



**ELECTRONIC PAYMENT AND CUSTOMER  
SATISFACTION**

**A CASE OF MULTIPLEX STREET PARKING IN WANDENGEYA  
KAMPALA**

**BY**

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**14/MBA/11/044**

**A THESIS SUBMITTED TO THE SCHOOL OF MANAGEMENT  
SCIENCE IN PARTIAL FULFILMENT OF THE REQUIREMENTS  
FOR THE AWARD OF A MASTER'S DEGREE IN BUSINESS  
ADMINISTRATION OF UGANDA MANAGEMENT INSTITUTE**

**JANUARY, 2018**

## Declaration

I, **Gerald Segawa**, declare this thesis as my original work and has not been published or submitted for any award in any other university or institution.

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## Approval

This thesis being submitted with the full authorization of my supervisory team here undersigned.

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## **Dedication**

I dedicate this thesis to my family for the support and love rendered to me throughout the completion of this piece of work.

## **Acknowledgement**

I acknowledge the contribution of my supervisors Dr. Maria KaguhangireBarifaijo and Dr. Rev. Fr. Dan Oryemaof Uganda Management Institute for unconditional support.

Special thanks to the members of the management of Multiplex Street Parking Kampala, and all my lecturers at UMI who provide me with guidance and knowledge during class work. I am confident that the skills I acquired will go a long way to improve my career. I am also grateful to my classmates whom who we shared idea and constructively development arguments. You will always remain my friends.

I express special appreciation to all my family members. You encouraged me and tolerated my social lapses while working on this research.

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## **Abbreviations**

CVI	Content Validity Index
E-commerce	Electronic commerce
EUCS	End-User Computing Support
IC	Integrated Circuit
ICT	Information and Communication Technologies
KCCA	Kampala City Council Authority
SPSS	Statistical Package for Social Scientists
TQM	Total Quality Management
UIS	User Information Satisfaction
UMI	Uganda Management Institute

## **Abstract**

This research investigated the correlation between electronic payment and customer satisfaction in Multiplex Street Parking Ltd. in Wandegya Kampala. The study set to; assess the correlation between electronic payment usability and customer satisfaction, to examine the influence of trust in electronic payment on customer satisfaction, and to establish the effect of perceived risk of electronic payment on customer satisfaction in Multiplex Street Parking Ltd. in Wandegya Kampala. A cross sectional design research design and the triangulation approach was used. The study population was made of 108 respondents. Both simple random and purposive sampling techniques were used. Analysis was done using regression analysis, correlation coefficients, one-way analysis of variance and independent sample tests for quantitative findings. Qualitative analysis was done using content and thematic analyses. Findings revealed that electronic parking usability has a positive correlation (68.6) on customer satisfaction. Trust has a positive correlation (66.4) on customer satisfaction. Lastly, perceived risk has a negative correlation (18.7) on customer satisfaction. From the findings, it can be deduced that perceived risk has a correlation with customer satisfaction. When risks are perceived to be high, some clients are likely to ignore using the service and vice versa. It is thus incumbent upon the relevant authorities like KCCA to ensure that risks measures are put in place to ensure customer satisfaction.

# CHAPTER ONE

## INTRODUCTION

### 1.1 Introduction

The study examined the correlation between electronic payment and customer satisfaction. Electronic payment in this research was conceived as the independent variable while customer satisfaction as the dependent variable. The study focused on three characteristics of electronic payment namely usability, trust and perceived risk and the degree to which each of these influence customer satisfaction. This chapter presented the background of the study, statement of the problem, purpose, objectives of the study, the research questions, hypotheses, the scope of the study, the significance, justification and operational definition of terms and concepts.

### 1.2 Background of the Study

This section focuses on historical background, theoretical Background, conceptual Background and contextual Background.

#### 1.2.1 Historical Background

Electronic commerce (e-commerce) was conceptualized in 1990 as a distinctive method of trading between the customer and the globe at large. From that time, e-commerce has evolved to the point where customers are seeing immense satisfaction (Bezovski, 2016). As businesses grow they begin to see and experience e-commerce in ways that are beneficial (Abrazhevich, 2004). The prospect of performing a business transaction over the internet has also evolved to the extent where a market place has been formed where demand meets supply and payments made online to facilitate agility (Bezovski, 2016). He believes that online payments is the core of e-commerce because it's a very critical element. Some people define it as a form of payment that uses Information and Communications Technology (ICT) to assess the payment structure and help identify where the

payment is coming from and where it is intended to go. This kind of structure is supposed to unburden the customer with having to physically move money or any other form of payment from one location to another thus risking misallocation of the funds. ICT has also enabled consumers to be flexible with their payment methods for example, one could choose to use the checking system, visa debit cards or visa credit cards to pay for goods and services. E-commerce has exponentially evolved in the 21<sup>st</sup> century by 27% according to Rau (2013) with the emergence of all kinds of electronic devices like tablets and smartphone which expose the customer to a variety of ways in which they can choose to pay for items for example payment using mobile money and PayPal etc., and this allows the customer to choose a specific payment method for a specific service or goods paid for depending on their convenience (Paunov and Vickery, 2006).

Raja et al, (2008) asserts people are more cautious of security of the transactions that they make online because this exposes them to hackers who would want their credit card information which sometimes contains important financial data, so they can pose as the actual buyers of the merchandise that the owner of the card would have bought. So as e-commerce becomes bigger and bigger, the makers of the payment systems should be looking at improving the security that should be tightly air-gapped if they want to build a trustworthy customer base (Aigbe&Akpojaro, 2014). How a payment system is adopted by a vast majority of consumers depends on the integrity of the platform either ethically or security-wise. The creators of the system should include provision for the law to regulate how it's used to serve consumers and hire professional white-hat hackers to test how strong the security is so the customer can feel safe that it will keep the bad guys from trying to break in (Paunov& Vickery, 2006).

In Africa, not many countries have adopted the use of e-commerce although in the 21<sup>st</sup> century there has been rapid technological advancements that have allowed the educated folks use e-commerce to make transactions that have helped link Africa to the rest of the world. Despite all

that, most African countries lack the infrastructure that would allow for a smooth adoption and implementation of electronic payment systems, Tadesse&Kidan (2005). But as technology improves, more people are getting accustomed to the idea of transacting business from the comfort of their personal computing devices like laptops.

## **1.2.2 Theoretical Background**

There are several models prominent in explaining electronic payment and customer satisfaction. This study will be guided by McLean Information System Success model and disconfirmation model on customer satisfaction as espoused by Oliver (1980). McLean Information System Success model is suitable for guiding this study because it describes how information systems used for different purposes in the organization such as payment can be useful towards the achievement of organization goals (Carey et al., 2004 p.359). For example, the model shows that if the organization has succeeded in improving the staff and client usability of the system in electronic payment of clients and issuing of the balance receipt, clients will be satisfied and thus capable of recommending the same service to other users hence causing repetitive clientele correlation in the organization and retention of clients. In relation to the arguments of Doll et al. (1994), the End-User Computing Support (EUCS) tool sometimes increases satisfaction of the clients which increases the level of commitment towards purchase of the service hence increasing their willingness to continue purchasing the company products and services. When clients understand how the system helps to overcome the perceived in the usage of system, it brings trust and reliability to use the system without fear.

The study is about electronic payment and customer satisfaction in street parking management and according to the above theory the aspect of innovation, management control and customer satisfaction are easily achieved in the organization as well as customers.



### **1.2.3 Conceptual Background**

The key terms and concepts in this study are “electronic payment” and “customer satisfaction”. Akbarian and Vakili, (2011), think of electronic payments as specialized kind of information technology which may be thought of as a core aspect of global evolution especially in third-world countries. They also define electronic payments as a method of monetary transaction that takes place between someone looking to buy something and someone looking to sell something using information technologies. An electronic payment system may be seen as a custom of rules and guidelines that enable customers to make monetary transactions (Madhoushi, 2005).

Electronic payment can be thought of purchasing of goods and services using a variety of monetary payments systems for example paying for a car bought from Japan using an internet connection, a computer and an online monetary system. “Electronic payment systems” are grouped in three categories namely; “traditional monetary transactions”, “digital money”, and “credit/debt payment” which all have a variety of stipulations to be followed for success in any transactions (Havinga, Smit, & Helme, 1996).

Agimo (2004) defined electronic payment as a method of transferring money through electronic data by means of card billing systems like debit cards and electronic fund transfer systems instead of literally carrying cash to pay for goods and services. Customer satisfaction on the other hand has been a dominating factor when it comes to gaining competitive advantage over the other players in the same market. It has the means to control the perceptions of customers and control how they behave when offered a variety of products in the same market (Sanayeie, Poormostafa, Ghazifard & Nasirzadeh, 2012). “Customer satisfaction” is considered to elicit emotions in people who are faced with more than one choice to pick from.

Customer satisfaction can be defined as the fitness for purpose in either a product or service that makes the feel that they have paid the right price for the right product without necessarily coming back to the seller to raise complaints.

#### **1.2.4 Contextual Background**

Kampala City Council Authority (KCCA) innovated stipulations that are meant to alter their method to serve the citizens of the city in 1997. The stipulations were written in the objective structure for reforms document in 1997 which was also when KCCA's mission was formulated as "to provide and facilitate the delivery of quality sustainable and customer oriented services effectively and efficiently". From this structure came the street parking was introduced. The contract to run Kampala city on street parking was awarded, in 1997 after a competitive bidding process. The paid on street parking in Kampala is based in the central business area.

In February 2003, KCCA's predecessor Kampala City Council, awarded Multiplex a contract to manage street parking, plans to automate street parking under its modernization of street parking programme in Kampala city. According to the modernization plan, about 30 pay and display parking automation machines were installed at all major streets parking areas around the city in order to find ways of increasing efficiency in payment management and satisfy customers. Despite the plans made and installation of the parking automation machines, there has not been any step taken to see that the installed machines are implementing their expected intentions and increasing the feasibility of payment among road users and Multiplex parking organisation. There is still a lot of struggle between the car users in paying their user fees and the organisation in user fee collection which calls for an urgent study. This study therefore attempted to understand the correlation between electronic payment and customer satisfaction in Multiplex Street Parking Ltd. in Wandegaya Kampala.

### **1.3 Statement of the problem**

Customer satisfaction is the one concept that most organisations thrive to attain in this ever competitive global market. Today, people want goods/services that are going to give them the satisfaction of having spent whatever amount of money they did to attain the product or service (Treese and Stewart, 1998).

Many service provision companies in Uganda including multiplex street parking have exponentially launched the use of ICT in their service provision as part of ensuring service excellence. A lot is still wanting in as far as the reduction of the waiting time for customers, errors and costs and aims at improving customer satisfaction. A lot of resources have been used to reach the point where the customer will feel satisfied with the electronic payment system at multiplex street parking with a view of improving services to achieve customer satisfaction. However, despite the importance of electronic payment in bringing customer satisfaction, there are still cases of time wastage due to internet network failure, electrical black outs, unnecessary fines on customers due to payment time lag for example on payments to bank and clearance by multiplex street parking limited, putting doubt on whether clients are finding the services rendered by multiplex street parking effective and efficient. Therefore, basing the above information, this study sought to understand the influence of electronic payment on customer satisfaction among service provision companies in Uganda using a case of Multiplex Ltd.

### **1.4 General Objective of the study**

The study examined the correlation between electronic payment and customer satisfaction in Multiplex Street Parking Ltd. in Wandegaya Kampala.

### **1.5 Specific objectives of the study**

- i. To understand the correlation between usability and customer satisfaction in Multiplex Street Parking Ltd. in Wandegaya Kampala.

- ii. To assess the influence of trust on customer satisfaction in Multiplex Street Parking Ltd. in Wandegeya Kampala.
- iii. To examine the correlation between perceived risk on customer satisfaction in Multiplex Street Parking Ltd. in Wandegeya Kampala.

### **1.6 Research Questions**

- i. What is the correlation between usability and customer satisfaction in Multiplex Street Parking Ltd. in Wandegeya Kampala?
- ii. What is the influence of trust on customer satisfaction in Multiplex Street Parking Ltd. in Wandegeya Kampala?
- iii. What is the effect of perceived risk on customer satisfaction in Multiplex Street Parking Ltd. in Wandegeya Kampala?

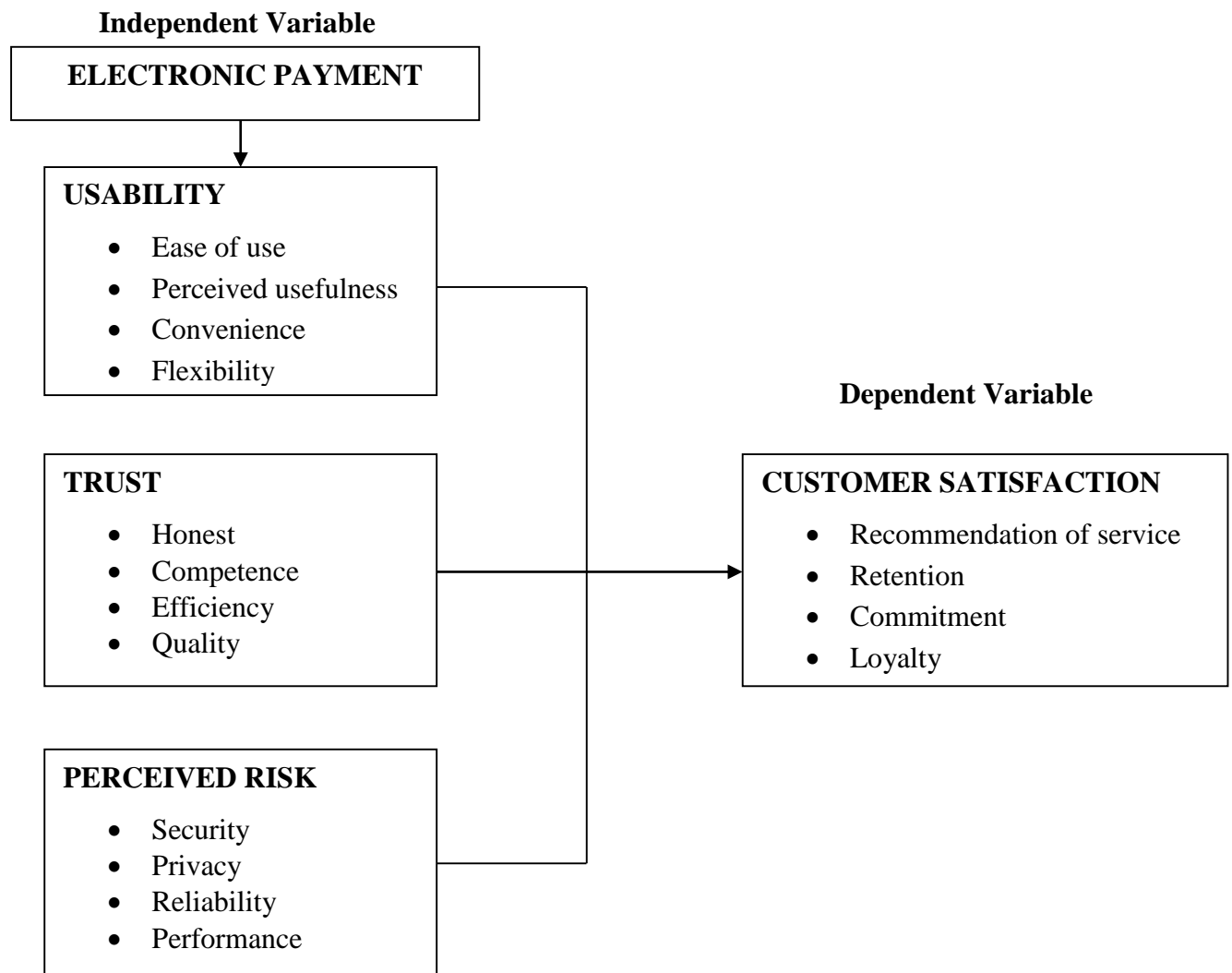
### **1.7 Research Hypotheses**

- i. There is a significant positive correlation between usability and customer satisfaction.
- ii. Trust influences customer satisfaction.
- iii. Perceived risk affect customer satisfaction.

### **1.8 Conceptual Framework**

The conceptual framework was used to examine the electronic payment characteristics influencing Multiplex Ltd. customers' satisfaction. The framework showed Electronic Payment as an independent variable and Consumer Satisfaction as a dependent variable.

**Figure 1: Shows the correlation between electronic payment and customer satisfaction**



*Source: Modified from Schmidt and Muller (1999), Parhonyi et al., (2005) and Kinberg (2002)*

The conceptual framework, constructs and statements are adopted from Schmidt and Muller (1999), Parhonyi et al., (2005) and Kinberg (2002). The study focused on three dimensions of electronic payment (usability, trust and perceived risk) which are assumed to have an influence on customer satisfaction.

## **1.9 Significance of the Study**

Although some studies had already been researched in the area of traditional ways of electronic payments in relation to customer satisfaction, no study had been carried out specifically on how electronic payments made to Multiplex Street Parking affected their customer satisfaction. The result of the study might provide evidence for service companies to improve the performance of customer care units and their service delivery which are mechanism towards the satisfaction and comfort of the customer.

## **1.10 Justification of the Study**

This study on electronic payment management and customer satisfaction is needed for two reasons. Firstly, over the last two decades, there have been increasing shift from traditional way of making transactions to an electronic way in service provision companies. However, few companies take time to invest in research to carry out customer satisfaction surveys. Seemingly, utilization of electronic payment services in Uganda is low and at the moment, there is no clear picture as to the cause for this yet it's known that electronic payment is efficient and cost effective if utilized.

## **1.11 Operational Definitions of Key Terms and Concepts**

**Electronic Payment:** a method of economic payment using ICT for example the internet and proprietary software for payment systems.

**Customer Satisfaction:** In this study, can be explained as the length at which the perceived fitness for purpose of a product or service meets the expectations of the customer.

# **CHAPTER TWO**

## **LITERATURE REVIEW**

### **2.1 Introduction**

This chapter reviewed the related literature on the research objectives which are to determine how electronic payment affects customer satisfaction while identifying knowledge gaps that seek to help in designing primary data collection tools for collecting data to bridge these gaps.

### **2.2 Theoretical Review**

The models used in this study are the DeLone& McLean Information Success model and disconfirmation model. DeLone& McLean Information Success model is used as a strategy for determining how much effect is felt in the technological systems (Delone& McLean, 2003).

In recent decades, electronic payments are gradually replacing the traditional payments. Customers either use the product or results of operations or need them or take advantage of their benefit, since each operation has an aim in an organization and has its own customers (Brinkerhoff and Dressler, 1998). Today, manufacturing or service organizations consider the satisfaction of consumers as a core business model to help them see how far they have evolved and this procedure has an upward trend. Customer care and satisfaction is something that is competed globally. As in Malcolm Baldrige National Quality Award, almost 30 percent of all the scores are determined by the level of customer satisfaction. The Total Quality Management(TQM) is also not aware of this important issue and concerns with satisfying customer needs and expectations (Mallat, 2008).

People generally understand customer satisfaction from their own perspectives. To guide the market toward profitability and efficiency in customer retention, industrialists, managers and researchers, are forced to redefine their concept of customer satisfaction. Therefore, it is necessary

to define and scrutinize the meaning and application to understand more precisely this concept in a university research.

## **2.3 Review of Related Literature**

This section provides literature review on the main study objectives. It details review on usability and customer satisfaction, effect of perceived risk on customer satisfaction as well as influence of trust on customer satisfaction.

### **2.3.1 Usability and Customer Satisfaction**

The ease of use of electronic payment systems have had a positive correlation to the way people gauge the experience they get from using them. In Uganda, the concept of automated street parking hasn't taken root like the company would have liked to. Many people are still not satisfied with the system in place for parking fees. What is actually happening is that whenever somebody is leaving a parking space, or looking for a place to park their automobiles, they are attended to by the agents of Multiple street parking who then have to wait for the owner to return and make payment.

Many people believe that when the systems are automated, they will find it as beneficial because it would save a lot of customers' time while waiting for an attendant. The convenience of the automated system would boost customer satisfaction because of the ripple effect of saving time and money. This way of automated system is called relative advantage according to (Polatoglu and Ekin 2001). Gerrard and Cunningham (2003) believe there's an existence of a special aspects of service quality that dominate the satisfaction scale and some others that are below the satisfaction scale. They claim that being attentive, being responsive and friendly qualify as satisfaction aspects whereas being reliable, being responsive and being available are termed below the scale of satisfaction. Ainscough and Luckett (1996), have a theory that interacting with customers plays a



big role in determining how often a customer will be drawn to use electronic payment systems for making any transactions in the near future.

Gerrard and Cunningham (2003) seem to have the understanding that they can help businesses retain customers by satisfying them in terms of customizing the electronic payment systems to match the usability and feasibility of the customer for example, farmers in rural areas would rather prefer to use mobile money transactions for buying and selling their produce and if a business can learn to customize payment to meet the farmers' criteria, they have a high probability of succeeding in this competitive economy.

### **2.3.2 Trust and Customer Satisfaction**

Trust can be seen as putting your faith in something or someone to carry out an operation successfully with a shred of belief that the operation might not be successful (Rousseau, 1998).

Online trust can be seen a consumer who expects an online marketing system to do what it was programmed to do without failing or any glitches in terms of information conveyed to the consumer and how well and fast the system would meet their demands (Bart., 2005). In short, trust is forged when customers have a positive expectancy of an online payment or electronic system and they are aware of the risks involved in any transaction (McKnight and Chervany, 2002).

Trust is more important to organizations and businesses in e-commerce than the conventional way of transacting business because of the fact that it carries more risk as the customer does not physically interact with the business thus there's a lot of uncertainty and misplaced information (Cho, 2007). Because payment must be made before any goods or services are rendered, the buyers normally have to place an enormous amount of trust that the seller will deliver on their promise thus keeping the buyer in gitters as he hopes that the monetary transaction was not in vain (Luarn and Lin, 2005).McKnight et al., (2002), believes that trust is crucial for a number of factors

namely; buyers and sellers must both provide sensitive information regarding their accounts which can easily be stolen by a malicious hacker but all in all, trust will allow the customers to have a peace of mind knowing that the seller will deliver as promised.

Trust plays a big role when it comes to customer's willingness to adopt the electronic payment system. Basing on the experience the customer had with previous systems, they are going to be very vigilant with how they choose their next method of online payment. Although many researchers have recognized the absence of trust in electronic systems simply because some technologies are not fully capable of handling certain complex transactions and do not meet the minimum requirements of the regulatory bodies thus leading to mistrust amongst market participants. This can sometimes be evidenced when customers try to make transactions and they end up with error messages because not all payment systems can communicate well with other payment systems from different parts of the world simply because of varying levels of technological advancements in the global market (Wu & Wang, 2005). Many customers do not trust the reliability of the electronic payment systems because with technological innovations, some people take advantage of the ignorant market participants by creating third party software meant to mislead the customer (Araujo & Araujo, 2003). Therefore, the lack of trust among participants in a market place is seen as a major hindrance to creating new relationships between buyers and sellers which has the negative ripple effect of people not adopting the electronic payment systems (Yeh & Li, 2010).

The ability of a customer to build trust is a major factor in creating a relationship between him/her and the other participant on the other side of the market (Kim et al., 2010). Consumer's ability to trust reflects on their value which affects the trust in transacting a business (McKnight et al., 2002).

### **2.3.3 Perceived Risk and Customer Satisfaction**

According to Littler and Melanthiou, (2006), perceived risk is the conviction a consumer has that the product or service he/she is paying for might not come to fruition because of uncertainty and unknown factors. It greatly influences the way people see electronic payment systems simply because when it comes to transfer of information over the internet and connected networks, would-be hackers could just as easily take advantage of the transaction and pose as a buyer or seller without the knowledge of the actual participants of the transaction(Cheung and Lee, 2010).

Consumers regard their privacy a very important factor if there's any transaction to be made. The one thing they do not like most is when other market participants do not value that and that leads to low adoption of the electronic payment system. Mukherjee and Nath, 2003; Pikkarainen *et al.*, 2004, discovered that if banks want to have as many customers as they can, they are going to regard the information their customers trust them with in high regard. Perceived risks that customers believe comes with electronic payments may spread the concept of unreliability in the system to the rest of the customers (Xin *et al.*, 2013). This means that if another user chooses to make any transactions, he/she is aware of the perceived risk involved to going through with the electronic payment system. Therefore, perceived risk may be termed as a consumer's chances of experiencing unforeseen results when transacting with an electronic payment system.

There is a high degree of risk involved whenever there is an electronic transaction to be made (Zhou, 2011). The way customers perceive electronic payment systems has exponentially grown because of the introduction of mechanisms to improve the security of information that is exchanged over the internet for example, peer to peer encryption allows two parties to make a transaction without any third part eavesdropping in on the information being passed (Cheon, 2008). Although security is posing a real headache to makers of electronic payment systems because hackers are also looking for new ways to break the encryption so they can steal information that

could expose parties in a given transactions. This threat leads to mistrust amongst parties in an electronic transaction (Piao et al., 2012). Customer satisfaction indicates the feeling of fitness for purpose or completeness after receiving the product or service and is considered a core facet amongst businesses and organizations (Jamal, 2004). Oliver, (1980) believes that consumer expectations stem from their perception about a level of satisfaction they will receive from a product or service.

## **2.4 Summary of Literature Review**

The above content reviewed simply confirms that a variety of scholars have conducted many studies to establish the correlation between electronic payment and customer satisfaction. Despite all that, a number of loopholes have been identified. This therefore creates a knowledge gap. It is imperative to investigate the three variables which are usability, trust and perceived risk in relation to customer satisfaction. Considering the above, the current study focused on how electronic payments made to Multiplex Street Parking affected their customer satisfaction.

## **2.5 Research Gaps**

The scholarly work of the earlier authors lacked the following considerations which this study has fulfilled;

- i. Measuring the importance of electronic payment usability on the level of customer satisfaction.
- ii. Measuring the perceived risk of electronic payment on the level of customer satisfaction.
- iii. Measuring the relationship between customer trust in the type of electronic payment and the level of customer satisfaction.

# CHAPTER THREE

## METHODOLOGY

### 3.1 Introduction

The following chapter illustrated the research design, study population, sample size, sample selection, sampling technique and procedures, data collection method, data collection instruments, procedure of data collection, data quality control and data analysis.

### 3.2 Research Design

The adopted design was a cross sectional study that was chosen to enable data collection from a given sample of a particular population. This research design was also considered suitable because of its descriptive potential and friendliness in data presentation (Sekarani, 2003). The researcher employed the triangulation approach though the quantitative technique was the main approach used. Quantitative data focused on descriptive and inferential statistics. This approach is preferred because it provides results in form of tables which are easy to interpret and understand. Qualitative approach is economical in the context of both financial resources and time involved. It is also preferred because it is capable of providing useful and in-depth answers to research questions. The qualitative data provided the basis for in-depth understanding of the situation under study.

### 3.3 Study Population

Burns (2000) observes that a population is the total number of items that share one or more denominators. This characteristic may be a residential area, a profession, an economic activity, and so on. The study population comprised of 135 respondents. These included members of the general public that use street parking services and employees of Multiplex Ltd Uganda. These categories include; employees of multiplex Ltd Uganda, top management, middle management, lower staff and street parking customers. The population was studied because they have experience

with electronic payment management and how they feel about the service. These provided information for service improvement which is one of the justifications for this study. The senior staffmembers were studied as key informants from Multiplex Street parking control management to seek their views on the subject matter.

### 3.4 Sample Size and Selection

This was determined basing on statistical tables of Krejcie and Morgan (1970) in appendix 4. The total sample size for this study comprised of 50 employees of Multiplex Ltd Uganda distributed as shown in Table 3.1 below. The sample contains 5 Top Management members, 10 Middle management members, 28 Lower Management staff and 92 Street parking customers.

**Table 3.1: Showing Population, Sample and Sampling techniques**

Category	Population	Sample size	Sampling techniques
Top level management	5	5	Purposive sampling
Middle level management	10	10	Simple random sampling
Lower level management	30	28	Simple random sampling
Customers of Multiplex Ltd	120	92	Convenience sampling
<b>Total</b>	<b>165</b>	<b>135</b>	

*Source: Multiplex Ltd (2016)*

### 3.5 Sampling Techniques

The researcher chose both purposive sampling and simple random sampling techniques because the sample respondents had the information he wanted to collect. Purposive sampling, which is a technique that is specific to a certain kind of people who can provide the desired study data, Sekaran and Boujje (2012), was used to select respondents with more knowledge and take strategic decisions towards the study. Purposive sampling will be applied in the individual sample selection

as this enabled the researcher to identify people in top positions (Top level management) who gave relevant information. These were Managing Directors or Managers of Multiplex Ltd since they are the ones with relevant information regarding electronic payment management (Polgar and Thomas, 2005).

Simple random sampling on the other hand is a sample obtained from a population so that the sample of the same size have equal chances of being selected (Amin, 2005). This method was used to select middle and lower level managers.

Convenience sampling is a specific type of non – probability sampling method. It heavily depends on collecting data from the sample that is readily accessible to actively take part in the study. The method is preferred because of its simplicity in sampling and helps the researcher gather data in the shortest time possible. This method was applied on customers of Multiplex Ltd.

### **3.6 Data Collection Methods**

Two key methods were regarded while gathering data. The questionnaire method and the interview method.

#### **3.6.1 Questionnaire Survey**

This method was chosen because the respondents were literate (Denscombe, 1998), and it is one of the effective ways of collecting various kinds of data from a variety of respondents in a given time period. The respondents were; Heads of Departments, Administrative assistants and logistics (IT) staff and UMISA executives representing lectures. Self-administered questionnaires were formulated and handed out to the respondents. The questionnaires are attached as Appendix 01.

#### **3.6.2 Key informant Interview**

A face to face interview was held with key informants; these included chief executive officer, operation manager and human resource that make up the top management officials from Multiplex

Ltd with the help of an interview guide (See Appendix II). Open ended questions are more tolerated by conducting interviews because it gives chance to respondents to give their long answers orally than writing which to them is convenient (Sincero, 2012). These categories of people are deemed to have first-hand knowledge and experiences about the issues concerning electronic payment and customer satisfaction and will also to supplement on the quantitative analysis. For example on 27<sup>th</sup> September, 2017, the researcher interacted with some of the regional supervisor of multiplex operators in Wandegeya where he obtained relevant information related to electronic payment of roads users and its related to customer satisfaction.

### **3.7 Data Collection Instruments**

The study employed two instruments, a self-administered questionnaire and the key informant interview guide. (See Appendix I and I)

#### **3.7.1 Questionnaire**

Questionnaires were used because they allowed in-depth research, gaining first-hand information and more experience within a limited time span (Kothari, 2004). Questionnaire increase the probability of dependability because of the various components and it as well enhances chances of getting valid data (Amin, 2005). The questionnaire consisted of closed questions that limited the variability of responses and open ended questions to allow the respondents add information that may be relevant to the study. According to Meyer (1999), semi-structured questionnaires are used to gather data when targeted respondents represent a large in number and when they are literate. The questionnaires were used to collect quantitative data from UMI staff because their number was too big to be interviewed. This was used to collect data from the multiplex customers and lower level multiplex staff. (See Appendix I)



### **3.7.2 Key informant Interview Guide**

An interview guide was prepared to enable data to be collected from key informants from top management officials of Multiplex Ltd. This enabled triangulation of the findings derived from the questionnaire and enhanced the issues of reliability and validity. The interview instrument was chosen because it is suitable for collecting data that give an overall correlation of the study variables and the necessary interventions in relation to multiplex customers. This instrument helped to collect data from top, lower and middle managers of multiplex. (See Appendix II and III)

### **3.8 Measurement of Variables**

Measurement can be seen as the criteria of allocating numbers to items. It can be quantified using numbers. The nominal scale which this study employed classifies data into one of two or more categories (Soicher, 2013). Electronic payment was measured by usage, trust and perceived risk while customer satisfaction was measured by reliability, timeliness, responsiveness, flexibility and quality of service. Data was categorised basing on the Likert scale format ranging from 1 to 5, strongly disagree, disagree, not sure, agree and strongly agree respectively to establish the effect of electronic payment and customer satisfaction. (See Appendix I)

### **3.9 Quality Control Methods**

Quality control was ensured using two methods that is; validating the research instruments and testing for reliability of the instrument to collect the actual data needed to help explain research questions and as well test the hypotheses.

#### **3.9.1 Validity of the Instruments**

The researcher attained a high level of validity of the questionnaires by reading the tools before they were tested. The researcher also ensured validity by use of expert judgement. Assigned supervisors and colleagues were contacted and through interactions, the researcher was able to

make corrections, omit the inadequacies in the questions and develop the questionnaire and interview guide in an appropriate manner. A pre-test was done on the respondents outside the study population. Ten questionnaires were administered, collected and checked for completeness. Of the ten, eight questionnaires were returned fully complete with some few comments on clarity and rated relevant with validity index of 0.78. A content validity index (CVI) of 0.7 to 1.0 qualifies the questionnaire a valid tool which can further be used, Amin (2005).

**Table 3.2: Content Validity Indices**

Variable	Description	No. of Items	Content validity index
Independent	Electronic payment usability	15	.832
	Trust in electronic payment	18	.851
	Perceived risk of electronic payment	18	.896
Dependent	Customer satisfaction	6	.784

*Source: Primary data (2017)*

Amin (2005) observes that in a survey, the least CVI recommended in a survey study should be above 0.70 accounting for 70%.

### **3.8.2 Reliability**

Reliability of the instrument was ensured by pilot testing on 10 respondents and the method of test-retest was also employed to minimise random errors. All the 10 questionnaires were returned fully complete with some few comments on clarity. Corrections and expert knowledge was sought on the questions. Another 10 questionnaires were re-administered and when returned, its Alpha value was computed using SPSS and was 0.68. Final corrections were made and another 10

questionnaires were administered and collected. After the test-retest exercise, SPSS was used to compute the final Cronbach's Alpha coefficient on the instrument considering that the questionnaire was designed in a Likert scale type as shown below.

The results are as on Table 3.3:

**Table 3.3: Reliability indices**

Variable	Description	No. of Items	Cronbach alpha
Independent	Electronic payment usability	15	.831
	Trust in electronic payment	18	.767
	Perceived risk of electronic payment	18	.980
Dependent	Customer satisfaction	5	.767

*Source: Primary data (2017)*

The tool was considered reliable based on the argument by (Amin, 2005) that a tool with Alpha coefficient of 0.70 and above is considered reliable. Background information was not considered in the computation of the reliability as the questions under it did not directly answer the objectives of the study.

### **3.10 Procedure of DataCollection**

Upon administration validation of the research proposal, an introductory letter was obtained from Uganda Management Institute (UMI) stating the next steps to be followed towards completion of the research. (See Appendices: Introductory letter) The letter will introduce the researcher to relevant authorities of Multiplex Ltd seeking permission to conduct the study and will enable study respondents accept to participate in the study. After permission has been granted, the researcher will go ahead and schedule appointments with respondents for data collection.

## **3.11 Data Analysis**

### **3.11.1 Quantitative analysis**

Quantitative data was processed using the Statistical Package for Social Scientists (SPSS 16) to derive relevant descriptive statistics such as frequencies, percentages, means and standard deviation while Pearson's product moment correlation coefficient was used to determine and test the correlation between the variables (Patton, 2002). (See Appendix V and VI: SPSS variable view and data view screen shots).

### **3.11.2 Qualitative analysis**

Qualitative data was summarized into relatively shorter and meaningful phrases that capture the overall views of different respondents. The summarized views were reported in verbatim, indirect and direct quotations. Where necessary, part of qualitative data was coded to determine the frequency of key ideas and phrases. (See Appendix I, V and VI).

## **3.12 Ethical Considerations**

Names of the respondents were excluded to make sure they stay anonymous and protect their confidentiality in case of any future prospects, all in an effort to promote good ethics. In order to eliminate any evidence of prejudice, the researcher had an interview with the respondents in order to alert them of the understanding and extend of his research including giving reasons why they were being interviewed. All respondents participated in the research on condition that their identities would not be revealed. The researcher will assure them of my commitment to respecting their identities.

# CHAPTER FOUR

## PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

### 4.1 Introduction

This chapter presented findings, analysis and interpretation of data that was collected in response to the research in order to fulfil the requirement of the research objectives set in chapter one. The subsections in the chapter include the response rate, the background information of the respondents, and an assessment of the study objectives, descriptive statistics, and correlation and regression analysis of the variables.

### 4.2 Response rate

The response rate was computed using a formula of the number of actual response divided by the target response and the findings below.

**Table 4.1: Response rate**

<b>Method</b>	<b>Target Response</b>	<b>Actual response</b>	<b>Response rate</b>
Interview	15	12	80
Questionnaire	120	108	90
<b>Total</b>	<b>135</b>	<b>120</b>	<b>88.8</b>

Source: Primary data

Table 4.1 above explains that from 120 questionnaires that were administered, 108 were returned representing a response rate of 90%. Out of the 15 scheduled for interviews, only 12 were interviewed suggesting a response rate of 80%. The average response rate for study therefore was 88.8%. The study response rate of 88.8% was good enough since according to Amin (2005), 70% of the respondents are enough for the study.

### 4.3 Demographic data of the respondents

Characteristics of the respondents was presented in this section with respect to their gender, level of education, age of respondents and experience. The findings were presented below.

#### 4.3.1 Gender of the respondents

Below are the results of the gender assessment.

**Table 4.2: Gender of respondents**

	<b>Gender</b>	<b>Frequency</b>	<b>Valid Percent</b>
Valid	Male	62	57.4
	Female	46	42.6
	<b>Total</b>	<b>108</b>	<b>100.0</b>

Source: Primary data

From the Table 4.2, Majority 57.4% were male while 42.6% were female respondents. This could be attributed to the fact that male drivers are more than female drivers in Kampala given the nature of work they do including tax driving and special hire services. The implication from the finding is that despite the observed disparity in favour of males, the research was represented by both sexes.

#### 4.3.2 Level of Education of the respondents

Below are the results of the education assessment.

**Table 4.3: Level of Education**

	<b>Level</b>	<b>Frequency</b>	<b>Valid Percent</b>
Valid	None	21	19.4
	Primary	26	24.1
	Secondary	22	20.4
	Degree	27	25.0
	Others	12	11.1
	<b>Total</b>		<b>108</b>

Source: Primary data

Table 4.3 show a majority with a bachelor's degree representing 25.0%. Primary level of education came second with 24.1%. 19.4% of the respondents had no formal education, 20.4% had secondary education level while 11.1% had other qualifications like certificates and diplomas. Basing on these findings, it is clear that majority had basic understanding of what the study required. It shows that they had knowledge on the electronic payment and customer satisfaction.

### **4.3.3 Age of the Respondents**

Below are the results of the age assessment.

**Table 4.4: Age of respondents**

	<b>Age bracket</b>	<b>Frequency</b>	<b>Valid Percent</b>
Valid	18 – 27	16	14.8
	28- 37	23	21.3
	38 – 47	33	30.6
	48 – 57	25	23.1
	58 and above	11	10.2
	<b>Total</b>		<b>108</b>

Source: Primary data

From the above table 4.4, majority were between 38-47 years representing 30.6%. This was followed by 48-57 represented by 23.1%. Those who were in the category of 28-37 constituted 21.3%, 18-27years had 14.8% and those who were above 58yrs were identified with10.2%. The finding implies that since a big majority of respondents (30.6%) were at least 30 years of age, they were mature enough to understand and appreciate study.

#### **4.3.4 Experience**

The study further examined the experience of the respondents in using electronic payment system.

The findings are presented below;



**Table 4.5: Experience on using electronic payment system**

	<b>Experience in electronic payment system</b>	<b>Frequency</b>	<b>Valid Percent</b>
Valid	1 year and less	23	21.3
	2 – 3	35	32.4
	4 – 5	33	30.6
	Above 5	17	15.7
	Total	108	100.0

Source: Primary data

Table 4.5 above shows that majority were already used to the electronic payment system working from 4-5 years represented by 30.6%. 1 year and below was reflected by 21.3%. 32.4% % of the respondents had spent 2-3 years and the last category of that had more than five years of experience was reflected by 15.7%. Meaning that the study was carried out with a population that had some experience dealing with the electronic payment system.

#### **4.4. Empirical findings on the study objectives**

The results presented in this section are represent the interpretations of the data collected through questionnaires that were administered. These findings were thus obtained on electronic payment usability; trust in electronic payment; and perceived risk of electronic payment in Wandegeya, Kampala district. To understand whether electronic payment usability; trust in electronic payment; and perceived risk of electronic payment influence customer satisfaction in Multiplex Street Parking Ltd. in Wandegeya Kampala.

#### 4.4.1 Findings on electronic payment usability and customer satisfaction

Descriptive statistics below refer to the use of electronic payment usability as a way of measuring customer satisfaction in Multiplex Street Parking Ltd. in Wandegeya Kampala and analysing each of them as shown below.

**Table 4.7: Descriptive statistics on electronic payment usability**

Item	SA		A		NS		D		SD		M	SD	F	%
	F	%	F	%	F	%	F	%	F	%				
<b>Usability</b>														
Easy to find information in the electronic payment	12	11.1	19	11.6	30	27.8	29	26.9	18	16.7	4.03	1.604	108	100.0
Electronic payment is easy to use	15	13.9	21	19.4	25	23.1	29	26.9	18	16.7	4.09	1.282	108	100.0
The language in the electronic payment is easy to	15	13.9	21	19.4	20	18.5	32	29.6	20	18.5	4.11	1.195	108	100.0
Electronic payment has clear instructions	16	14.8	20	18.5	32	29.6	26	24.1	14	13.0	4.18	1.506	108	100.0
Information and text are clear and easy to understand	16	14.8	24	22.2	32	29.6	23	21.3	13	12.0	4.21	1.926	108	100.0
The electronic payment simplifies your everyday life	16	14.8	20	18.5	29	26.9	27	25.0	16	14.8	4.07	1.604	108	100.0
I find electronic payment useful	22	20.4	25	23.1	20	18.5	28	25.9	13	12.0	4.12	1.282	108	100.0
I find parking easy in Kampala	11	10.2	20	18.5	31	28.7	24	22.2	22	20.4	4.03	1.195	108	100.0
When one auto machine breaks up, I can easily find another one	14	13.0	31	28.7	27	25.0	20	18.5	16	14.8	4.09	1.506	108	100.0
The distance from one auto machine to another is relative	12	11.1	19	17.6	30	27.8	29	26.9	18	16.7	4.11	1.926	108	100.0
It's not costly to move from one auto machine to another	15	13.9	21	19.4	25	23.1	29	26.9	18	16.7	4.18	1.891	108	100.0

Electronic payment are strategically located	15	13.9	21	19.4	20	18.5	32	29.6	20	18.5	4.21	1.453	108	100.0
I can easily locate automation machines of Multiplex Ltd.	16	14.8	20	18.5	32	29.6	26	24.1	14	13.0	4.07	1.342	108	100.0
There are no long queues at the automation machines	16	14.8	24	22.2	32	29.6	23	21.3	13	12.0	4.12	1.802	108	100.0
It takes a short time to make payments at automation machines of Multiplex Ltd	16	14.8	20	18.5	29	26.9	27	25.0	16	14.8	4.03	1.604	108	100.0

Source: Primary Data, 2017

M = Mean. SD= Standard Deviation

Findings from the Table 4.7 above show that the Mean for all items registered above 3.5. Based on the Likert scale used, Mean of above 3.5 illustrates that there are variables. Thus, this statistically means that electronic payment of parking dues was being done by vehicle drivers in Wandegeya, Kampala. Among the items that had means above 3.5 included; Electronic payment is easy to use with 4.09. I can easily locate automation machines of Multiplex Ltd (4.12), the language in the electronic payment is easy to understand (4.11), electronic payment has clear instructions (4.18) This means that street electronic payments being made by the drivers in Wandegeya and Kampala city. This is assumed to have a linkage with customer (drivers in Kampala) satisfaction.

The views from the key informants continually supported the above position. It was noted that electronic payment of parking fees is effected by Multiplex officers in Wandegeya, Kampala city. They stated that both fixed and hand held automated machines can be observed along the streets of Wandegeya especially along Bombo and Buganda roads. The study revealed that Multiplex staff operating hand held machines are always busy ticketing drivers especially those operating taxi business. One of the key informants had this to say:

“Mutliplex staff has done a very good job in controlling parking in the Wandegeya and vehicle have stopped making un necessary and unlawful stoppages...I know few people can see and appreciate the role of those officers controlling but if they were not there, am sure you would fail to even have anywhere you pass because most drivers and riders in Wandegeya are careless and do not take heed of traffic regulations...” (Source, Key Informant B, 05/11/2017)

The above verbatim seemed outrageous on the side of the clients (drivers) representatives in this study. This is because most of them seemed inclining on the fact that multiplex officials and whole parking project were installed just to collect parking dues which are ever increasing. They did see Multiplex to be working towards to see that the overall order in the area is achieved. The above findings seemed synonymous with the documents reviewed. In this case, increasing parking dues are dissatisfiers. This thus implies that street patrolling was being done no matter the purpose. This study in the subsequent section will endeavor to assess the correlation between street patrols and public order in Kampala city.

#### **4.4.1.1 Correlation results for street patrol and public order in Kampala city**

The first null hypothesis stated, “*There is a correlation between electronic payment usability and customer satisfaction*”. Spearman correlation coefficient ( $r$ ) was used to test the hypothesis.

**Table 4.8: Correlation results for electronic payment usability and customer satisfaction**

	Electronic payment usability		Customer satisfaction
Electronic payment usability	Pearson correlation	1	.846**
	Sig.(2-tailed)	.	0.00
Customer satisfaction	N	108	108
	Pearson Correlation	.846**	1
	sig.(2-tailed)	0	.
	N	108	108
** Correlation is significant at 0.01 level (2- tailed)			

Source: *Primary data*

Results in the Table 4.8 above indicates a materialistic positive correlation between electronic payment usability and customer satisfaction since  $r = 0.846^{**}$  was tested at 95% confidence interval and the p-value  $0.000 < 0.05$  significance level. This signifies that electronic payment usability has an influence on the scale of customer satisfaction among road users in Kampala district. Thus, the implication of the findings is that electronic payment usability has had a significant correlation on customer satisfaction in Wandegeya Kampala. The significance illustrates a change in electronic payment usage directly affects customer satisfaction in Kampala. The positive nature of the correlation illustrated that electronic payment usability surveillance must be practiced if customer satisfaction is to be achieved in Kampala.

#### **4.4.1.2 Regression results for electronic payment usability and customer satisfaction**

A further analysis was conducted using a regression to understand the correlation between electronic payment usability and customer satisfaction in Multiplex Street Parking Ltd. in Wandegeya Kampala. Findings are presented in Table 4.8, accompanied by analysis and interpretation.

**Table 4.8: Model summary for electronic payment usability and customer satisfaction**

Model	Unstandardized coefficients	R2	Adjusted R2		Standardized coefficients	t	Sig.
	B			Std Error	Beta		
1 (Constant)	3.256	0.715	0.713	0.135	0.846	24.117	0.000
Electronic payment usability	0.846			0.031		4.201	0

*a. Dependent variable: Customer satisfaction*

R-squared ( $R^2$ ) coefficient of determination is a statistical measure of how close the data are to the fitted regression line. From the table above, it is observed that adjusted  $R^2$  value predicts 71% unit variation in customer satisfaction. This implies that electronic payment usability is a strong predictor of customer satisfaction among road users in Kampala district. Interview findings supported the findings obtained from questionnaires.

#### **4.4.2 Trust in electronic payment and customer satisfaction in Multiplex Street**

##### **Parking Ltd**

Descriptive statistics below refer to trust in electronic payment systems as a way of measuring customer satisfaction in Multiplex Street Parking Ltd. in Wandegaya Kampala and analysing each of them as shown below.

**Table 4.8: Descriptive statistics on trust in electronic payment**

Item	SA		A		NS		D		SD		M	SD	F	%	
	F	%	F	%	F	%	F	%	F	%					
<b>Trust</b>															
Electronic payment fulfils the commitments and	22	20.4	25	23.1	20	18.5	27	25.0	14	13.0	4.03	1.604	108	100.0	
The information offered by electronic payment is	12	11.1	21	19.4	31	28.7	22	20.4	22	20.4	4.09	1.282	108	100.0	
Electronic payment translates to transparency	14	13.0	31	28.7	28	25.9	19	17.6	16	14.8	4.11	1.195	108	100.0	
Customers expect the information to be clear and easily understood	13	12.0	19	17.6	29	26.9	28	25.9	19	17.6	4.18	1.506	108	100.0	
confidentiality is paramount while using electronic payment	16	14.8	21	19.4	25	23.1	27	25.0	19	17.6	4.21	1.926	108	100.0	
Transactions conducted through electronic payment are secure	14	13.0	20	18.5	21	19.4	32	29.6	21	19.4	4.03	1.891	108	100.0	
Electronic payment does not act different from what the user expects	19	17.6	19	17.6	32	29.6	25	23.1	25	23.1	4.29	1.453	108	100.0	
I believe electronic payment functions the way it was programmed to	16	14.8	24	22.2	31	28.7	24	22.2	13	12.0	4.31	1.342	108	100.0	
I believe electronic payment has the necessary resources to successfully carry out its activities	19	17.6	18	16.7	30	27.8	26	24.1	15	13.9	4.15	1.802	108	100.0	

I believe when performing a transaction on the automation machine I know exactly what will happen	20	18.5	27	25.0	20	18.5	28	25.9	13	12.0	4.21	1.442	108	100.0
I believe electronic payment functions as expected	11	10.2	19	17.6	31	28.7	23	21.3	24	22.2	4.27	1.614	108	100.0
Electronic payment has made it easy to access	14	13.0	30	27.8	28	25.9	20	18.5	16	14.8	4.12	1.272	108	100.0
There is a quick response while using	13	12.0	19	17.6	30	27.8	28	25.9	18	16.7	4.23	1.195	108	100.0
Using electronic payment reduces the cost incurred	16	14.8	19	17.6	26	24.1	28	25.9	19	17.6	4.09	1.506	108	100.0
When using electronic payment, it cannot go wrong	16	14.8	20	18.5	20	18.5	32	29.6	20	18.5	4.11	1.926	108	100.0
I trust the quality of service	16	14.8	20	18.5	33	30.6	25	23.1	14	13.0	4.38	1.811	108	100.0
Employees are professional	17	15.7	23	21.3	32	29.6	23	21.3	13	12.0	4.21	1.453	108	100.0
When you need help you can easily be helped	16	14.8	19	17.6	30	27.8	27	25.0	16	14.8	4.14	1.342	108	100.0

Source: Primary Data, 2017

M = Mean. SD= Standard Deviation

The results in table above show that the Mean for all items registered above 3.5. Based on the Likert scale used, Mean of above 3.5 illustrates that there are variables.. However, this statistically means there is a degree of mistrust from clients in the street parking services provided by Multiplex on behalf of KCCA. Among the items that had means above 3.5 included; Electronic payment fulfils



the commitments and promises it assumes (4.03), When using electronic payment, it cannot go wrong (4.11), I trust the quality of service (4.38), Employees are professional (4.21), When you need help you can easily be helped (4.14). This thus implies that to a high extent, the clumping of cars was being done since some clients' willingness to pay is affected by the mistrust resulting into defaulting as clients are not complying to pay in time.

On the other hand, it was found out that some level of corruption was prevailing. Some multiplex staff with hand held machines were not entering data in the system and were taking cash from clients. Also, the way the enforcement team operated was lacking. There was some discrimination in clumping of defaulting and wrongly parked cars. For instance, it was reported that: a lot of investigations are done on people whose cars are clumped and released before paying the accumulated dues.

The findings from the interviewees seemed incongruent to what most of the respondents in the questionnaire had indicated. From the interviews, it was noted that Multiplex clumping of defaulting vehicles has enabled the improvement of street parking in the city. They reasoned that the parking enforcement team has always been seen clumping vehicles with accumulated parking dues arrears and vehicles parked in wrong areas. This was further explained in the following verbatim:

“Perhaps the role done by the parking enforcement officers in Wandegaya and Kampala cannot be underrated because most of the clumping is done and does not come to public notice...the public only reacts on rare cases when the officers fail to meet the required expectations of the public especially about accepting bribes during operation but I wish people visit our books here...we handle numerous cases and a lot of cars and boda-bodas.” (Source, Key Informant F, 04/11/2017)

However, one official who was concerned with corruption indicated on contrary:

“...yes clumping is done but these are limited to drivers who have parked their cars and left. Multiplex officers in some cases do not clump vehicles whose drivers are willing to part away with some money to bribe to them. I think this is the cause of disorder.” (Source, Key Informant A, 07/11/2017)

The above verbatim implied that there is no a contestation on whether clumping is done by multiplex but the only contest is on the cars they clump

#### **4.4.2.1 Correlation results on Trust in electronic payment and customer satisfaction in Multiplex Street Parking**

To test if trust in electronic payment affect customer satisfaction in Wandegeya Kampala, a spearman correlation coefficient was conducted as seen in Table 4.9 below. To verify this hypothesis, a null hypothesis was derived that “*Trust in electronic payment influences customer satisfaction*”.

**Table 4.9: Correlation results on trust in electronic payment and customer satisfaction**

			Trust in electronic payment	Customer satisfaction
Spearman's rho	Trust in electronic payment	Correlation Coefficient	1.000	.828**
		Sig. (2-tailed)	.	.008
		N	108	108
	Customer satisfaction	Correlation Coefficient	.828**	1.000
		Sig. (2-tailed)	.008	.
		N	108	108

Findings above indicate presence of a significant positive correlation ( $\rho = .828$ ) between trust in electronic payment and customer satisfaction in Wandegeya Kampala. Thus, findings show that Trust in electronic payment accounted for 68.6% change in customer satisfaction. After being subjected to a test of significance (p), it is shown that the significance of the correlation ( $p = .008$ ) is less than the recommended critical significance at 0.05. Thus, the effect was significant. Because of this, the hypothesis “Trust in electronic payment influences customer satisfaction” was accepted. The effect of these findings is that there exists a positive influence between trust in electronic payment and customer satisfaction in Kampala Uganda. The significant influence implied that a change in trust in electronic payment contributed to a significant change in customer satisfaction.

#### 4.4.2.2 Regression results for trust in electronic payment and customer satisfaction

Further analysis was conducted with regression analysis to help understand how trust in electronic payment affects customer satisfaction as explained below.

**Table 4.10: Model summary on trust in electronic payment and customer satisfaction**

Coefficients(a)							Summary statistics	
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R squared	0.649
Model		B	Std. Error	Beta			Adjusted R squared	0.642
1	(Constant)	1.329	0.157		8.49	.000	F	7.431
	Trust in electronic payment	0.672	0.042	0.806	16.031	.000	Sig	0
a Dependent Variable: Customer satisfaction								

Source: *primary data, 2017*

Results in the regression table reveal that the predictor variable explains up to 64% of the observed variance in customer satisfaction (adjusted R square = 0.642). Using the beta of 0.806 at  $t = 8.490$  was found to be significant at significance of 0.000 suggesting that trust in electronic payments is a strong predictor of customer satisfaction.

#### 4.4.3 Findings on perceived risk of electronic payment on customer satisfaction

Descriptive statistics below refer to perceived risk in electronic payment systems as a way of measuring customer satisfaction in Multiplex Street Parking Ltd. in Wandegaya Kampala and analysing each of them as shown below.

**Table 4.11: Descriptive statistics on perceived risk measures in electronic payment**

Item	SA		A		NS		D		SD		M	SD	F	%
	F	%	F	%	F	%	F	%	F	%				
<b>Risk Measures</b>														
My credentials are safe with multiplex	22	20.4	25	23.1	20	18.5	20	18.5	13	12.0	4.03	1.604	108	100.0
Electronic payment transactions are intercepted by unauthorized third parties	11	10.2	20	18.5	31	28.7	24	22.2	22	20.4	4.09	1.282	108	100.0
Risk of breaching the electronic payment is low	14	13.0	30	27.8	26	24.1	20	18.5	18	16.7	4.11	1.195	108	100.0
There is a great risk of error in paying by street parking electronically than paying by cash	17	15.7	19	17.6	25	23.1	29	26.9	18	16.7	4.18	1.506	108	100.0
I am risk tolerant	19	17.6	20	18.5	20	18.5	32	29.6	17	15.7	4.21	1.926	108	100.0
Electronic payment may provide my personal information to other people without my consent	18	16.7	20	18.5	31	28.7	25	23.1	14	13.0	4.22	1.836	108	100.0
electronic payment provides good privacy	18	16.7	26	24.1	27	25.0	25	23.1	12	11.1	4.13	1.288	108	100.0

Multiplex Ltd. keep customers information private and confidential	15	13.9	17	15.7	28	25.9	30	27.8	18	16.7	4.23	1.786	108	100.0
Exchange of customer's information	26	24.1	22	20.4	23	21.3	27	25.0	10	9.3	4.19	1.341	108	100.0
Using the automated machine for handling online financial transactions is efficient	13	12.0	19	17.6	24	22.2	27	25.0	25	23.1	4.17	1.282	108	100.0
The automation machine provides confirmation of completed transactions	17	15.7	31	28.7	24	22.2	25	23.1	11	10.2	4.24	1.192	108	100.0
The automation machine reliability and availability	14	13.0	19	17.6	27	25.0	32	29.6	17	15.7	4.28	1.278	108	100.0
Electronic payment operations provide the financial advantages expected	17	15.7	22	20.4	25	23.1	31	28.7	13	12.0	4.12	1.263	108	100.0
The connection may be lost when using electronic payment services	18	16.7	21	19.4	21	19.4	33	30.6	15	13.9	4.11	1.891	108	100.0
The services obtained are according to the set standards	14	13.0	20	18.5	32	29.6	27	25.0	15	13.9	4.28	1.282	108	100.0
The electronic payment is prompt	16	14.8	27	25.0	27	25.0	28	25.9	10	9.3	4.18	1.811	108	100.0
You are always informed about when the service will be provided	15	13.9	19	17.6	26	24.1	29	26.9	19	17.6	4.21	1.223	108	100.0
Multiplex employees offer services at the right time	24	22.2	21	19.4	23	21.3	27	25.0	13	12.0	4.19	1.841	108	100.0

Source: Primary Data, 2017

M = Mean. SD= Standard Deviation

The results in table above revealed that there was relatively low risks associated with electronic payment of parking dues and this is because all the items seemed non-supported and doubted by most of the respondents. It was found out that all 18 items scored their means above 3.5 which indicates the existence of the study variables. This thus, theoretically indicates that to certain extent clients did not associate the electronic payment of parking dues with risks.

Despite the fact that the views from the questionnaire wholly seemed in support of the usage of fixed automated electronic parking payment machines, most of the interviewees indicated that operator handheld machines were being used a lot. This was because of the limited nature of the fixed automated machines and the flexibility of multiplex officers who were approaching vehicles as they stopped to park. One key informant had this to say,

“We are using more of handheld machines than fixed. We use handheld in places where we do not encourage street parking and we cannot install street parking machines....as a result we deploy officers who patrol streets and monitor parking...” (Source, Key Informant C, 09/11/2017)

Another interviewee was on contrary recorded saying:

“The use of handheld machines is preferred by the clients. They don’t like moving away from their vehicles to the machines to pay. Besides, some of our clients have problems in operating fixed machines partly because of lack of knowledge or fear of losing their money in the process of operation. This is evident in other parts of town where many fixed machines have been installed and handheld withdrawn but record the highest default rates...people’s preference of handheld machines is a clear manifestation of people’s fear of risk associated with operating fixed automated machine.” (Source, Key Informant A, 13/11/2017)

The above findings imply that operator handheld machines are the commonly used in Wandegeya areas to put parking order in the area. However, it is not the preferred option for the operating

agency (multiplex). Multiplex would prefer fixed automated machines while the available evidence points to people preferring handheld machines.

#### 4.4.3.1 Correlation results on perceived risk of electronic payment on customer satisfaction

To test if there is a correlation between perceived risks of electronic payment on customer satisfaction in Kampala, a Spearman correlation coefficient was performed as shown below.

**Table 4.12: Correlation results on perceived risk of electronic payment on customer satisfaction**

		Perceive risk of electronic payment	Customer satisfaction
<b>Perceived risk of electronic payment</b>	Pearson correlation	1	.525(**)
	Sig.(2-tailed)	.	.002
	N	150	150
<b>Customer satisfaction</b>	Pearson correlation	.525(**)	1
	Sig.(2-tailed)	.002	.
	N	150	150
<b>** correlation is significant at 0.01 level (2-tailed)</b>			

Results in table 4.11, show that there is a positive significant correlation between perceive risk of electronic payment and customer satisfaction where  $r = 0.525$ ,  $p = < 0.05$ . Therefore, the hypothesis that “Perceived risk of electronic payment affects customer satisfaction” was accepted. The implication of these findings is that there is a correlation between perceived risks of electronic payment on customer in Wandegeya Kampala. The negative correlation implied that perceived



risks of electronic payment do not contribute to customer satisfaction. The negative nature of the correlation implied that perceived risks of electronic payment needed to be revised if customer satisfaction was to be achieved.

#### 4.4.3.2 Regression results for on perceived risks of electronic payment and customer satisfaction

Below are the regression results of perceived risks of electronic payments on customer satisfaction.

**Table 4.13: Model summary for perceived risks of electronic payment and customer satisfaction**

Coefficients(a)						Summary statistics		
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R square	0.275
		B	Std. Error	Beta			Adjusted R squared	0.27
1	(Constant)	1.082	0.337		3.213	.002	F	11.231
	Perceived risk of electronic payment	0.622	0.086	0.525	7.267	.002	Sig	.002
a Dependent variable: Customer satisfaction								

*Source: Primary data*

Table 4.13 results reveal that perceived risks of electronic payment predict 27% of the variance in customer satisfaction. Using the beta of 0.525,  $t = 3.213$  was found to be significant at significance level of 0.002 implying that perceived risks of electronic payment is a strong predictor of customer satisfaction.

## **4.5 Conclusion**

As discussed above, it can be concluded that without adhering to electronic payment usability procedures, customer satisfaction may not be easy to achieve. Therefore, to ensure that customers are satisfied in Kampala, it is important that multiplex employees adhere to the basic standards of service that allow for customer centred approaches like good customer care and flexibility. Furthermore, it can be concluded that without trust, electronic payment system is worsened and customer satisfaction cannot be achieved. Lastly, it can be concluded that perceived risk form a critical component in customer satisfaction. Once the risks are mitigated, customer satisfaction can be achieved.

# CHAPTER FIVE

## SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMENDATIONS

### 5.1 Introduction

This chapter presented the summary, discussion, conclusions and recommendations drawn from the study findings. It also presented the contributions of the study, limitations of the study and areas for further research. The findings are discussed and presented according to the study objectives.

### 5.2 Summary

#### 5.2.1 Electronic payment usability and customer satisfaction

The study results showed that using electronic payment machines positively influenced customer satisfaction in Wandegeya area, Kampala. This was further revealed by the mean above 3.5 indicating presence of study variables. It was established that electronic payment of parking dues was being done by vehicle drivers in Wandegeya, Kampala. The items that had means above 3.5 including; Electronic payment is easy to use with 4.09. I can easily locate automation machines of Multiplex Ltd (4.12), the language in the electronic payment is easy to understand (4.11) and electronic payment has clear instructions (4.18), all attest to this claim.

#### 5.2.2 Trust in Electronic Payment and Customer Satisfaction

The study results showed that trust in electronic payment positively influenced customer satisfaction. The data mean of above 3.5 indicated the existence of the variables under examination. However, this statistically means that there is a degree of mistrust from clients in the street parking services provided by multiplex on behalf of KCCA. The items that had means above

3.5 included; Electronic payment fulfils the commitments and promises it assumes (4.03), When using electronic payment, it cannot go wrong (4.11), I trust the quality of service (4.38), Employees are professional (4.21), when you need help you can easily be helped (4.14). this thus implies that to a high extent, the clumping of cars was being done since some clients' willingness to pay is affected by the mistrust resulting into defaulting as clients are not complying to pay in time.

### **5.2.3 Perceived risk of electronic payment and customer satisfaction**

The study results indicated that perceived risk of electronic payment systems positively influenced customer satisfaction in Wandegeya, Kampala city. It was found out that all 18 items scored their means above 3.5. this statistically meant that to certain extent clients did not associate the electronic payment of parking dues with risks.

## **5.3 Discussion of the study findings**

The discussion findings have been made as per the study objectives below;

### **5.3.1 Electronic payment usability and customer satisfaction**

The study results showed that using electronic payment machines positively influenced customer satisfaction in Wandegeya, Kampala city. According to Rogers *et al.*, (2011), there has been a positive correlation between the way individuals use their electronic payment systems and the satisfaction derived from the experience. Under this study, respondents were reached in their normal environments i.e. in the parking spaces and paying machines spots and responded to the questionnaire. Under this, their usability has been evaluated under the usual environment and is meant to maintain ecological validity.

Research has proved that the establishment of electronic payment systems allows the customer to have flexibility where they are not tied down to a particular set of rules and

functions. Consequently, many people would want to effect their payments either through automated handheld machines because of the mobility of the machine operators or through fixed automated machine that is next to their parking spot. This relatedness to the ease by which people (drivers) effect the payment is the measure of relative advantage regarding access as illustrated in the works by (Polatoglu and Ekin 2001).

### **5.3.2 Trust in electronic payment and Customer Satisfaction**

The study established a positive significant correlation between trust in electronic payment and customer satisfaction in street parking in Wandegeya, Kampala city. The study reveals the importance of building trust and the findings are in line with Chandra *et al.* (2010) who had earlier noted that the amount of faith consumers put in electronic payment systems remarkably affects their willingness to adopt the payment system. When people who usually practice street parking develop perceptions about electronic payment that are good, they will form positive impressions on the behavior and will be willing to accept vulnerability (McKnight and Chervany, 2002). Consequently they will promote the habit and in the long run it becomes a norm. This gives the operators the chance to improve on the service further to meet the technological expectations as they develop.

In electronic payments for street parking in Wandegeya, the buyers (clients/drivers) and sellers (multiplex / KCCA) use related ICTs to make sure that each party is satisfied with the transaction. The buyers need trust to give in their money and personal information. According to Luarn and Lin (2005), both parties of the transaction have to worry a little bit because of the uncertainty in the technology.

### **5.3.3 Perceived Risk in electronic payment and Customer Satisfaction**

The study established a positive significant correlation perceived risk of electronic payment systems and customer satisfaction in Wandegeya, Kampala city. The study findings proved the relevance of understanding the perceived risks associated with electronic payment of street parking dues and these findings are in agreement with Schlosser *et al.*, (2006) who believed that the way individuals perceive risk would play a major role in affecting their online consumer behavior. Zhou (2011) expounds on electronic payments as processes that deal with finances and financial information. Consequently, Zhou notes the great uncertainty and risk for users involved.

## **5.4 Conclusions**

### **5.4.1 Objective one: To establish the correlation between usability and customer satisfaction in Multiplex Street Parking Ltd. In Wandegeya Kampala.**

Basing on discussion of the study findings, the study concluded that without embracing electronic payment of street parking, traffic flow in Wandegeya will is always going to be affected negatively. Electronic payments save time reduce human error that come with cash handling. This promotes smooth flow of traffic. Therefore, to ensure a smooth flow of traffic in Wandegeya and Kampala city, it is important that more electronic payment machines are installed to allow easy access and reduced queue time.

It was further concluded that usability of a product depends on it flexibility. It when the clients find meaning in deriving their satisfaction. This implies that most of the modes of the payment used by multiplex ought to be user friendly to facilitate.

#### **5.4.2 Objective two: To examine the influence of trust on customer satisfaction in Multiplex Street Parking Ltd. In Wandegeya Kampala.**

Basing on discussion of the study findings, it can also be concluded that without trust in the electronic payment of parking dues, people will shun away from embracing its use. Hence, the intended benefit of bringing order into street parking general traffic flow in Wandegeya and Kampala city will be jeopardized. Therefore, to ensure order in both street parking and traffic flow in Wandegeya and Kampala City, it is important that multiplex and KCCA engage processes in electronic payment that instill trust in the people.

It was further concluded that with increasing population and users of electronic payment system, further efforts on streaming working conditions of staff and building capacity have become critical for the survival of the system. The success of the electronic payment system there depends on how it management and correlation of the executing agency with the customers.

#### **5.4.3 Objective three: To establish the effect of perceived risk on customer satisfaction in Multiplex Street Parking Ltd. In Wandegeya Kampala.**

Basing on discussion of the study findings, it is can further be concluded that there are perceived risks associated with electronic payment of parking dues especially regarding the fixed automated machines. This is because some clients (drivers) feel they don't possess necessary skill to operate the machine by themselves and fear losing money in the process. Thus, they prefer that hand held machine that are operated by the multiplex officer to effect their payments. Therefore, to ensure that traffic order is realized in Wandegeya and Kampala city, it is important that Multiplex neutralizes the perceived risks and provides cyber security to the people personal and financial information.

Perceived risk being a factor that compromise quality and lower customer expectation multiplex ought to realize the need to address risks in order to realize its goal. Customers only become comfortable using a service or a product only when they are likely to experience less risk.

### **5.5 Contributions to knowledge**

From the study findings and entire discussion, it evident that information on electronic payment system, being a new development in Uganda deserves more attention especially in the implementation stage. The findings thus serve to avail information on the implementation process and what should be done by implementing agencies

### **5.6 Implications to theory**

Two theories were adopted by the study. Namely; DeLone & McLean Information success model as a frame work for measuring the success or effectiveness of information systems and the disconfirmation model, which argues that satisfaction as the length at which the perceived fitness for purpose of a product or service meets the expectations of the customer.

The theory emphasized satisfaction as the result of direct experiences with products or services, and that it occurs by comparing perceptions against expectations of customers. With improved customer satisfaction and product quality. This can be achieved by multiplex Uganda.

The fickle patchy nature of consumer attitudes was confirmed in the study. It found out that the level of trust is not the sole determinant of e-payment readiness or adoption. But observed the existence of a consistent gap between consumer awareness, consumer perceived risk and consumer usage, pointing again to the crucial interplay between infrastructure and consumer psychology.



Basing on the findings, the disconfirmation model is true and relevant as seen at multiplex. The study found out that the significant correlation between a e-payment usability and customer satisfaction

### **5.8 Implication to policy and practice**

Policy implementation is an important element in any venture. it is thus, important that implementing agencies appreciate the role and strategize for proper implementation. In real practice, user department ought to appreciate for example KCCA if they are to attain progress.

Policy makers must grapple with levels of public antipathy towards a cashless future. The study commissioned by the researcher, showed an instinctive tendency to prefer cash among most car owners and drivers. They want retain the option to pay in cash even if they don't necessarily call upon it. And while multiplex street parking and other companies such as telecommunication ones have invested a lot in electronic payment, making it to work better.

Practitioners need to devote some more resources towards working out what are, precisely, and within their specific cultural contexts like people's mind set, the mental obstacles that cause some people to stick to cash, before making massive investments in digital/electronic infrastructure that only have limited impact.

While act of investment is demanded for digital era that is cashless, there is also a need for the practitioners to sensitize the users and the public to improve their awareness about electronic payment systems.

### **5.9 Recommendations**

In light of the above conclusions, below are the suggested recommendations as each study objective;

### **5.9.1 Objective one: To establish the correlation between usability and customer satisfaction in Multiplex Street Parking Ltd. In Wandegeya Kampala.**

There is a need to promote the use of electronic payment machines in paying parking dues. This is because it was established in the study that some people are still driving up to the multiplex offices to pay their fees. Therefore, more payment machines need to be installed and people educated on their use. It is important to note that usability is essential in service provision and therefore multiplex should acknowledge the importance it has on customers and make more usable products that are friendly to its clients.

Multiplex street parking need to carve out a niche for themselves in Wandegeya and Kampala Metropolitan city. Targeting the smart, young and tech-savvy booming middle class to embrace the frictionless experience fostered by the parent eco-systems, compounded by highly competitive consumer market place.

### **5.9.2 Objective two: To examine the influence of trust on customer satisfaction in Multiplex Street Parking Ltd. In Wandegeya Kampala.**

From the study findings, it was found out that limited trust in the electronic payment results from limited knowledge and fear to provide personal and financial information. Multiplex and KCCA should educate the people about the operations of the machines. The machines should be user friendly and connection should be reliable. If consistent application of rules are applied by multiple street parking, its ability to compete favorably will raise consumers' privacy expectation will be meet in a consistent way. This will lead to creation of trust meaning that consumers are willing to use e-payment

To ensure customer compliance and adherence to the system, an online information platform should be initiated by KCCA and Multiplex to educate the public on the electronic system. This will serve to help the clients to appreciate the importance and mode of operation of the system.

### **5.9.3 Objective three: To establish the effect of perceived risk on customer satisfaction in Multiplex Street Parking Ltd. In Wandegeya Kampala.**

Therefore, if traffic order is to be ensured Multiplex and KCCA need to strengthen the capacity of the people through sensitization and education. It is also paramount that more electronic payment machines be installed around Wandegeya and Kampala city to promote access if traffic order is to be maintained.

In order to maximize electronic payment growth, perceived risks such as privacy concerns, must be addressed. Consumers must have confidence that data is being protected.

This will guarantee that all consumers' data is safe and protected through a level playing field in applicable regulations in consistent way but also promoting innovation in electronic payment technologies to realize their full social and economic potential in Wandegeya Kampala.

Further consideration ought to be put on negligent officials who subject clients to costs through clamping for long hours without appearing. It is incumbent upon KCCA and Multiplex to ensure that mechanisms are put in place to address such cases that may lead to customer dissatisfaction.

### **5.10 Limitations of the study**

Though the research was based on the triangulation method, the focus was mainly on quantitative. Future studies should use both approaches intensely as it enable the researcher to compare from two approaches at a much broader level. Some respondents deliberately failed to answer the questionnaire. This gave the researcher hard time but he had to resource and replaced such people with the same people in the target population.

Secondly, some respondents wrongly filled the questionnaires. This came as a result of time constraints as some of them rushed to answer the question and go about their ways. But the researcher managed to recover most of the questionnaires well filled. Those which were wrongly filled were ignored.

### **5.11 Limitations of the Study**

Some respondents may not be able to disclose some information with fear to disclose information considered to be sensitive. However, the researcher assured confidentiality to the respondents and using closed ended questions accompanied.

Majority of the respondents have busy schedules. For instance, the time the researcher needs to meet the respondents is during office hours for appointments. However, the researcher reduced the dangers of this limitation by following agreed time strictly so that the work would be completed in planned time schedule.

### **5.12 Areas recommended for further study**

The Researcher recommends that the same study be carried out in greater Kampala in to get a clear view of the topic understudy. Also the study was limited to two variables; electronic payment and customer satisfaction. Therefore, there is need to investigate other factors which may be affecting customer satisfaction in Wandegaya, Kampala city because it may not only be electronic payment but also others like clumping of defaulting vehicles. Since it was a cross sectional study, alternative longitudinal cohort study should be applied in future research.

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# Appendices

## Appendix I: Research Questionnaire for Multiplex Customers

**Dear Respondent,**

I am, Gerald Segawa graduate student at Uganda Management Institute. As part of the academic requirements, I am conducting a research study on *“Electronic Payment and Customer Satisfaction: A Case Study of Multiplex Street Parking in Wandegeya Kampala”*. You have been selected to participate in this study so as to solicit reliable information regarding the topic. Feel free to give information to the best of knowledge, as it will be treated with utmost confidentiality and for only the purpose of this study. Thank you for cooperation.

### SECTION A: DEMOGRAPHIC DATA

#### 1.1 Personal particulars

1. Gender

(a) Male

(b) Female

2. Level of Education

(i) None

(ii) Primary

(ii) Secondary

(iii) Degree

3. What is your age? .....

4. Experience on using electronic payment system

(i) Less than 1 year

(ii) Between 2-3



(iii) 3- 4 years

(iv) More than 5 years

## SECTION B: ELECTRONIC PAYMENT USABILITY

In this section, respondents are required to indicate the extent to which they agreed or disagreed with the statements that measure usability using the following rating scale: SA- for strongly agree, A- for agree, NS- for not sure, D- for disagree and SD- for strongly disagree.

Usability measures	SA	A	NS	D	SD
<b>Ease of use</b>					
1.Easy to find information in the electronic payment automation machine					
2.Electronic payment is easy to use					
3.The language in the electronic payment is easy to understand					
4. Electronic payment has clear instructions					
5. Information and text are clear and easy to understand					
<b>Perceived usefulness</b>					
1. The electronic payment simplifies your everyday life					
2. I find electronic payment useful					
3.I find parking easy in Kampala					
<b>Flexibility</b>					
1. When one auto machine breaks up, I can easily find another one					
2. The distance from one auto machine to another is relative					
3. It's not costly to move from one auto machine to another					
<b>Convenience</b>					
1. Electronic payment are strategically located					
2. I can easily locate automation machines of Multiplex Ltd.					
3. There are no long queues at the automation machines of Multiplex Ltd.					
4. It takes a short time to make payments at automation machines of Multiplex Ltd.					

**SECTION C: TRUST IN ELECTRONIC PAYMENT**

In this section, respondents are required to indicate the extent to which they agreed or disagreed with the statements that measure trust using the following rating scale: SA- for strongly agree, A- for agree, NS- for not sure, D- for disagree and SD- for strongly disagree.

<b>Trust measures</b>	<b>SA</b>	<b>A</b>	<b>NS</b>	<b>D</b>	<b>SD</b>
<b>Honesty</b>					
1. Electronic payment fulfills the commitments and promises it assumes					
2. The information offered by electronic payment is sincere and honest					
3. Electronic payment translates to transparency					
4. Customers expect the information to be clear and easily understood					
5. confidentiality is paramount while using electronic payment					
6. Transactions conducted through electronic payment are secure					
7. Electronic payment does not act different from what the user expects					
<b>Competence</b>					
1. I believe electronic payment has the necessary resources to successfully carry out its activities					
2. I believe electronic payment has the necessary resources to successfully carry out its activities					
3. I believe when performing a transaction on the automation machine I know exactly what will happen					
4. I believe electronic payment functions as expected					
<b>Efficiency</b>					
1. Electronic payment has made it easy to access					
2. There is a quick response while using					
3. Using electronic payment reduces the cost incurred					
4. When using electronic payment, it can not go wrong					
<b>Quality</b>					

1. I trust the quality of service					
2. Employees are professional					
3. When you need help you can easily be helped					

#### **SECTION D: PERCEIVED RISK OF ELECTRONIC PAYMENT**

In this section, respondents are required to indicate the extent to which they agreed or disagreed with the statements that measure perceived risk using the following rating scale: SA- for strongly agree, A- for agree, NS- for not sure, D- for disagree and SD- for strongly disagree.

<b>Perceived risk measures</b>	<b>SA</b>	<b>A</b>	<b>NS</b>	<b>D</b>	<b>SD</b>
<b>Security</b>					
1. My credentials are safe with multiplex					
2. Electronic payment transactions are intercepted by unauthorized third parties					
3. Risk of breaching the electronic payment is low					
4. There is a great risk of error in paying by street parking electronically than paying by cash					
5. I am risk tolerant					
<b>Privacy</b>					
1. Electronic payment may provide my personal information to other people without my consent					
2. electronic payment provides good privacy					
Multiplex Ltd. keep customers information private and confidential					
3 Exchange of customer's information					
<b>Performance</b>					
1. Using the automation machine for handling online financial transactions is efficient					
2. The automation machine provides confirmation of completed transactions					
3. The automation machine reliability and availability					

4. Electronic payment operations provide the financial advantages expected					
5. The connection may be lost when using electronic payment services					
<b>Reliability</b>					
1. The services obtained are according to the set standards					
2. The electronic payment is prompt					
3. You are always informed about when the service will be provided					
4. Multiplex employees offer services at the right time					

### SECTION E: CUSTOMER SATISFACTION

In this section, respondents are required to indicate the extent to which they agreed or disagreed with the statements that measure customer satisfaction using the following rating scale: SA- for strongly agree, A- for agree, NS- for not sure, D- for disagree and SD- for strongly disagree.

<b>Customer Satisfaction</b>	<b>SA</b>	<b>A</b>	<b>NS</b>	<b>D</b>	<b>SD</b>
1.I am satisfied with electronic payment					
2.Electronic payment is good					
3.Using electronic paymentsaves time					
4.I am happy with the services offered by Multiplex Ltd.					
5. Multiplex Ltd. employees are always willing to help					
6. Multiplex Ltd. employees handle our complaints timely					

## **Appendix II: Interview guide for key the informants (Top management, Middle)**

Dear Respondent,

I am, Gerald Segawa graduate student at Uganda Management Institute. As part of the academic requirements, I am conducting a research study on *“Electronic Payment and Customer Satisfaction: A Case Study of Multiplex Street Parking in Wandegeya Kampala”*. You have been selected to participate in this study so as to solicit reliable information regarding the topic. Feel free to give information to the best of knowledge, as it will be treated with utmost confidentiality and for only the purpose of this study.

### **Questions**

1. What are the factors enhancing the adoption of electronic payment?
2. Are there challenges facing you on implementation of electronic payment in your company?
3. Do you think that your customers are satisfied with electronic payment in your Bank?
4. If not, what strategies are normally used to satisfy customers on using electronic payment?

**Thank you for your cooperation**

### **Appendix III: Documentary Review Guide**

This will review related information in accordance with the study variables

- a) Review relevant information regarding usability of electronic payment and customer satisfaction
- b) Review relevant information regarding trust of electronic payment and customer satisfaction
- c) Review information regarding perceived risk of electronic payment and customer satisfaction

**Appendix IV: Table for Determining sample size from a given population**

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Source: Krejcie & Morgan (1970, as cited by Amin, 2005)

Note.—*N* is population size.

*S* is sample size.



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Your Ref:

Our Ref: G/35

30<sup>th</sup> October, 2017

Mr. Gerald Segawa  
14/MBA/11/044.

Dear Mr. Segawa

## FIELD RESEARCH

Following a successful defense of your proposal before a panel of Masters Defense Committee and the inclusion of suggested comments, I wish to recommend you to proceed for fieldwork.

Please note that the previous chapters 1, 2 and 3 will need to be continuously improved and updated as you progress in your research work.

Wishing you the best in the field.

Yours Sincerely,

Dr. Michael Kiwanuka  
AG. HEAD, DEPARTMENT OF ECONOMICS AND MANAGERIAL  
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30<sup>th</sup> October, 2017

TO WHOM IT MAY CONCERN

MASTERS IN BUSINESS ADMINISTRATION DEGREE RESEARCH

**Mr. Gerald Segawa** student of the Master of Business Administration of Uganda Management Institute 11<sup>th</sup> Intake 2014/2015, **Registration Number 14/MBA/11/044.**

The purpose of this letter is to formally request you to allow this participant to access any information in your custody/organization, which is relevant to his research.

His research Topic is: *"Electronic Payment and Customer Satisfaction: A case study of Multiplex Street Parking in Wandegaya, Kampala"*.

Yours Sincerely,

Dr. Michael Kiwanuka  
AG. HEAD, DEPARTMENT OF ECONOMICS AND MANAGERIAL  
SCIENCE