

Testing The Influence of Antecedent Of E-Wallets Application on Consumers Satisfaction

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Abstract-After the Demonstration online transaction increase significantly this Exponential Growth of creative challenge related to, strength deliverables of E-wallet service providers this study focused on whether existing consumers of E-wallet are satisfied with the platform of various demission of E-wallet or not there far cross sectional attempt was made to understand the impact of various performance key driver of E-wallets Transaction speed, authentication, Encryption mechanism and soft wale performance and primary Details was considered far satisfaction of E-wallets users the multiple regression analysis was deployed to evaluate impact far all k factor's the Encryption Mechanism and authentication were the two most influential planters far the satisfaction of E-wallets consumer.

Keywords-Online user, E-wallets, Satisfaction Encryption mechanism, Authentications, Performance.

INTRODUCTION

There will soon be a major digital revolution in India. The conversion of the old, conventional physical wallet into an electronic wallet is a recent innovation in the digital revolution. In the impending cashless future, the payment mechanism will advance in digital technology (AZZAH , 2021). Since demonetization, which was implemented by the Modi administration, transaction volumes have not only stabilised, but

a new normal has emerged, individuals have become more inclined to use noncash payment methods instead of cash (Pachpande & Kamble, 2018). Electronic wallets are used to transact money online. Most payments are made electronically in the modern period, thanks to e-commerce. An electronic card called the E-wallet is connected to several bank accounts, debit cards, and credit cards (G. Kanimozhi & K.S. Kamatchi , 2017). E-wallets might be used on computers and cell phones. There are many well-

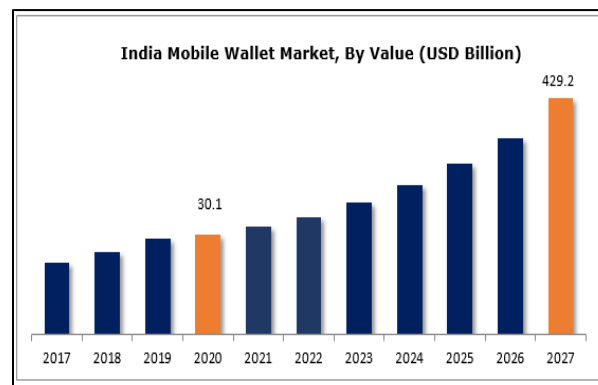
known e-wallets, including PayPal and Mobikwik. Many people use Google Pay, Apple Pay, Samsung Pay, and Amazon Pay (Bhatt, R., & V., 2020; Malek, M. S., Bhatt, V., & Patel, A., 2020).

The process of using an e-wallet is simple; after creating an account on a certain digital wallet programme, we may save our money there digitally (Dewan Ahmed, Siok Yee, Md Arif, Monirul Islam, & Samiha, 2022). E-wallets are helpful for various online tasks, including purchasing movie tickets, paying bills online, recharging mobile devices, and reserving seats on trains and planes (Jasmine, Nabila, & Karen, 2019). Payments are made electronically, which promotes cashless transactions and makes using a digital wallet safer than carrying real currency for payments (S.TAMIZHVANI, 2020). One benefit of using a digital wallet is that you can send money to anybody, anywhere on the globe, without having to carry currency with you. (Jadhav, D., Banker, A., and Bhatt, 2020). Paytm, Google Pay, and PhonePe as electronic wallets are currently popular apps. In addition, What's App offers a variety of payment options so people can efficiently conduct transactions. Other e-commerce apps, such as Flip Cart, Amazon, and many more, provide these capabilities so people can quickly pay others (Pooja, Vikas, & Abhishek, 2019).

Current scenario

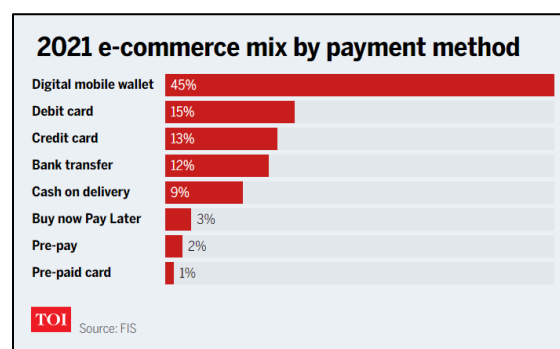
Smartphone usage fuels India's E-wallet business. Increasing E-wallet awareness drives industry development. The Indian E-wallet industry will be valued \$30.1 billion in 2020, according to Blue Weave Consulting. The market should reach \$429.2 billion by 2027, growing 46.3% annually. Mobile wallet transactions rose after the 2016 demonetization of Rs 500 and Rs 1,000. UPI, BHIM, Aadhar Pay, and Payment Banks have revolutionised India's payment systems.

By 2025, India will have 900 million internet users, up from 622 million in 2020. By 2025, rural India will have more internet users than cities. According to TRAI, India will have 1 billion mobile phone customers by 2019. India's expanding smartphone and internet usage will increase mobile wallets.



Paytm, Google Pay, BHIM Axis Pay, PhonePe, Mobi Kwik, Yono (SBI), Citi Master Pass, HDFC PayZapp, Amazon Pay, and others dominate India's mobile wallet industry. Companies have partnered with service providers and financial institutions to create a trustworthy mobile wallet platform. Money and bank transactions, roaming costs and invoice payments, ticket bookings, and utility applications utilise cell phone wallets. Market players support cashless purchases with mobile wallets, mobile vouchers, and digital loyalty programmes.

Paytm, Google Pay, etc., dominate the market. For newcomers, it is thick. Major market participants spend heavily on R&D to improve platform security and encryption and expand their offers. They dominate the market via partnerships, mergers, acquisitions, and joint ventures. The biggest firms also utilize inorganic advertising and marketing tactics to enhance their market share.



Digital wallets (45.4%), debit cards (14.6%), and credit/charge cards were important e-commerce payment methods in 2021. (13.3 percent). Digital wallets may surpass traditional e-commerce payment methods through 2025, accounting for 52.9% of the transaction value.

LITERATURE REVIEW

A literature review evaluates and analyses published material or interpretations. Sometimes the study's data is restricted in time. A literature review contains a summary and synthesis of its organizational structure. A summary summarizes the source's leading information while a mixing reshuffle it. It may misinterpret old data. Literature reviews may analyze sources and assist researchers, depending on the context.

Transaction speed

Data is moved from one record to another at a transaction speed. If any transaction cannot be completed before the deadline, the transfer speed is regarded to be excessive (Jisha, Antony, & Raja, 2021). Because customers usually demand quick transfers when they make payments, transaction speed is considered a beneficial element. Any e-wallet technology's development and user satisfaction are influenced by the transaction speed. According to prior research, transaction speed significantly impacts how satisfied customers are with e-wallets (Praiseye & Dr. Florence, 2018). As a result, the following theory is put forth:

H1: Transaction speed has a positive influence to customer satisfaction of E-wallets.

Authentication

"Authentication" refers to the process of confirming a user's identity to ensure the activity is being carried out by a reliable and actual person (BERCIS & BLEND, 2019). By acting as a deterrent, this feature lowers the likelihood that someone's identity may be stolen. Users must validate their OTP code in order to properly finish their payment transaction. Customer experience is greatly impacted by authentication, which in turn affects whether or not they choose to use a digital wallet (Bhatt, H. R. D. V. , 2020; Malek & Zala, 2021). Consequently, the following assertion is made:

H2: Authentication has a positive influence to customer satisfaction of E-wallets.

Encryption Mechanism

Data is frequently encrypted to ensure that no outsiders or hackers can access the sensitive information by converting it into an unusable form that can only be decoded using a special key or mechanism that matches the encryption procedures (Bhatt & Joshi, 2019; Malek, Saiyed, & Bachwani, 2021). When making electronic payments, customers may feel more secure thanks to encryption technology. Therefore, the following hypothesis is proposed:

H3: Encryption mechanism has a positive influence to customer satisfaction of E-wallets.

Software Performance

The overall usability of a piece of software is measured by its "programme performance." (Jasmine , Nabila , & Karen , 2019). In this case, the software's performance serves as a check to see whether its pieces and functionalities are meeting the required standards (Devona & Chrisanty , 2021). Performance expectations have a major influence on whether or not e-wallets are adopted (Pachpande & Kamble, 2018; Malek & Gundaliya, 2020). More customer problems might be brought on by software flaws and incorrect usage of functional circumstances. As a result, the following theory is put forth:

H4: Software Performance has a positive influence to customer satisfaction of E-wallets.

Privacy detail

In this context, the data that digital services acquire from users is called privacy details (Md, Mohammad, & AKM, 2022). Authentication procedures and personal information for registration reasons are typically provided. Prior research have shown that the ability of e-wallets to secure users' privacy has a significant effect on customer satisfaction (Shah, P. H, et al., 2019). Consequently, the following theory is put forward:

H5: Privacy Detail has a positive influence to customer satisfaction of E-wallets.

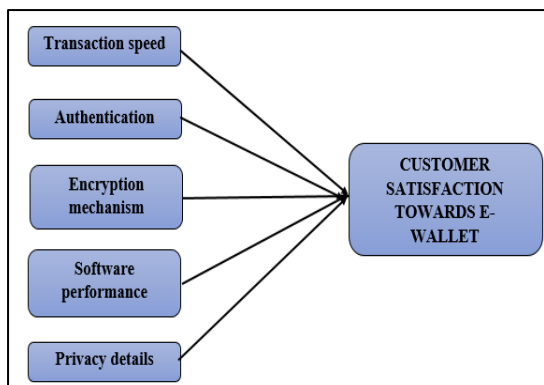


Figure 1: a conceptual framework of this study.

METHODOLOGY

The population taken into account in the present study includes all users of electronic wallets in 2022. Through judgement sampling, the respondents' data were collected. Since the population was not known, the sample was chosen using the conventional proportion formula. The present research is supported by both primary and secondary data. a well-designed survey using the seven-point Likert

RESULTS

Population Profile

Table 1: Population profile

Measure	Items	Frequency	Percent
Gender	Male	215	47.7
	Female	236	52.3
	Total	451	100.0
Age	16-18	114	25.3
	19-21	223	49.4
	22-24	114	25.3
	Total	451	100.0
Income	<20000	60	13.3
	20000-50000	140	31.0
	50000-100000	193	42.8
	>100000	58	12.9
	Total	451	100.0
Occupation	job	100	22.2
	Business	146	32.4
	Professionals	161	35.7
	others	44	9.8

scale and the following possible answers the following scales were used to collect primary data: Strongly Disagree (SD), Somewhat Disagree (SDA), Disagree (D), Indifferent (I), Agree (A), Somewhat Agree (SWA), and Strongly Agree (SA). After evaluation, 451 responses were determined to be fully thorough and were taken into consideration for further investigation. Secondary data was extracted from articles that were published in a variety of journals, magazines, newspapers, and websites.

Research goals

To determine if e-wallet users are satisfied with the security features.

To investigate how demographic factors, affect people's usage of electronic wallets.

To examine the security components of software performance, transaction speed, authentication, an encryption method, and privacy data.

Examine the factors influencing the customer's decision to use e-wallets in India.

	Total	451	100.0
Education	UG	45	10.0
	graduate	146	32.4
	PG	177	39.2
	Professionals	83	18.4
	Total	451	100.0
State of using E-wallets	< 1 YEAR	120	27
	1-5 YEARS	186	41
	5-10 YEARS	145	32
	Total	451	100.0
Use of E-wallet in Transaction	ALWAYS	160	35
	FREQUENTLY	135	30
	SOMETIMES	80	18
	OFTEN	76	17
	Total	451	100.0

Based on the data received from 451 respondents, the above graph reveals that 215 are male and 236 are female. It demonstrates that more Girls than Boys are using E-wallet services. The most significant proportion of responses is between 19 and 21. The second largest proportion of responders is between the ages of 16 and 18 and 22 to 24. The top 193 responders make between 50,000 and 100,000 annually. 140 respondents had incomes between 21,000 and 50,000, while 58 had incomes exceeding 100,000. According to the statistics presented, 35.7% of respondents belong to the professional group, while 32.4% are involved in the business. 39.2% of responders are postgraduates, whereas 32.4% are graduates, according to the above statistics. 186 respondents have used an e-wallet over the previous 1-5 years, whereas 145 respondents have used an e-wallet for 5-10 years. The most considerable number of respondents, 160, always use e-wallet services in transactions, while the second highest number, 135, use e-wallet services regularly.

Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
0.773	6

Here we have applied Cronbach's alpha test for reliability. The value of Cronbach alpha which is more than 0.7, is reliable. Here the Cronbach alpha value is 0.773, which is better. So, it indicates that the variables are reliable.

Multiple Regression

Regression modal

$$Y = a + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + e$$

Here, Y= OCST (dependent variable), x1 = Transaction Speed, x2 = Authentication, x3 = Encryption mechanisms, x4 = Software performance, x5 = Privacy details.

Model Summary										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.861 ^a	.742	.739	.68053	.742	256.072	5	445	.000	1.874

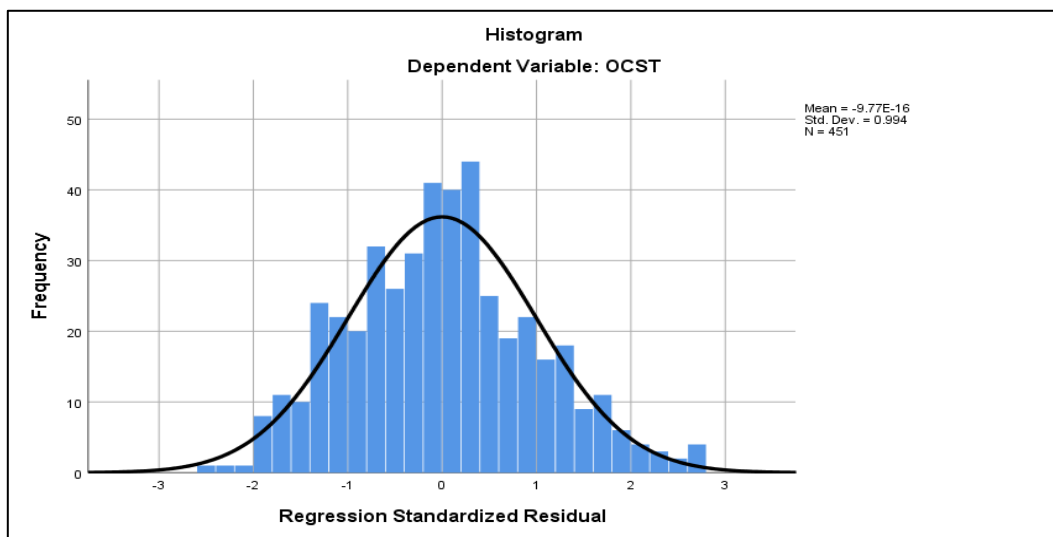
Table 1: Model Summary

Table 2: One-way ANOVA

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	592.968	5	118.594	256.072	.000 ^b
	Residual	206.091	445	.463		
	Total	799.059	450			
a. Dependent Variable: OCST						
b. Predictors: (Constant), OPVC, OENM, OSFP, OTSP, OATH						

Table 3: Regression Coefficient

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.551	.164		-3.355	.001
	OTSP	.246	.025	.266	9.788	.000
	OATH	.297	.027	.306	10.902	.000
	OENM	.382	.027	.392	14.107	.000
	OSFP	.184	.025	.190	7.392	.000
	OPVC	.089	.024	.096	3.775	.000
a. Dependent Variable: OCST						



The coefficient value of the structure that each variable's value inherently reflects is shown in Table 1. Their value falls below the cut-off for acceptable coefficients of 0.05. The significant value of 0.00, which is less than 0.05 in Table 2's one-way ANOVA table, indicates that the multiple regression model is significant. The independent variable is responsible for 74.20 percent of the variance, according to Table 2's R square result (Ajmera, H. & Bhatt, V. , 2020; Malek & Bhatt, 2022).

The researcher wants to utilise Table 3 to understand the different impacts of each component on the dependent variable since this study is cross-sectional. Unstandardized coefficients are the main concern since this is a cross-sectional study (Praiseye & Dr. Florence, 2018; Malek & Gundaliya, 2020). The first column of the coefficient table has the constant value, despite the fact that the various regression coefficients of independent variables demonstrate their proportional impact on the dependent variable, total perceived pleasure.

H1: Transaction speed has a positive influence to customer satisfaction of E-wallets.

H2: Authentication has a positive influence to customer satisfaction of E-wallets.

H3: Encryption mechanism has a positive influence to customer satisfaction of E-wallets.

H4: Software Performance has a positive influence to customer satisfaction of E-wallets.

H5: Privacy Detail has a positive influence to customer satisfaction of E-wallets.

The significant values for each independent factor are shown in the fifth column of the table of coefficients as 0.000, 0.000, 0.000, and 0.000, respectively. Each independent variable significantly affects the dependent variable, in this instance total perceived pleasure, as shown by the fact that all of these values are less than 0.05.

β_01 = The creation of when transaction speed changes by one unit. 246 variations in the value of total subjective satisfaction.

β_02 = When authentication increases by one unit, the value of total perceived satisfaction changes by 0.297.

β_03 = When there is a shift of one unit in the encryption mechanism, there is a corresponding shift of 0.382 in the value of total perceived pleasure.

β_04 = When there is a one-unit shift in the software's performance, it results in 184 shifts in the level of overall pleasure assessed by the customer.

β_05 = When there is a change of one unit in the privacy details, it produces 0.089 Variations in the level of overall pleasure as evaluated by the customer.

These values would be entered into the regression equation to get the following results:

$Y = a + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + \epsilon$ can be computed as under,

$$Y = -.551 + .246(\text{transaction speed}) + .297(\text{authentication}) + .382(\text{encryption}) + .184(\text{software performance}) + 0.089(\text{privacy details}) + \epsilon$$

The most significant independent variable influencing the dependent variable, after quality and benefits, is trust. The majority of respondents strongly agreed that customer confidence in the product's (E-wallet's) safety and security had a significant influence on overall satisfaction (Dr. Lekshmi, 2018). This necessitates that the account is protected with multi-level permission to prevent unwanted access and that the user's personal information be used only for approved reasons. In connection troubles, the account should be immediately logged out, and there should be many authorized and safe methods for recovering a lost account and password (Dewan Ahmed, Siok Yee, Md Arif, Monirul Islam, & Samiha, 2022). They also agreed that, in the event of an incomplete transaction, the money would be returned to the user's account with no further fees.

The majority of respondents said that mobile wallet programmes are highly user-friendly and provide instructions in regional and national languages in addition to English, making this criterion the second most significant after service

quality. They also concurred that the programme works with all types of devices, offers a variety of quick-processing payment options, and delivers payment confirmation messages instantly and with minimal effort.

Concerning benefits, it was shown that consumers want to be acknowledged and to expect incentives as they become loyal clients. The benefits may be real, like gifts and vouchers, or intangible, like reward points and membership type upgrades. Percentage-based discounts are another method of recruiting customers. The influence of all independent factors on the dependent variable, overall satisfaction, is greater.

IMPLICATIONS

The consumer will profit from this project because, after reading it, they will understand the E-wallet security factors and how they will assist them in developing knowledge and encourage them to use E-wallets more. Additionally, the consumer is aware of the many elements that impact security, which may aid in the safe usage of an e-wallet (Pooja , Vikas, & Abhishek, 2019). The student is asked whether they can research the same issue so that they may use the project as a guide and complete it. Customers are aware of e-wallets, but cannot use them due to security and privacy concerns (Md, Mohammad, & AKM, 2022). After reading this article, they will be able to comprehend the e-operation wallets and be pleased to use them. This research offers information for e-wallet app developers, academics, and e-wallet users. On the e-wallet app side, they could provide additional incentives, such as offers and discounts, to facilitate the usage of e-wallets by users (S.TAMIZHVANI, 2020). In addition to providing secure transactions and assuring that they will not be abused, they also prioritize security. This study will expand the academic community's understanding of E-wallet services, encouraging more research in this field (Shah, P. H, et al., 2019). When a consumer uses an e-wallet, the software always ensures that the information given by the user is kept secret, ensuring that the user's privacy is maintained. As a result, E-wallet applications always provide customers with advantageous deals and safer transactions.

Government

It will also aid the government in establishing strategies and effectively constructing laws in the context of E-wallet apps, enabling them to create company-friendly rules while considering the risks involved and maintaining consumer cash security. In addition, demonetization and the present economic crisis will aid the government in raising user intent to use E-wallet programs. To encourage E-wallets, the government has already launched the BHIM application. A recent study indicates that generation Z customers are more concerned about security than those of generations Y and X. Consequently, the government may enact appropriate, foolproof regulations to prevent security risks, holding firms firmly responsible for transgressions. This would significantly enhance customer confidence in the E-wallet apps of different companies. Consequently, the present research will help the government save, swiftly, and effectively implement Prime Minister Modi's vision for a cashless payment system in India.

CONCLUSION

This study examined five security parameters that affect e-wallet consumer happiness. All the study elements positively affect customer satisfaction. According to the research, transaction speed influences e-wallet usage for digital payments anytime, anywhere. Authentication and encryption hinder online e-wallet payments. While using an e-wallet to make a transaction, software performance influences clients to utilize available resources. When customers use an e-wallet, the software ensures that the user's information is private, so customers are happy with the service. E-wallets are growing due to the ease of digital wallets or payments in a busy period. Many clients choose cash over e-wallets because they believe cash is safer—old generation vs. fresh generation perspective. Everything has pros and cons; we must change people's choices and mind-set about e-wallets.

E-wallets are famous for making cashless, easy everyday purchases. In India, the government supports spreading awareness about e-wallets and online payments to make the nation cashless. To comprehend e-wallets, consumers must know

about security. This study helps understand user-specific security considerations. These research analyses elements were affecting e-wallet consumer happiness. Customer happiness is vital for the e-wallet industry's present and future. To prevent fraud or hacking, e-wallet security must be improved. This study found that the security elements we considered were fundamental. Thus we should concentrate more on crucial security factors in the future to increase consumer happiness and loyalty to e-wallets.

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