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**“The impact of digital payment convenience and security on satisfaction;
mediating role of customer experience”**



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ABSTRACT

Purpose – The research focus on investigating the effect of digital payment convenience (CV) and security (SEC) on customer satisfaction (CS), mediated by customer experience (CE). The research is based on the Technology Acceptance Model (TAM) and Service Quality Satisfaction that examines the impact of technological characteristics on the post-adoption results through experience aspects.

Design/Methodology – The approach used in this study is a quantitative method which aims to study about the effect of convenience and security on customer satisfaction with the mediation of customer experience in a digital payment platform. A structured questionnaire was used to gather data from 200 respondents who are the users of various digital payment services. Partial Least Square Structural Equation Modeling (PLS-SEM) was used for analysis of the proposed research model as it allowed the examination of direct and indirect relationships between the study variables. The approach offers a holistic assessment of the role of convenience and security in customer experience and customer satisfaction in the digital payment environment.

Findings – The results show that convenience and security are important factors and have positive effects on customer experience. Customer experience also has a significant positive impact on customer satisfaction, and is the most significant predictor of satisfaction among the variables analyzed in the study. Besides, customer experience plays a significant mediating role between convenience and customer satisfaction and security and customer satisfaction. The findings suggest that when consumers think digital payment platforms are easier to use and more secure, they are more satisfied with the platforms, ultimately improving their overall payment experience. All hypotheses proposed are confirmed, and the importance of customer experience in bringing convenience and security benefits to improve customer satisfaction is highlighted.

Implications – The study also has theoretical, managerial and practical implications as it shows how convenience and security are important factors that influence the customer experience and customer satisfaction in digital payment platforms. The results further validate TAM 2 and SQS by demonstrating the importance of customer experience as a mediator between the attributes of digital payment and customer satisfaction. The findings are relevant for managers and practitioners

as they highlight the value of offering easy, safe and intuitive payment options to boost customer satisfaction, trust and loyalty, and improve long-term customer retention.

Originality/value – This study allows bringing together the technological and experiential viewpoints on consumer behavior in digital finance, which further contributes to the better comprehension of this topic and provides practical insights on how financial institutions and FinTech providers can improve the quality of services, trust, and user satisfaction.

Keywords: Digital Payments, Convenience, Security, Customer Experience, Customer Satisfaction, Technology Acceptance Model 2, PLS-SEM.

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