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Customer Satisfaction with Digital Wallet Services in Kathmandu Valley

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Abstract

This study examines the customer satisfaction with digital wallet services in Kathmandu valley. Customer satisfaction with digital wallet is the dependable variable. The independent variables are service quality, ease of use, cost, perceived security and perceived trust. The primary source of data is used to assess the opinions of the respondents regarding the customer satisfaction with digital wallet services in Kathmandu valley. The study is based on primary data of 113 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation coefficients and regression models are estimated to test the different customer satisfaction with digital wallet services in Kathmandu valley.

The result shows that service quality is positively correlated to customer satisfaction with digital wallet. It means that an increase in service quality leads to an increase in customer satisfaction with digital wallet. Similarly, there is a positive relationship between ease of use and customer satisfaction with digital wallet. It means that an increase in ease of use leads to increase in customer satisfaction with digital wallet. Likewise, cost has a positive relationship with customer satisfaction with digital wallet. It shows that an increase in costs leads to increase in customer satisfaction with digital wallet. Furthermore, there is a positive relationship between perceived trust and customer satisfaction with digital wallet. It indicates that the increase in perceived trust leads to increase in customer satisfaction with digital wallet. Moreover, perceived security has a positive relationship within customer satisfaction with digital wallet. It indicates that the increase in perceived security leads to an increase in customer satisfaction with digital wallet.

Keywords: service quality, ease of use, cost, perceived trust, perceived security, customer satisfaction

1. Introduction

Digital wallet services are electronic platforms that allow users to store, send, and receive money using digital devices like smartphones, tablets, and computers. These services are evolving constantly, and new features or wallet providers continue to emerge as digital transactions become even more integrated into daily life. Digital wallets have multiple usages, including making purchases from websites or using mobile devices to make in-store transactions (Miruna, 2019). These services serve as a digital replacement for traditional physical wallets, providing a convenient and secure way to manage financial transactions. Customer satisfaction with digital wallet services is a critical metric for companies operating in the fintech sector. As more consumers turn to digital wallets for transactions, the level of satisfaction influences both retention rates and the adoption of these services. Due to the growth of the e-commerce industry, the electronic payment platform is becoming increasingly prominent and essential for smartphone users (Luo *et al*., 2017). Cash payments are still accepted, e-wallets are one of the digital payment options that are gaining traction in the ecommerce industry. The secret of the digital products' success is how simple they are

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to shop for, use, and top off balances regarding electronic payments in online transactions (Suhardjono *et al*., 2022). Similarly, Putra and Sfenrianto (2020) demonstrated that a good payment system's security factor and speed influenced customer satisfaction in the digital payment method. Oliveira *et al.* (2016) suggested that the digital payment system's security and performance directly affect customer loyalty. The current economy is transforming into a cashless economy where daily transactions are being performed using the digital wallet. Besides, satisfaction is also defined as an overall evaluation based on the total purchasing experience and consumption of goods or services from time to time (Leong *et al*., 2015).

Ye and Liu (2017) analyzed that the influence factors of users satisfaction of mobile commerce: An empirical research in China. The study identified that M-commerce may be made better, give a safer and more fun purchase experience and boost customer satisfaction. Similarly, Khando *et al.* (2023) examined that the emerging technologies of digital payments and associated challenges. The study found that features like encryption, biometric authentication, and fraud detection mechanisms boost customer trust and satisfaction. Likewise, Gefen *et al.* (2003) evaluated that the trust and TAM in online shopping: An integrated model. The study conceptualized that the trust is a critical factor in consumer behavior, technology adoption, and customer satisfaction. A lack of trust can hinder adoption, particularly in regions where technological awareness is still developing. Further, Karim *et al.* (2022) assessed that the customer satisfaction towards E-wallet payment system in Bangladesh. The study highlighted that the cost sensitivity of users toward digital wallets. Affordability and low transaction fees were found to significantly influence satisfaction. The study also revealed that the cost-saving features not only enhance satisfaction but also drive repeat usage, particularly in regions like developing countries, where cost considerations often dictate consumer choices. However, Syifa and Tohang (2020) evaluated that the use of e-wallet system. The study identified that performance expectancy is the most influential factor in determining user satisfaction and behavioral intention. The study also stressed that the importance of information and service quality, which significantly influence users' trust and their willingness to continue using digital wallets. Moreover, Ilieva *et al.* (2023**)** ascertained customer attitude toward digital wallet services. The study revealed that factors such as mobile application quality, familiarity, and payment security influenced satisfaction and trust. The study also underscored that the need for providers to prioritize user-friendly interfaces and robust security measures to retain users post-pandemic. Additionally, Budiarani *et al.* (2021) investigated that how the pandemic influences customer satisfaction with digital wallet services in Indonesia. The study found that many features fell into the "must-be" and "one-dimensional" categories. The study also showed that while some features met expectations, others failed to deliver, highlighting the need for continuous improvement.

Valencia and Layman (2021) studied that the e-wallet service innovation, service delivery, and customer satisfaction on customer loyalty within Shopeepay in Indonesia. The study revealed that service innovation and delivery not only mediate customer satisfaction but also directly influence loyalty. Similarly, Muhtasim and Tan (2022) investigated that the customer satisfaction with digital wallet services: An analysis of security factors. The study emphasized that transaction speed, authentication, encryption mechanisms, software performance, and privacy details all play a pivotal role in shaping user trust and satisfaction. Respondents in the study agreed that these factors greatly influence their digital payment experience, underlining the importance of robust security features in encouraging adoption.

Likewise, Ajina *et al.* (2023) examined that the effect of mobile-wallet service dimensions on customer satisfaction and loyalty: An empirical study. The study demonstrated that service quality, ease of use, usefulness, cost, and security collectively influence customer satisfaction. Interestingly, while perceived ease of use and usefulness did not directly impact satisfaction, they were found to enhance customer loyalty through other mediating factors. Further, Phuong and Vu (2020) analyzed that the customers' continuance intentions towards e-wallet usage: The emergence of mobile payment acceptance in Vietnam. The study emphasized that trust and security are consistently found to be the most influential factors shaping consumer satisfaction and continued usage of digital wallets across various countries, including Vietnam and Taiwan. However, Wu & Chen (2017) assessed that the customer satisfaction with mobile payments: The role of trust and security. The study found that trust and security are consistently found to be the most influential factors shaping consumer satisfaction and continued usage of digital wallets across various countries, including Vietnam and Taiwan. The study also revealed that the trust in the service provider and secure transaction processes help users feel comfortable using mobile wallets over the long term.

Kim *et al.* (2018) investigated that the determinants of user satisfaction in mobile payment services in South Korea. The study suggested that perceived ease of use and perceived usefulness are significant predictors of user satisfaction and continued adoption. For instance, mobile wallet users in South Korea and Vietnam appreciate easy-to-navigate interfaces and the practical benefits of using the technology. Similarly, Gupta & Arora (2022) analyzed that the role of cost and promotions in mobile wallet satisfaction. The study found that cost efficiency plays a role in mobile wallet adoption and satisfaction, particularly with cashback and discount promotions. The study also demonstrated that the consumers tend to show greater satisfaction when mobile wallet providers offer cost-effective services and attractive promotions. Likewise, Sharma *et al*. (2021**)** evaluated that the factors affecting customer satisfaction with mobile wallets in India. The study emphasized cost efficiency plays a role in mobile wallet adoption and satisfaction, particularly with cashback and discount promotions. The study also showed that the consumers tend to show greater satisfaction when mobile wallet providers offer cost-effective services and attractive promotions. Further, Dahlberg *et al*. (2015) examined that the customer satisfaction with mobile payments in Finland: The role of trust and quality. The study highlighted that service quality, including responsiveness and reliability, strongly influence user satisfaction. The study also found that the mobile wallet provider's ability to resolve issues quickly and provide dependable service is crucial for maintaining customer satisfaction. Moreover, Anjali & Suresh (2019) studied on the customer satisfaction of bharat interface for money (BHIM). The study found that speed of transaction significantly influences customer satisfaction, particularly for the BHIM application in India. The study also showed that fast and seamless transaction experiences are essential to retain users and encourage frequent use. Additionally, Brahmbhatt (2018) ascertained that the customers' perception towards E-wallets in Ahmedabad city. The study suggested that regional differences play a role in consumer preferences and perceptions toward mobile wallets. For example, while Indian consumers focus on security, ease of use, and cost savings, South Asian users may prioritize convenience and transaction speed.

In the context of Nepal, Shrestha and Bajracharya (2023) analyzed that the trust, ease of use, and customer satisfaction with digital wallets: Evidence from Kathmandu. The study showed that responsiveness, reliability, and assurance significantly contribute to customer satisfaction in digital wallets. The study also showed that the trust is enhanced by clear transaction policies and prompt customer support, which positively impact satisfaction and usage. Similarly, Poudel & Karki (2022) examined that ease of use and security in digital wallets: A student perspective. The study concluded that ease of use is the primary driver of digital wallet adoption, especially among students, while perceived security concerns (e.g., fear of fraud) act as a barrier. Likewise, Lama (2021) evaluated that the impact of perceived cost on digital wallet satisfaction. The study showed that the lower transaction costs and frequent promotional offers (e.g., cashback, discounts) significantly enhance customer satisfaction, while hidden charges have a negative impact. Further, Acharya (2020) assessed that the trust and security in digital wallets: Evidence from Nepal. The study demonstrated that regulatory frameworks and clear policies enhance user confidence and retention in digital wallet systems. Strong encryption and transparent policies are vital to fostering trust in mobile wallet usage. Moreover, Sharma & Joshi (2020) ascertained that the user interface design and customer satisfaction in digital wallets. The study showed that a simple and intuitive user interface design plays a key role in customer satisfaction and loyalty. Complex or unresponsive interfaces are major pain points. However, Rai *et al.* (2019) investigated that the promotional offers and their impact on digital wallet satisfaction in Nepal. The study concluded that the promotional offers, particularly cashback and discounts, have a direct influence on customer satisfaction and transaction volumes. Furthermore, Dangol & Kautish (2019) studied that the security related issues and challenges in electronic payment system in Nepal: A study from customer's perspective. The study highlighted that lack of awareness and security concerns are the main barriers to mobile payment system adoption. Additionally, Tamrakar & Shah (2019) examined that the modeling the barriers to mobile payment system in the Nepalese payment scenario. The study found that hardware, software capabilities, and a lack of knowledge about digital wallets remain significant barriers in Nepal's market.

The above discussion reveals that the empirical evidences vary greatly across the studies concerning the impact of customer satisfaction with digital wallet services in Kathmandu valley. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The main purpose of the study is to analyze the customer satisfaction with digital wallet services in Kathmandu valley. Specifically, it examines relationship of service quality, ease of use, cost, perceived trust and perceived security with customer satisfaction with digital wallet services in Kathmandu valley.

The remainder of this study is organized as follows. Section two describes the sample, data and methodology. Section three presents the empirical results and the final section draws the conclusion.

2. Methodological aspects

The study is based on the primary data. The data were gathered from 113 respondents through questionnaire. The respondents' views were collected on service quality, ease of use, cost, perceived trust, perceived security and customer satisfaction. This study is based on descriptive as well as casual comparative research designs.

The model

The model used in this study assumes that customer satisfaction with digital wallet depends upon the digital services in Kathmandu Valley. The dependent variable selected for the study is customer satisfaction with digital wallet. Similarly, the independent variables are service quality, cost, ease of use, perceived trust and perceived security. Therefore, the model estimated in this study is stated as follows:

$CSWDW = \beta_0 + \beta_1 SQ + \beta_2 CO + \beta_3 EOU + \beta_4 PT + \beta_5 PS + e$

Where

CSWDW= Customer satisfaction with digital wallet

SQ = Service quality

CO = Cost

PT = Perceived trust

EOU = Ease of use

PS = Perceived security

Customer satisfaction with digital wallet was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using "Digital wallets provide transparency in transactions, which positively impacts the overall customer experience", "Easy-to-use interfaces and user-friendly apps are key factors driving customer satisfaction with digital wallets in Kathmandu Valley" and so on. The reliability of the feature was measured by computing the Cronbach's alpha (α =0.937).

Service quality was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include "The structure of curriculum positively influences my engagement with course material", "The flexibility of curriculum allows me to seek my academic interest, increasing my engagement" and so on. The reliability of the feature was measured by computing the Cronbach's alpha (α =0.843).

Ease of use were measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include "Engaging in extracurricular activities outside of classroom positively impacts my overall satisfaction with university life", "Extracurricular activities contribute to a sense of well-being and fulfillment beyond academic studies" and so on. The reliability of the feature was measured by computing the Cronbach's alpha (α = 0.891).

Cost was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree? There are 5 items and sample items include "The teaching methods used in my class effectively capture my interest and engagement in learning", "The use of real-world examples and applications in teaching method enhances my understanding in course" and so on. The reliability of the feature was measured by computing the Cronbach's alpha (α = 0.864).

Perceived trust was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include "The use of digital resources makes course content more engaging and accessible", "Interactive online platforms and tools increases my participation and engagement in the course" and so on. The reliability of the feature was measured by computing the Cronbach's alpha (α = 0.892).

Perceived security was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include "The physical classroom environment (e.g. seating arrangements, lighting) positively impacts my engagement in learning", "The use of group activities and discussions in the class promotes my active involvement in learning" and so on. The reliability of the feature was measured by computing the Cronbach's alpha (α = 0.866).

The following section describes the independent variables used in this study along with the hypothesis formulation

Service quality

Service quality refers to the overall perception of a service based on how well it meets or exceeds customer expectations. It plays a crucial role in customer satisfaction, loyalty, and brand reputation. Ngo and Nguyen (2016) revealed that service quality has a positive effect on shopping satisfaction, which, in turn, dictates purchase intention. Similarly, Liljander and Strandvik (1993) found that experience is not needed for evaluating service quality, and service can be evaluated on the basis of the knowledge about service provider, while satisfaction is an inner view, resulted from customer's own experience from the service. Likewise, Oh (1999) stated that there is positive and significant relationship between service quality and customer satisfaction. Further, Hernon *et al.* (1999) demonstrated that service quality is positively correlated with customer satisfaction. Based on it, this study develops the following hypothesis:

H_1: There is a positive relationship between service quality and customer satisfaction with digital wallet.

Ease of use

Ease of use refers to how simple, intuitive, and user-friendly a product, service, or system is to interact with. It is a key factor in determining the overall user experience, particularly when it comes to digital platforms, apps, websites, and even physical products. Nguyen (2020) stated that the ease of use is the degree to which a person believes that using technology will be effort-free. Similarly, Kumar and Gupta (2024) concluded that the effect of ease of use on digital payment platform user satisfaction was confirmed to be positive. Likewise, Sultan *et al*. (2019) showed that the perceived easy usage has a positive relationship on the users' use of a system. Further, Athique (2019) demonstrated the positive and significant relation of perceived ease of use with the usage of e-money. Based on it, this study develops the following hypothesis:

H_2: There is a positive relationship between ease of use activities and customer satisfaction with digital wallet.

Cost

Cost refers to the monetary value of resources used or expended to produce or acquire goods or services. It is a fundamental concept in business, economics, and finance, and it plays a crucial role in decision-making, pricing strategies, profitability, and cost management. Muhtasim and Tan (2022) indicated that high charges for the transactions were negatively related to the satisfaction of the users, inferring that cost is only one of the many significant aspects that lead consumers into selecting a digital portfolio service. Similarly, Muthukalyani and Irinsutha 2022) demonstrated the factors which influence customer satisfaction on the usage of e-wallets. It pointed out that transaction charges had a major bearing on the satisfaction level of the users, such that the high lower transaction costs could positively lead to better satisfaction levels. Likewise, Wang *et al.* (2021) revealed that cost of services are positively related with customer satisfaction. Moreover,Truong *et al.* (2021) found that customer satisfaction lowers a firm's risk and significantly attenuates its financing costs. Based on it, this study develops the following hypothesis:

H_3: There is a positive relationship between cost and Customer satisfaction with digital wallet

Perceived trust

Perceived trust refers to the degree to which a customer believes that a business, service, or brand is reliable, dependable, and capable of fulfilling its promises. It's a crucial component of the customer experience and influences decisions, especially in areas where security, privacy, and quality are important factors. Gul (2014) found that there is positive and significant relationship among reputation, customer satisfaction, trust and customer loyalty. Similarly, Daud *et al.* (2018) revealed that there is a direct effect between trust with loyalty or indirect effect through the mediation on perceived usefulness and or satisfaction. Likewise, Leninkumar (2017) demonstrated that there is a significant positive correlation between customer trust and loyalty; customer satisfaction and loyalty; and customer satisfaction and trust. The study also showed that customer trust impacted by customer satisfaction which proved that customer satisfaction is an antecedent of customer trust. Further, Choi (2010) stated that there is significant positive relationship perceive trust and customer satisfaction. Based on it, this study develops the following hypothesis:

H_4: There is a positive relationship between perceived trust and customer satisfaction with digital wallet.

Perceived security

Perceived security refers to the belief or confidence that a user or customer has regarding the safety and protection of their personal information, financial data, or transactions when interacting with a system, service, or platform. Muhtasim *et al.* (2022) suggested that many respondents agreed that the stated security factors influenced their satisfaction when using digital wallets. Previous studies indicated that financial security, privacy, system security, cybercrime, and trust impact online purchase intention. Similarly, Tsiakis and Sthephanides (2005) concluded that it is unlikely that customers would participate in purchases that do not attain a standard of protection which shows that security positively affects the application of cashless transactions. Likewise, Belás *et al.* (2016) found that there is a positive and significant relationaship between the perceived security and customer satisfaction. Further, Muhtasim (2022) highlighted that the trust of security has a significant effect on customer satisfaction and customer satisfaction has a significant effect on customer loyalty. Based on it, this study develops the following hypothesis:

H_5: There is a positive relationship between perceived security and customer satisfaction with digital wallet.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with means and standard deviations have been computed, and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficients matrix

This table presents Kendall's Tau coefficients between dependent and independent variables. The correlation coefficients are based on 113 observations. The dependent variable is CSWDW (Customer satisfaction with digital wallet). The independent variables are SQ (Service quality), EOU (Ease of use), CO (cost), PT (Perceived trust) and PS (Perceived security).

Variables	Mean	S.D.	CSWDW	SQ	EOU	COST	PT	PS
CSWDW	3.798	0.877	1					
SQ	3.621	0.9526	0.629**	1				
EOU	3.692	0.9809	0.662**	0.617**	1			
COST	3.662	0.9502	0.643**	0.633**	0.654**	1		
PT	3.697	0.9185	0.668**	0.601**	0.685**	0.636**	1	
PS	3.6770	0.91958	0.642**	0.552**	0.610**	0.557**	0.639**	1

Notes: The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.

Table 1 shows the Kendall's Tau correlation coefficients of dependent and independent variables. The study shows that service quality is positively correlated to customer satisfaction with digital wallet. It means that an increase in service quality leads to an increase in customer satisfaction with digital wallet. Similarly, there is a positive relationship between ease of use and customer satisfaction with digital wallet. It means that an increase in ease of use leads to increase in customer satisfaction with digital wallet. Likewise, cost has a positive relationship with customer satisfaction with digital wallet. It shows that an increase in costs leads to increase in customer satisfaction with digital wallet. Furthermore, there is a positive relationship between perceived trust and customer satisfaction with digital wallet. It indicates that the increase in perceived trust leads to increase in customer satisfaction with digital wallet. Moreover, perceived security has a positive relationship within customer satisfaction with digital wallet. It indicates that the increase in perceived security leads to increase in customer satisfaction with digital wallet.

Regression analysis

Having indicated Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it presents the regression results of service quality, ease of use, cost, perceived trust and perceived security on customer satisfaction with digital wallet services in Kathmandu valley.

Table 2

Estimated regression results of service quality, ease of use, cost, perceived trust and

perceived security on customer satisfaction with digital wallet services

The results are based on 113 observations using linear regression model. The model is CSWDW = $\beta_0 + \beta_1$ (SQ) + β_2 (C0) + β_3 (EOU) + β_4 (PT) + β_5 (PS) + e, where the dependent variable is CSWDW (Customer satisfaction with digital wallet). The independent variables are SQ (Service quality), EOU (Ease of use), CO (Cost), PT (Perceived trust) and PS (Perceived security).

Model	Intercept	Regression coefficient of					Adj. R_bar^2	SEE	F-value
		SQ	EOU	COST	PT	PS			
1	1.258 (5.934)*	0.702 (12.394)**					0.577	0.5707	153.606
2	0.981 (5.275)*		0.765 (15.635)**				0.685	0.4924	244.465
3	1.08 (5.481)*			0.742 (14.254)**			0.643	0.5237	203.165
4	0.81 (0.808)*				4.403 (16.746)**		0.714	0.4692	280.421
5	0.902 (0.788)*					4.66 (15.43)**	0.679	0.4969	238.079
6	0.908 (4.801)*	0.168 (1.754)**	0.62 (6.473**)				0.691	0.4878	126.057
7	0.796 (4.302)*	0.072 (0.74)**	0.444 (4.129)*	0.303 (3.176)**			0.714	0.4689	94.343
8	0.607 (3.446)*	0.052 (0.584)**	0.201 (1.767)**	0.193 (2.108)**	0.421 (4.333)**		0.756	0.4333	87.779
9	0.399 (2.413)*	0.032 (0.396)**	0.077 (0.723)**	0.216 (2.595)**	0.255 (2.752)**	0.344 (4.897)**	0.799	0.3934	89.693

Notes:

i. Figures in parenthesis are t-values
ii. The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
iii. Customer satisfaction with digital wallet is the dependent variable.

Table 2 shows the beta coefficients for service quality are positive with customer satisfaction. It indicates that service quality has a positive impact on customer satisfaction with digital wallet. This finding is consistent with the findings Ngo and Nguyen (2016). Similarly, the beta coefficients for ease of use are positive with customer satisfaction with digital wallet. It indicates that ease of use has a positive impact on customer satisfaction with digital wallet. This finding is similar to the findings of Sultan *et al*. (2019). Likewise, the beta coefficients for cost are positive with customer satisfaction with digital wallet. It indicates that the cost has a positive impact on customer satisfaction with digital wallet. This finding is similar to the findings of Wang *et al.* (2021). Further, the beta coefficients for perceived trust are positive with customer satisfaction with digital wallet. It indicates that perceived trust has a positive impact on customer satisfaction with digital wallet. This finding is similar to the findings of Leninkumar (2017). Moreover, the beta coefficients for perceived security are positive with customer satisfaction with digital wallet. It indicates that perceived security has a positive impact on customer satisfaction with digital wallet. This finding is similar to the findings of Muhtasim (2022).

4. Summary and conclusion

Digital Wallet Services are platforms or applications that enable users to store, manage, and transfer money digitally. These services replace physical wallets and offer a more convenient, secure, and efficient way to make transactions and manage finances through mobile phones, computers, or other digital devices. Customer Satisfaction with Digital Wallet Services in Kathmandu Valley is a growing area of interest as digital payment methods, including digital wallets, have gained significant traction in Nepal, particularly in urban areas like Kathmandu Valley. Digital wallets have become an integral part of daily financial transactions, offering convenience and accessibility.

This study provides insightful information regarding the factors affecting Customer satisfaction with digital wallet of Kathmandu valley. The study analyzes various significant variables that could impact Customer satisfaction with digital wallet. These variables include how service quality, ease of use, cost, perceived trust and perceived security influences Customer satisfaction with digital wallet.

This study attempts to examine the factors of customer satisfaction with digital wallet of Kathmandu valley. The study is based on primary data with 113 observations.

The major conclusion of the study is that service quality, ease of use, cost, perceived trust and perceived security have positive impact on customer satisfaction with digital wallet. The study also concludes that perceived trust is the most significant factor followed by ease of use, and perceived security that influence customer satisfaction with digital wallet services in Kathmandu valley.

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