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Factors that Influence Customer Satisfaction in Mobile Payment of Online Food Delivery Mobile Applications

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Abstract: This study was conducted to determine factors influencing customer satisfaction in mobile payment of online food delivery mobile applications. It uses Technology Acceptance Management, Unified Theory of Acceptance and use of technology, and up-to-date quality of online food delivery. The factors suggested by the theories were perceived ease of use, privacy and security, and e-service quality. A questionnaire was utilized to collect respondents' answers, and the data collected were analyzed using SPSS. The sample comprised of 269 respondents. It also advantages the researchers in these studies in online food delivery mobile applications to acquire understanding and experience.

Keywords: *Mobile Payment, Food Delivery Mobile Application, Customer Satisfaction*

1. Introduction

The food delivery industry is currently trendy in Malaysia. Every individual has their approach to securing the daily necessity of food (Prasetyo, et al., 2021). Currently, one of the methods to purchase daily meals is to make online food delivery transactions. Delivery is primarily carried out by individuals who lack the time to prepare meals. (Aprilia, 2017). The rapid progress in internet and mobile phone technology has played a major role in the surge of online commerce (Salameh, et al., 2020). The swift expansion of this emerging online food-ordering business model can be attributed to various factors, such as reduced smartphone prices, increased accessibility to networks, heightened purchasing capacity, time constraints, and a growing preference for convenience (Lu, et al., 2020).

The swift advancement of mobile internet technology and smart devices has led to the widespread integration of mobile payment into various aspects of people's daily lives. Diverse mobile payment platforms enable individuals to make payments, transfer funds, and manage their finances conveniently and remotely. Mobile payments' significant business opportunities have captured the attention of various enterprises (Zhou, 2015). For example, Alipay.com introduced its mobile payment solution called Alipay Wallet. Similarly, Tencent, a leading social networking service provider, introduced WeChat Payment. Nevertheless, current research predominantly investigates the initial adoption of mobile payment users and its precursors. (Qasim & Abu-Shanab, 2016), while research on mobile payment continuation usage is limited. Since mobile payment services heavily depend on ongoing interactions with consumers, the enduring utilization of mobile payment becomes crucial for the future success of mobile payment providers (Zhou, 2014).

The paramount factor for service organizations is service quality, which signifies the company's ability to meet customer expectations through the lens of customer satisfaction (Indrayani, 2021). With the accessibility of services through e-commerce, customers can promptly access all the services they desire. The increasing working population and fast-paced work-life culture have led to the rapid popularity of meal delivery services in metropolitan areas (Ghelani & Hua, 2022). Home food delivery services have gained significant popularity in recent years, partly due to the spread of the Corona pandemic. Nevertheless, this surge in popularity does not imply a seamless experience for consumers, as a recent study disclosed that they encountered various issues each time they ordered food (Jawabreh, et al., 2020; Masa'deh, et al., 2019). Despite the engagement of a third party in the delivery process, it is a highly intricate procedure that is more susceptible to errors than alternative solutions. Nonetheless, service providers addressing these challenges effectively stand to capitalize on substantial growth opportunities within the food delivery market, providing optimal solutions for their customers. Consumers appreciate online shopping for the convenience, ease, and pleasure it offers, allowing them to enjoy these benefits at their leisure (Salameh, et al., 2020; Ali & Omar, 2016). The changing nature of urban customers has resulted in the growth of online food delivery firms (Jawabreh, et al., 2022).

Although the online food delivery industry has witnessed tremendous growth, the payment process within these applications often presents various issues that hinder a seamless and convenient user experience. Mobile payment transactions involve the exchange of sensitive personal and financial information. Users may have concerns regarding the security of their payment details and the potential risks of data breaches or unauthorized access (Shukla & Singh, 2021).

Other than that, it is essential to address these security concerns to build trust and promote broader acceptance of mobile payments in online food delivery applications. The problem found in this research is the complex checkout process. Another aspect of poor user experience is mobile payment within online food delivery applications. It refers to a lengthy, confusing, or convoluted series of steps users must navigate to complete their payment. Some mobile applications need users to visit many screens and submit various data throughout the checkout process. The intricacy involved in this process can lead to customer bewilderment, increased rates of abandoned checkouts, and a decline in user satisfaction (Mas'ud & Iskandar, 2022).

In addition, another difficulty in mobile payment related to online food delivery services is poor user experience. Within mobile applications, users anticipate a smooth, user-friendly, and straightforward payment experience. Delayed loading times, sluggish interfaces, and insufficient guidance or error management, conversely, could result in an unfavorable user experience, deterring consumers from utilizing mobile payment methods (Hussain, 2020).

The main objective of this research is to examine the factors that influence customer satisfaction in mobile payment of online food delivery mobile applications. It further investigates whether these factors are significantly affecting customer satisfaction in mobile payment of online food delivery applications. This research study provides valuable insights and statistical evidence on the factors influencing customer satisfaction in mobile payment of online food delivery mobile applications.

2. Literature Review

The advent of the Internet has transformed people's lives, giving rise to the evolution of online jobs and e-commerce. E-commerce, involving the exchange of goods and services over the Internet, has expanded beyond national borders to encompass international transactions. (Tsiotsou, 2022). Facilitated by electronic funds transfers, timely payments for online commercial transactions have become seamless. E-commerce companies utilize various applications, including examples like vehicle sharing and mobile application-based vehicle access within business concepts. (Mukhopadhyay & Upadhyay, 2022). Digital mobile technology is extensively utilized not only for financial services but also in marketing, particularly within the realm of online shopping. The adoption of mobile financial services contributes to the achievement of corporate objectives, and it is acknowledged that a reduction in technology usage among individuals would lead to increased poverty and inequality (Afroze & Rista, 2022).

Mobile phones have become ubiquitous in today's world, with numerous applications directly linked to distribution networks, offering benefits to consumers. In the context of banking and financial services, the fundamental challenges lie in managing risk and ensuring service quality. Financial inclusion, facilitated by digital technologies, emphasizes the accessibility of financial services (Chan, et al. 2022). However, issues such as limited communication by incumbent suppliers of financial data impede competition and hinder customers from accessing the most competitive goods and services. The agricultural sector serves as an exemplary model in keeping pace with mobile phone services, setting a benchmark for other industries to follow (Bigne, et al., 2020). The implementation of mobile banking services has positively impacted entrepreneur satisfaction and benefited equity-based firms. Financial literacy and digital financial services are pivotal components, with the information and communication infrastructure needing to be user-friendly. The widespread adoption of mobile services by two-thirds of the population serves as an effective means of quick communication and contributes to financial inclusion, which is crucial for the economy (Vergura, Zerbini, & Luceri, 2020).

The online food delivery (OFD) platform empowers consumers to utilize the internet for ordering food from diverse restaurants, delivering it to their doorstep conveniently with just a few clicks (Wang, et al., 2021). This availability of online food delivery allows customers to order pre-prepared meals from restaurants, with direct

delivery facilitated through the logistics network (Belanche et al., 2020). Tong, et al. (2020) characterize the online food delivery platform as a "dyadic two-sided market structure," fostering connections not only between merchants and drivers but also between customers and merchants. In the context of the growing dominance of e-commerce, online food delivery services have attracted renewed attention (Gunden et al., 2020; Cheng et al., 2021). Particularly, with the advent of the coronavirus disease 2019 (COVID-19) and the implementation of social distancing measures and extensive lockdowns, online food delivery via the internet has emerged as a preferred choice for individuals who previously frequented dining out (Gursoy and Chi, 2020; Tuzovic et al., 2021; Wei et al., 2021; Yost and Cheng, 2021). To address safety concerns and comply with business regulations, numerous restaurants have extended their delivery systems beyond the conventional approach (Al Amin et al., 2021; Pal et al., 2022). The global lockdowns imposed due to COVID-19 have prompted a significant shift among most restaurants and catering businesses towards adopting online systems for food ordering and delivery.

Customer satisfaction is a thorough assessment of the overall purchasing and consumption experience, reflecting a balance between the effort invested and the perceived benefits. Existing literature supports this perspective (see, e.g. Gee et al., 2008; Grönroos, 2008). It is affirmed in existing literature that customer satisfaction is influenced by both perceived quality and disconfirmation. Simultaneously, service quality is neither a separate nor an ambiguous concept (Zineldin, 2006). However, as per Grönroos's (2008) definition, quality is determined by what customers perceive, and the quality of service is contingent upon the customer's perception of it.

Mobile payment adoption is on the rise, but it has not yet reached the anticipated level of acceptance (Camilleri, 2021). Consumer perception of value and businesses' desire to provide dependable mobile payment services are significant drivers of progress. Mobile payment firms strive to comprehend the psychological states of their consumers to grasp their buying patterns and respond effectively to the market (Faria et al., 2022). This study attempts to utilize a stimulus-response model to investigate how environmental stimulation and psychological state impact customers' tendencies to use mobile payments (Arora et al., 2022).

Perceived ease of use is defined as the extent to which an innovation is perceived to be easy to comprehend, learn, or implement. Likewise, perceived ease of use represents the simplicity with which an innovation can be understood and applied, gauging the respondents' belief in their ability to utilize a specific technology with minimal effort; this can be considered as perceived ease of use. The perceived ease of use indicates the respondents' capability to experiment with new technology and swiftly assess its benefits. The substantial positive influence of perceived ease of use on customer satisfaction in the online realm significantly impacts purchase intentions. (Cho & Sagynov, 2015). Moreover, perceived ease of use significantly affects customer adoption intentions. This factor has been acknowledged as crucial in influencing customers' attitudes and behavioral intentions, establishing the acceptability of technology usage among consumers (Cho & Sagynov, 2015).

Customer adoption intentions are significantly influenced by the ease of use. It is recommended that companies develop user-friendly systems, facilitating broader utilization of new technologies by a larger audience (Jahangir & Begum, 2008). In line with a study by Chiu and Wang (2008), perceived ease of use positively impacts customer retention in the context of Web-based learning. The behavioral intention to use any online service is determined by the outlook of potential adopters, which can be either positive or negative. Ramayah and Ignatius (2005) suggest that customers tend to hesitate to engage in online transactions when perceived ease of use is hindered by challenges such as prolonged download times on e-commerce websites and poorly designed interfaces. Therefore, it is imperative that the design of online food delivery websites be straightforward and comprehensible to streamline the ordering process for clients. Furthermore, the level of consumers' perceived ease of use of technology will influence behavioral intention.

Privacy is defined as the ability to access, copy, utilize, and control one's personal information, encompassing details such as name, phone number, mailing address, bank account, email address, password, and more. The compromise of personal data by well-known corporations, as highlighted in various publicized cases, has led to a growing unease among consumers regarding the management and utilization of their personal information in online transactions (Flavian & Guinaliu, 2006). Security poses a potential threat, particularly concerning

payment security and information storage in online transactions. Concerning privacy, non-delivery service, credit card theft, post-purchase service, and related issues lead many customers to avoid online purchases.

Kedah, et al., (2015) emphasize the significant impact of trust on customer satisfaction in online transactions, noting that individuals making online purchases are primarily concerned with ensuring privacy and security. The level of trust customers place in online transactions is directly linked to the effectiveness of implemented privacy and security measures (Bashir et al., 2015). To address concerns about privacy and security, numerous websites have instituted policies allowing consumers to check, review, and certify privacy policies for online transactions.

Online purchasing behavior is positively correlated with privacy and security, indicating a favorable relationship between these factors and the behavioral intent to engage in online buying. The authors also found that most respondents consider trustworthiness crucial when making online purchases. In the European Union, a significant number of customers refrained from online transactions due to a lack of trust in organizations handling their personal information and ensuring security (Flavian & Guinaliu, 2006). More than 70% of customers avoided disclosing information or making online purchases due to privacy and security concerns, expressing apprehension about the absence of privacy protection for their personal information. Consumers tend to feel more at ease if companies provide a verification procedure on their websites.

In the service industry, service quality holds immense importance for enhancing client satisfaction. Previous research has investigated online food delivery systems and the quality of e-services on websites as a unified construct, revealing a positive correlation between the quality of e-services and consumer satisfaction (Suhartanto, et al., 2019). The components of online service quality encompass perceived control, customer service, service convenience, and service fulfillment (Frederick & Parappagoudar, 2022). Exceptional customer service stands out as a crucial tool for long-term business success. Therefore, addressing customer complaints promptly, covering issues such as bad food quality, improper packing, delayed delivery, and incorrect delivery, is essential for customer care representatives.

Swift resolution of such issues in online food delivery can significantly enhance consumer loyalty and satisfaction. Beyond grievance resolution, internet food delivery aggregators must ensure the accurate delivery of orders to consumers' doorsteps. While service quality research has been prevalent for an extended period, recent studies have started to focus on the e-commerce domain (Zehir et al., 2014). According to a study by Setiawan and Septiani (2018), users of mobile applications for online food delivery experience satisfaction influenced partially by the quality of electronic services, and trust in electronics also plays a partial but significant role in customer satisfaction (Saad, 2020). Meanwhile, as per the findings of Hanifa, Trianto, and Hendrich (2019), customer happiness is concurrently influenced by price, service quality, and customer value, with consumer price and value having only a partial impact on customer satisfaction.

The Technology Acceptance Model (TAM) offers comprehensive explanations, as highlighted by Tsourela and Nerantzaki (2020) in assessing customer satisfaction. However, TAM has drawbacks such as the model's failure to consider the impact of individual differences and contextual factors on technology acceptance (Marangunić & Granić, 2015). Furthermore, most TAM research has focused on cognition-comprehension through intellect, experience, and logic rather than on affect understanding through emotions and moods. Scholars argue that emphasizing cognition may be suitable for consumer-mandated technology adoption, where customers have limited choices. However, it falls short as a rationale for customers with the freedom to adopt or reject new technologies based on their emotions and cognitive assessments.

To address the inherent ambiguity in TAM, studies have supplemented the model, giving rise to updated models aimed at achieving improved consumer technology acceptability (Momani, 2020). TAM modification models were considered incomplete in explaining technology acceptance, and claims were made that intrinsic motivation, such as fun, when integrated with TAM, had a more significant impact on clarifying technology acceptance. This emphasizes the importance of emotions as crucial aspects of technology adoption.

The research hypotheses were as follows.
H_1: There is a significant relationship between perceived ease of use and customer satisfaction in mobile payment.

H_2: There is a significant relationship between privacy and security and customer satisfaction in mobile payment.
H_3: There is a significant relationship between e-service quality and customer satisfaction in mobile payment.

3. Research Method

This study employed a descriptive technique to discover characteristics that influence consumer satisfaction in mobile payment for online meal delivery mobile applications, as well as to analyze the key findings of the survey's respondents. In descriptive research, quantitative data can be used to assess information and characteristics about a population or phenomenon under examination. Furthermore, this study used a quantitative method to investigate the relationships between influencing factors and consumer satisfaction in mobile payment of online food delivery mobile applications. Surveys were used to acquire data from target respondents. Each survey topic was assessed using a Likert scale ranging from 1 to 5.

Young adults and middle-aged people in Melaka, Malaysia make up the target study sample. Young adults and middle-aged should be defined as those between the ages of 21 and 51. 269 users of smartphone applications for online meal delivery received the surveys using Google Forms. Since non-random sampling was more practical and time-efficient, it was employed. 269 respondents were found to be the appropriate sample size, which was computed with a 5% margin of error and a 50% response distribution. Data analysis was the procedure by which the researcher employed statistical techniques to analyze the information gathered from respondents. The Statistical Package for Social Sciences (SPSS) software version 27.0 was used to analyze the data. Statistical approaches used included descriptive analysis, Pearson's Correlation Coefficient, and Multiple Regression Analysis. The data's reliability and validity were evaluated, and they met the criteria for conducting the inferential analysis.

4. Results and Findings

Demographic Results

Males account for 59.1% (159 respondents), while females account for around 40.9% (110 respondents). It shows that male respondents outnumber female respondents. Respondents' age ranges from 21 to 30 years old (68.0%, 183 respondents), 31 to 40 years old (20.8%, 56 respondents), 41 to 50 years old (5.9%, 16 respondents), and 51 and up (5.2%, 14 respondents). The occupation of respondents who have already participated in the survey is 54.3% (146 respondents), the government sector is 10.4% (28 respondents), the private sector is 28.6% (77 respondents), and the unemployed is 6.7% (18 respondents). The participants' monthly income ranges are as follows: 57.2% of respondents earn between RM0 and RM1,000, 15.6% of respondents earn between RM1,001 and RM 2,000, 14.5% of respondents earn between RM 2,001 and RM 3,000, and 12.6% of respondents earn between RM 3,001 and RM 4,000. Respondents who participated reported using Apple Pay 9.7% (26 respondents), FPX online banking 78.4% (211 respondents), Google Pay 2.6% (7 respondents), and TNG e-wallet 9.3% (25 respondents).

Table 1: Descriptive Statistics for All Variable

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Ease of Use	269	2.20	5.00	4.3918	.50675
Privacy and Security	269	2.20	5.00	4.3257	.54538
E-Service Quality	269	1.60	5.00	4.3755	.52418
Customer Satisfaction	269	1.80	5.00	4.4454	.58605
Valid N (listwise)	269				

Table 1 shows that the highest mean among all the variables was customer satisfaction which is 4.4454. The perceived ease of use was rated highest among the independent variables, 4.3918, followed by the e-service quality, which was 4.3755, and the privacy and security which was 4.3257.

Pearson Correlation Coefficients

Table 2: The Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.924	20

Table 2 indicates that the result of Cronbach's Alpha for the survey items The Cronbach's Alpha value for the combination of all variables is 0.924, which is in the range of 0.9. Therefore, it can be considered excellent since the value was nearer to 1.

Table 3: The Results of Correlation Analysis For All Variables

Correlations					
		Perceived Ease of Use	**Privacy and Security**	**E-Service Quality**	**Customer Satisfaction**
Perceived Ease of Use	Pearson Correlation	1	.733**	.738**	.702**
	Sig. (2-tailed)		.000	.000	.000
	N	269	269	269	269
Privacy and Security	Pearson Correlation	.733**	1	.741**	.703**
	Sig. (2-tailed)	.000		.000	.000
	N	269	269	269	269
E-Service Quality	Pearson Correlation	.738**	.741**	1	.814**
	Sig. (2-tailed)	.000	.000		.000
	N	269	269	269	269
Customer Satisfaction	Pearson Correlation	.702**	.703**	.814**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	269	269	269	269

**. Correlation is significant at the 0.01 level (2-tailed).

Table 3 summarizes the results of Pearson's Correlation between perceived ease of use, privacy and security, and e-service quality represented as independent variables and customer satisfaction as a dependent variable. This shows the probability of the correlation coefficient in less than 0.001 which has the significant level at 0.000. Based on the all the variables are positive and significant.

There was a positive high relationship between e-service quality and customer satisfaction where the value of coefficient correlation is 0.814 as the highest positive correlation relationship, which fell under the coefficient range of ±0.41 to ± 0.70. It also showed that perceived ease of use is the third most important element influencing consumer happiness.

Table 4: Multiple Regression Results

Coefficients						
		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	T	Sig.
1	(Constant)	.071	.185		.385	.701
	Perceived Ease of Use	.184	.064	.159	2.876	.004
	Privacy and Security	.169	.060	.157	2.824	.005
	E-Service Quality	.649	.063	.580	10.377	.000

a. Dependent Variable: Customer Satisfaction

Based on Table 4, the p-value of the t-test for each regression coefficient (perceived ease of use, privacy and security, and e-service quality) are 0.004, 0.005, and 0.000 correspondingly, which are all less than 0.05. Therefore, all three independent variables were statistically significant. The e-Service Quality is the strongest independent variable, with a coefficient value of 0.649. Moreover, there was a positive moderate relationship between privacy and security and customer satisfaction in this study. The value of the coefficient correlation is 0.703 and falls under the range of ± 0.41 to ± 0.70. In addition, rate of the customer satisfaction level is significant at the 0.01 level. It also showed that privacy and security are the second most important factor that influences customer satisfaction. There was a positive moderate relationship between perceived ease of use and customer satisfaction in this study. The value of the coefficient correlation is 0.702 and falls under the range of ± 0.41 to ± 0.70. In addition, rate of the customer satisfaction level is significant at the 0.01 level. It also showed that perceived ease of use is the third most important element that influences consumer happiness.

5. Conclusion, Limitations and Future Research

Based on the analysis, three independent variables which are perceived ease of use, privacy and security, and e-service quality can explain 69.4 percent of the variation in customer satisfaction. These three factors are statistically significant factors for customer satisfaction in using mobile payment. First, when it comes to mobile payment for online meal delivery applications, the majority of respondents ranked e-service quality as the most crucial element influencing consumer satisfaction. This is because a favorable customer mindset associates quality and reliability with an easy-to-use and well-designed e-service. Understanding how e-service quality affects customer satisfaction highlights the significance of ongoing evaluation and enhancement of the complete service delivery process. According to a study conducted by Setiawan & Septiani (2018), for individuals utilizing a mobile application for online food delivery, the impact of electronic service quality on consumer satisfaction is partial, and there is also a partial but significant effect of trusting electronic services on customer satisfaction (Saad, 2020). With this, mobile payment providers should invest in training and technology to enhance responsiveness, reliability, and efficiency, ensuring a positive overall customer experience.

Second, privacy and security have a significant positive impact on customer satisfaction. Due to numerous widely reported incidents of prominent companies breaching personal data, consumers are becoming more apprehensive about the utilization and handling of their personal information during online transactions. (Flavian & Guinaliu, 2006). They must understand the needs of customers to trust in mobile payments such as the implementation of advanced encryption technology, multi-factor authentication, and transparent

communication regarding data protection to build trust among users. In the end, this strategy might improve customer satisfaction in mobile payment of online food delivery mobile applications.

Third, perceived ease of use is also a variable that proves to have a significant positive influence and impact on customer satisfaction. Similarly, perceived ease of use is the ease with which an invention may be understood and implemented and the degree to which respondents feel they can utilize a certain technology with minimal effort may be viewed as perceived ease of use. Perceived ease of use also significantly affects the adaptation intentions of customers. This element has been recognized as pivotal in influencing shifts in customer attitudes and behavioral intentions, and in establishing the acceptability of technology usage among consumers. (Cho & Sagynov, 2015). Understanding the importance of perceived ease of use suggests that mobile application developers should focus on creating user-friendly interfaces and streamlined payment processes. So, implement design improvements based on user feedback to simplify the navigation and payment steps, ultimately increasing customer satisfaction.

Despite the significant factors, they must be cautiously interpreted as this study has a few limitations, namely respondents were from limited geographical coverage. Next, this research was aimed at young adults and middle-aged people between the ages of 21 and 51 years old. The statistical analysis shows that more than half of the total respondents are aged between the ages of 21-30 years old (68%) while 20.8% are aged 31 and above. The result can therefore only represent certain age groups as target users of online food delivery mobile applications. Based on model summary table 4.16 from earlier chapters, there are still 30.6% of additional factors that will not be explained in this study.

After the study, a few recommendations for further research on this issue might be offered. First, the prospective researcher can conduct research for the entire Malaysia if time is allowed since this research only covers the Melaka area. The larger the geographical coverage, the more reliable the findings result. Another reason is that people with different demographics will have different opinions about customer satisfaction with mobile payment of online food delivery mobile applications in the same country.

Other than that, to relate to this research, the future researcher may include other independent variables. It can be used to determine influence factors that affect customer satisfaction in mobile payment of online food delivery mobile applications in Melaka. This was because an acceptable independent variable in the model summary table in the previous chapter can improve the R Square value. These three factors can explain 69.4% of the variation in customer satisfaction for this research, and the remaining could be critical factors such as time-saving orientation, price, and convenience motivation.

In addition, the future researcher will also advise on carrying out a longitudinal study if time is permitted to overcome research limitations. For further research, future researchers may increase the sampling size. However, he or she must be careful to overcome issues such as unreported questionnaires, unacceptable data, and the possibility of data being valid and reliable. In further studies, future researchers can broaden the target respondents by conducting studies in different segment groups such as pre-teens and teens, senior citizens, or others.

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