	4	4	4	4	3	4	4
Std. Deviation		.999	.599	1.296	1.113	1.214	1.364	1.006	1.388	1.212	1.248
Variance		.998	.358	1.680	1.238	1.474	1.860	1.013	1.927	1.468	1.558
Minimum		0	0	0	0	0	0	0	0	0	0
Maximum		3	2	4	4	4	4	4	4	4	4
Sum		70	32	153	172	149	137	181	123	162	155

**Figure 2:** Frequency analysis (Source: SPSS)

Based on alternative research variables, the "frequency analysis table" is engaged in analysing different perspectives. Generally, this statistical table displays the distribution of contrast observation to identify the relationship among the research variables [7]. In the above table, the "mean values" have become *1.37, 0.63, 3.00, 3.37, 2.92, 2.69, 3.55, 2.41, 3.18,* and *3.04*. This indicated that all the variables are sharing a common value to maintain coordination among them. Contradictory, the "median values" have become *1, 1, 3, 4, 3, 3, 4, 3, 4,* and *4*. This showed the data falls which were found in the exact middle of the data set. All these values indicated there was perfect frequency between the research variables.

The table of "descriptive statistics" helped to identify whether the relationship between research variables is valid or not. Summarising the existing data, the "descriptive statistics" table helped in analysing the authenticity [8]. In the above table, the "standard deviation" values are the main component to understanding its validity. According to the above table, the "standard deviation" values are *0.999, 0.599, 1.296, 1.113, 1.214, 1.364, 1.006, 1.3881.212,* and *1.248*. This has indicated that there is a strong and optimistic connection among the existing research variables of this research topic.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Age	51	0	3	1.37	.999
Gender	51	0	2	.63	.599
Electronic payment systems have a significant impact on customer purchasing behaviour	51	0	4	3.00	1.296
The impact of electronic payment systems is effective in improving the process of payment	51	0	4	3.37	1.113
Customers are satisfied with the electronic payment systems as it provides an instant payment option	51	0	4	2.92	1.214
The importance of electronic payment systems in buying and purchasing process cannot be ignorable	51	0	4	2.69	1.364
Customers have experienced an easy and simple method of payment by using electronic payment systems	51	0	4	3.55	1.006
Electronic payment systems are financial exchange processes that make a positive and reliable relationship between seller and buyer	51	0	4	2.41	1.388
Electronic payment systems are supporting flexible and tension-free payment without carrying cash or check	51	0	4	3.18	1.212
Electronic payment systems influenced customer buying behaviour and satisfaction level	51	0	4	3.04	1.248
Valid N (listwise)	51				

Figure 3: Descriptive statistics (Source: SPSS)

Bar graph analysis
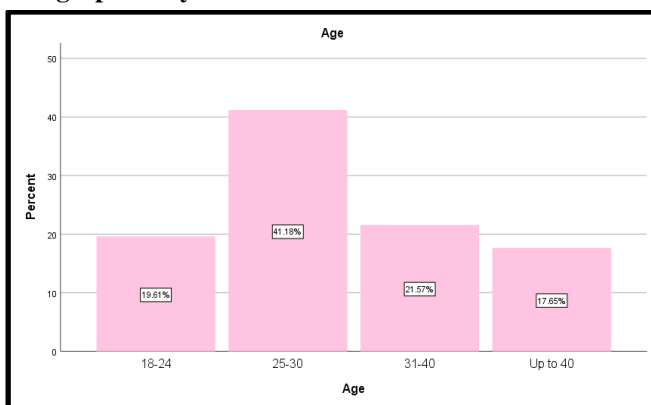
Figure 4: Age (Source: SPSS)

In this survey, the researcher has developed four age groups to help define which age group has greater knowledge about the research topic. It has been shown that there was the greatest knowledge of *41.18%* among the "25-30 years old" group. The little less knowledge than that was *21.57%* among the "31-40 years old" group and *19.61%* among the "18-24 years old" group. On the contrary, the latest of all, *17.65%* among the "up to 40 years old" group. This result has highlighted that the "25-30 years old" group is mostly using the e-payment process as they are able to earn themselves.

Following the survey, among all gender groups, the female group has the greater knowledge about electronic payment methods. As the result, there are *50.98%* of the participants were females. In addition, males participated *43.14%* which was less than females. The other gender group had little

knowledge regarding electronic payment methods as they participated as *5.88%* only. As females are connected in the process of shopping and purchasing, they are using the electronic payment system in a wide range compared to others.
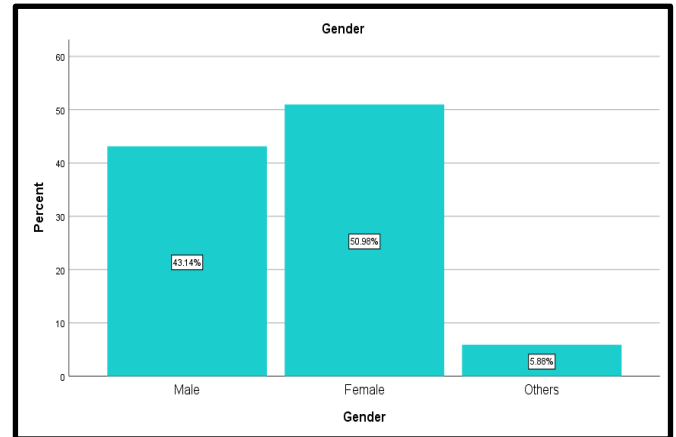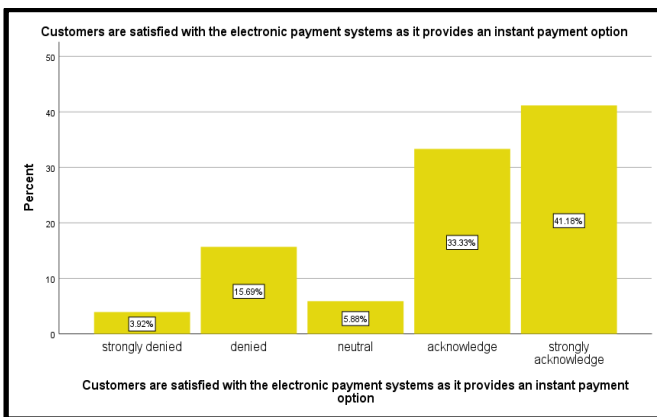

Figure 5: Gender(Source: SPSS)
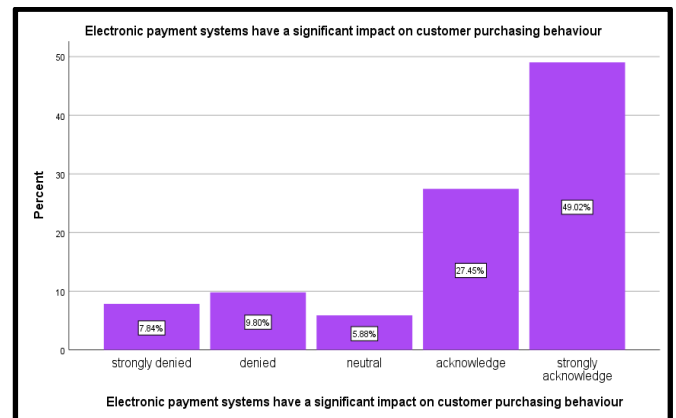
Figure 6: Electronic payment systems have a significant impact on customer purchasing behaviour (Source: SPSS)

In this statement, most of the participants strongly acknowledged as the percentage has become *49.02%* therefore there were *27.45%* of people acknowledged. This indicated that electronic payment systems have really a significant impact on customer purchasing behaviour. Thus, *5.88%* of people preferred to be neutral as they had not so many ideas about it. Contradictory, *9.80%* have denied and *7.84%* have strongly denied it as they do not experience any impact on their purchasing behaviour.

Regarding the impact of electronic payment systems effective in improving the process of payment, there was *64.71%* of the population strongly acknowledged as well as *23.53%* of the population acknowledged. It showed that most of the population has gained a positive impact from electronic payment systems and also experienced their effectiveness in improving the process of payment. *1.98%* of the population thought to be neutral based on limited knowledge. Thus, *3.92%* of the population denied as well as *23.53%* of the population strongly denied it as they still prefer to pay through cash.
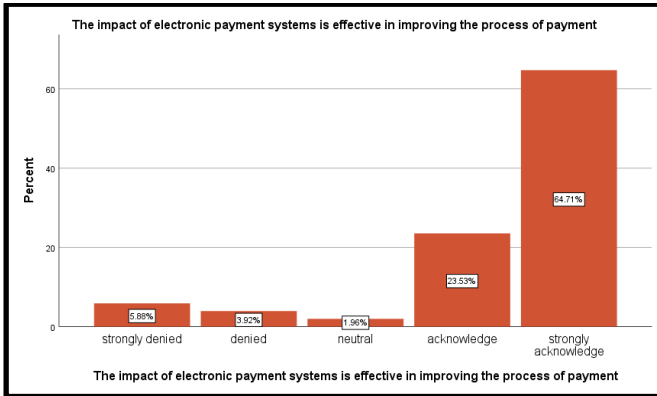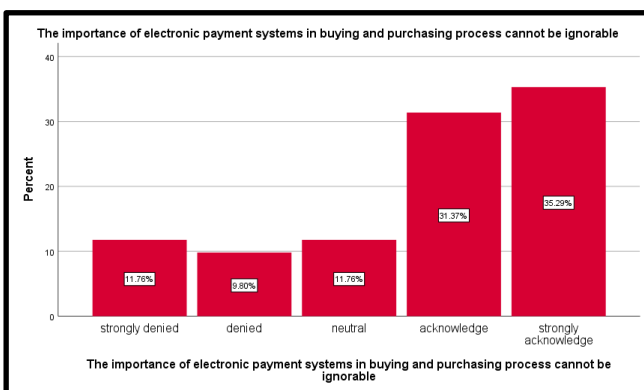
Figure 7: The impact of electronic payment systems is effective in improving the process of payment (Source: SPSS)


Figure 8: Customers are satisfied with the electronic payment systems as it provides an instant payment option (Source: SPSS)

In this above graph, it has been understood that *41.18%* of people have strongly acknowledged whereas *33.33%* of people have acknowledged. It highlighted that customers are satisfied with the electronic payment systems as it provides an instant payment option. Although *5.88%* of people remained neutral regarding this as they could not understand what need to be said. *3.92%* of people have strongly denied whereas *15.69%* of people have denied it as they did not satisfy with the e-payment method.

Figure 9: The importance of electronic payment systems in buying and purchasing process cannot be ignorable (Source: SPSS)

In the survey process, there was *35.29%* of participants strongly acknowledged and *31.37%* of participants acknowledged this statement. It highlighted that the importance of electronic payment systems in buying and purchasing process cannot be ignorable. There was *11.76%* of people presented who were confused about the importance of online payment. Thus, there was *9.80%* of people denied and *11.76%* of people strongly denied it as they prefer to pay through cash.
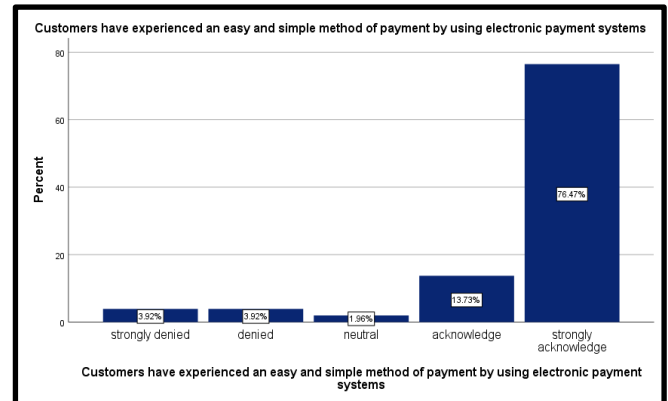
Figure 10: Customers have experienced an easy and simple method of payment by using electronic payment systems (Source: SPSS)

In this statement, most of the participants strongly acknowledged as the percentage has become *76.47%* therefore *13.73%* of people acknowledged it. It highlighted that customers have experienced an easy and simple method of payment by using electronic payment systems. Among the total participants, *1.96%* of people prefer to be neutral. On the contrary, due to finding difficulty in accessing electronic payment systems, *3.92%* of people strongly denied and *3.92%* of people also dined this statement.
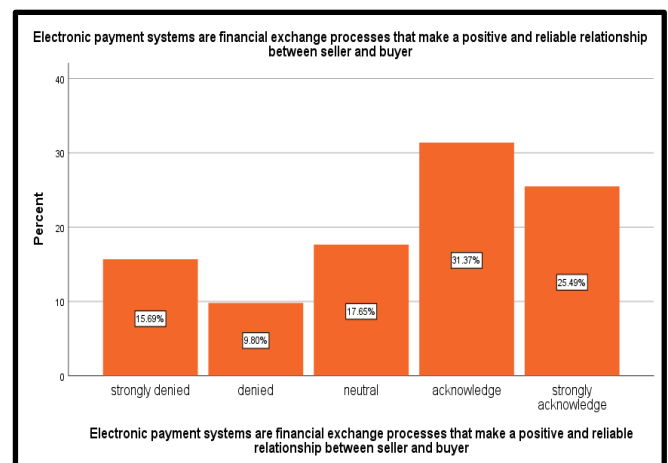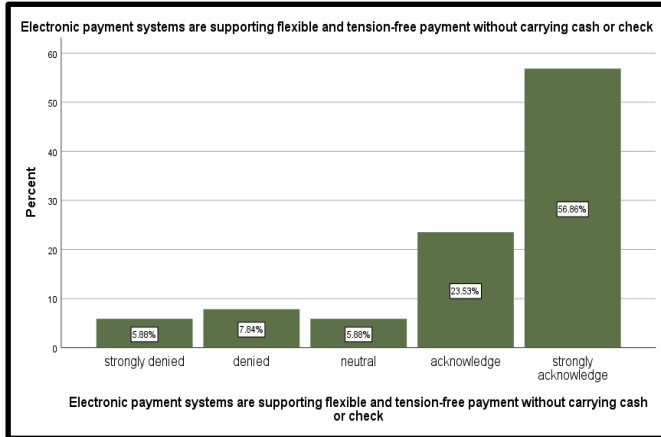

Figure 11: Electronic payment systems are financial exchange processes that make a positive and reliable relationship between a seller and buyer (Source: SPSS)

Following the survey, it has been understood that maximum people prefeed using electronic payment systems for financial exchange processes and experienced building positive relationship between a seller and buyer. As a result,

there was **25.49%** of the population strongly acknowledged and **31.37%** population acknowledged it. There was **17.45%** of people remained neutral regarding this due to not having appropriate experience. **9.80%** of people denied and **15.69%** of people strongly denied it as they faced issues.

Figure 12: Electronic payment systems are supporting flexible and tension-free payment without carrying cash or cheque (Source: SPSS)

In the survey process, there was **50.86%** of participants strongly acknowledged and **23.53%** of participants acknowledged this statement. It highlighted that the maximum number of people determined that electronic payment systems are supporting flexible and tension-free payment without carrying cash or cheque. There are **5.88%** was presented who confused about the usefulness of online payment or carrying cash. Thus, there was **7.84%** of people denied and **5.88%** of people strongly denied it as they prefer to carry cash or cheques.
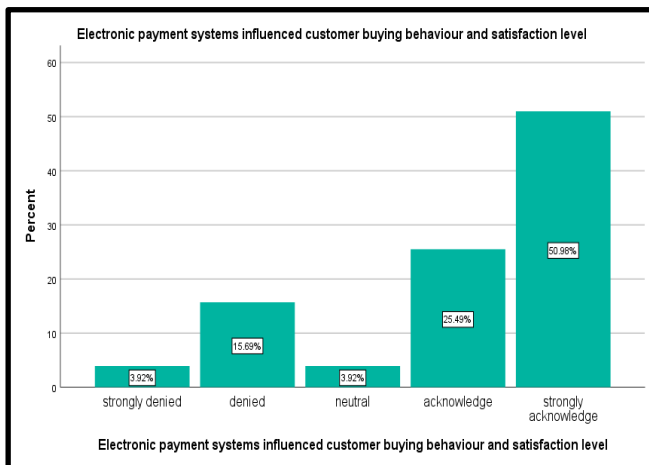
Figure 13: Electronic payment systems influenced customer buying behaviour and satisfaction level (Source: SPSS)

Depending on the invention of electronic payment systems, the majority of the respondents of the survey process strongly acknowledged **50.98%** whereas **25.49%** of the population also acknowledged. It has shown that the maximum people have agreed that e-payment systems influenced customer buying behaviour and also their

satisfaction level. **3.92%** of the people remained neutral as they did not experience it.

Correlation analysis

Figure 14: Correlation analysis (Source: SPSS)

"Correlation analysis" is the identification of the linear relationship among the existing various research variables. The "P-value" of this table is the main component to judge reliability [9]. According to the rule, in the case of value becomes 1 which is greater than 0 (1>0), the data will be reliable. Identifying the action and relationship between research variables is important. Similarly, the above table is showing that the numerical numbers are less than 0 and also larger than 0. It showed there is an optimistic connection between the research variables.

Regression analysis

Figure 15: ANOVA analysis (Source: SPSS)

The authentication and quantify the data can be possible with the help of the ANOVA analysis table. According to the rule of this table, if the "significant value" becomes **<0.001**, the data will be considered valid [10]. In the above table, the "significant value" becomes **0** which is less than **0.001**

(0<0.001). It highlighted that there is existed all the data are valid and able to approve for leading further study.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.984[a]	.969	.964	.245	.969	193.126	7	43	.000

a. Predictors: (Constant), Electronic payment systems influenced customer buying behaviour and satisfaction level, Customers have experienced an easy and simple method of payment by using electronic payment systems, Electronic payment systems are financial exchange processes that make a positive and reliable relationship between seller and buyer, The impact of electronic payment systems is effective in improving the process of payment, The importance of electronic payment systems in buying and purchasing process cannot be ignorable, Customers are satisfied with the electronic payment systems as it provides an instant payment option, Electronic payment systems are supporting flexible and tension-free payment without carrying cash or check

Figure 16: Model summary analysis (Source: SPSS)

The research variables' validity has been judged based on the table of "model summary analysis". The "R-value" and the "R-square value" are the main components of this table [11]. As in SPSS analysis, having valid data is essential, and following both rows is important. The "R-value" becomes *0.984* and the "R-square value" becomes *0.969* which showed the research variables are valid. In addition to that, the validity of the data is correct and there is an optimistic connection between research variables.

The "coefficient analysis" is associated with the measurement that specifies the linear connection between the research variables. The value and authenticity of this table is depending on the "significant value" [12]. Generally, this table is showing the direction and size of the relationship of the research variables of this study. Every individual research variable are showing its inner relationship through the "significant value" of this table. Based on the above values it has become identified that there is a positive connection between the existing research variables.

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-.313	.140		-2.239	.030
	The impact of electronic payment systems is effective in improving the process of payment	-.029	.145	-.025	-.199	.843
	Customers are satisfied with the electronic payment systems as it provides an instant payment option	-.017	.138	-.016	-.124	.902
	The importance of electronic payment systems in buying and purchasing process cannot be ignorable	.112	.118	.118	.954	.345
	Customers have experienced an easy and simple method of payment by using electronic payment systems	.226	.124	.176	1.831	.074
	Electronic payment systems are financial exchange processes that make a positive and reliable relationship between seller and buyer	.096	.094	.103	1.019	.314
	Electronic payment systems are supporting flexible and tension-free payment without carrying cash or check	.111	.139	.104	.797	.430
	Electronic payment systems influenced customer buying behaviour and satisfaction level	.582	.138	.561	4.229	.000

a. Dependent Variable: Electronic payment systems have a significant impact on customer purchasing behaviour

Figure 17: Coefficient analysis (Source: SPSS)

Reliability and validity test

Reliability Statistics

Cronbach's Alpha	N of Items
.980	10

Figure 18: Reliability test (Source: SPSS)

Data availability and reliability show the accuracy of the collected resources and also approve the result to be sustained for a long-term issue. According to the rule of "reliability test", if the value of "Cronbach's Alpha" becomes larger than *"0.7 (Value>0.07)*, the data will be considered reliable [13]. Based on this rule, the above table shows the value of "Cronbach's Alpha" is *0.980* which is also larger than *"0.7 (0.980> 0.07)*. It represented that the result of this SPSS analysis is authentic and reliable.

DISCUSSION

Based on the above entire result analysis, it has become understood that electronic payment systems are considered an effective revolution of modern technologies. In this modern era, most people are preferred to pay online via different mediums as per their options. It is flexible and simple compared to the carry cash or a cheque [14]. It has also become understood that customers have experienced an easy and simple method of payment by using electronic payment systems. Accompanied by modern and advanced technology, the payment method has become easy to access. In addition to that, the survey result has indicated that electronic payment systems have a significant impact on customer purchasing behaviour. In any business process, customer satisfaction is very important as they are the main leading key tool. Accompanied by the invention of electronic payment systems, customers have become more satisfied with their purchase and buying process.

It has been observed that many times people face problems in buying things due to a lack of loose change; in that case, this method has freed people from that problem. In this segment, the impact of electronic payment systems is effective in improving the process of payment [15]. Customers have become tension-free due to payment methods and out of the risk of carrying cash or cheques. Following the survey results it also has become known that the importance of electronic payment systems in buying and purchasing process cannot be ignorable nowadays. Psychological needs are the greater preferences in any buying or selling process. In this regard, the e-payment method has increased the level of satisfaction for both sellers and buyers as it reduces the difficulties regarding paying loose change or returning loose change. In addition to that, the relationship between product price and customers also has become balanced.

Electronic payment systems are financial exchange processes that make a positive and reliable relationship between seller and buyer. As the purchasing intention or

decision is entirely a psychological matter and also a matter of satisfaction, it needs greater attention [16]. The instant payment process has made customers comfortable in making decisions regarding purchasing any product or service. However, electronic payment systems influenced customer buying behaviour and satisfaction level. In measuring the impact of electronic payment systems, the easiest process is observing the payment access number of people. It not only influences the customers' decision-making process toward the e-payment method but also makes a positive connection between the seller and buyer. Influenced by all these factors, customers also made the repetitive decisions of purchasing products or services. In addition to this, the e-payment process is also reliable and secure which can save all the information of buyer and seller and keep it secret. It has made increased the trust level among customers and encouraged them to purchase through the online transaction process.

The cashless payment system has become rapidly popular in recent years as internet access has become easy and simple. For both the business community and general customers, electronic payment systems have provided a source of trust [17]. The constantly rising popularity of electronic payment systems among the youth generation as well as the modern era its sustainability can be predicted as a long-term issue. Every year the usage of electronic payment systems have become developed with the modernisation of technological advancement. Thus in everywhere the internet access is not remained always suitable and inability of access of internet has made limitations for few people. Apart from a few barriers, depending on the several advantages of this system, most customers prefer the online purchasing process in these recent times to keep pace with the modern time.

CONCLUSION

It has been concluded depending on the entire analysis that electronic payment systems have greatly influenced customer buying behaviour as well as their satisfaction level. The online money transaction process has made a great revolution in reducing the tension o carrying cash or cheques. The payment process has become easy and more flexible rather than the traditional method with the help of e-payment systems. There are a variety of options to transfer money online which also serve as a better choice option for people. In this current era, most people are using the internet and this support has influenced people to experience new technologies. Customer satisfaction level has also increased as they can use different types of mediums to pay. Many times people face problems in buying things due to a lack of loose change; in that case, this method has freed people from that problem. Customer satisfaction is very important in buying process as depending on it they can decide the repetition of the processes. Nowadays keeping cash money is identified as risky which has been resolved with e-payment methods. Thus, it has some disadvantages as it runs through internet access, and many times internet can be lacking. As the buying method has become so easy and comfortable, people have changed their buying behaviour which not only supports business revenue but also economic growth.

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