

**E-PAYMENT SERVICES QUALITY AND CUSTOMER SATISFACTION AMONG
MOBILE MONEY USERS IN MUKONO DISTRICT LOCAL GOVERNMENT: A
CASE STUDY OF MUKONO DISTRICT LOCAL GOVERNMENT
ADMINISTRATION**

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M23M15/028

**A DISSERTATION SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION OF UGANDA CHRISTIAN UNIVERSITY**

July, 2025



**UGANDA CHRISTIAN
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DECLARATION

I, AMANYA JULIUS, do declare that this proposal titled “E-payment services Quality and Customer satisfaction among users of FINTECH products in Uganda, focusing on people working at Nakawa Business Park, Kampala” is my original work; and to the best of my knowledge, it has not been submitted to any other higher education Institution or university for any academic award whatsoever.



.....
AMANYA Julius

26/02/2025
Date.....

APPROVAL

This Proposal titled: "E-payment services and Customer satisfaction among Users of FINTECH products in Uganda, focusing at Nakawa Business park, Kampala Uganda, has been submitted for examination with my approval as the supervisor.

A handwritten signature in blue ink, appearing to read "Ruth", is written over a set of horizontal lines.

Sign

26/02/2025

.....

Date.....

Ms. NAKAKAWA SANGA RUTH.

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LIST OF ACRONYMS / ABBREVIATIONS

EACB	-	East African Currency Board.
UMEME-		electricity" or "power, Umeme refers to the electricity supply company in Uganda,
EFTs		electronic fund transfers
MTN		Mobile Telecom Network
NPS		Net Promoter Score
CES		Customer Effort Score
CSAT		Customer Satisfaction Score
TAM		Technology Acceptance Model
EDT		Expectancy Disconfirmation Theory
ADM		Additive Difference Model
DEM		Direct Effects Model
B2C		Business to customer
FIGI		Financial inclusion global initiative
EMI		e-money issuer
IFMS		Integrated Financial Management System
GEPPS		Government Electronic Procurement and Payment System
UTAUT		Unified Theory of Acceptance and Use of Technology
PE		Performance Expectancy
EE		Effort Expectancy
SI		Social Influence
FC		Facilitating Conditions

ICT	Information Communication Technology
EC	e-commerce.
SERVQUAL	Service Quality Model
EFT	Electronic funds transfer
FINTECH	Financial technology
URA	Uganda Revenue authority

CHAPTER ONE

1.0 INTRODUCTION

The introduction will be the first section of this proposal, and it will entail the following areas; background of the study, statement of the problem, purpose, specific objective, the scope of the study, and the signature of the study. The paper will discuss the increased preference of e-payment services quality, their impact on customer satisfaction, and the need for research on the relationship between service quality and satisfaction, particularly through the SERVQUAL Model.

1.1 BACKGROUND OF THE STUDY

The Financial Technology-involves sectors or players who design new and unusual technological financial services that combine with finance in order to provide alternative to traditional financial system (Fintech) (Tepe, 2021) or broadly understood as the financial innovation that uses information technology to provide financial services (Takeda, 2021). Financial Technology has significantly transformed Uganda's financial sector by introducing innovative digital solutions that enhance financial inclusion, efficiency, and accessibility. Over the past ten years, the fintech companies have played a critical role in reshaping how individuals and businesses interact with financial services, bridging gaps that traditional banking systems could not effectively address (Ssonko G. W., 2020).

Fintechs in Uganda have contributed to the financial ecosystem in several key ways, such as; Financial Inclusion. Fintechs have enabled millions of unbanked and underbanked Ugandans to access financial services through mobile money, digital wallets, and micro-lending platforms. This has empowered individuals, particularly in rural areas, to save, borrow, and make transactions seamlessly.

Digital Payments and Transactions. By providing secure and convenient payment solutions, fintechs have facilitated cashless transactions across different sectors, including e-commerce, agriculture, and transport. Services such as mobile money and agent banking have made it easier for individuals and businesses to conduct transactions without physical cash.

Employment Creation. The growth of fintechs has led to job creation in Uganda, offering opportunities in technology development, customer support, and financial services. This has contributed to economic development and reduced unemployment.

Innovation in Lending and Credit Scoring. Fintechs have introduced alternative credit scoring models using big data and artificial intelligence, allowing individuals and small businesses to access loans without requiring traditional collateral.

Government Revenue and Tax Collection. Through digital payment platforms, fintechs have enabled the Uganda Revenue Authority (URA) to collect taxes efficiently, reducing tax evasion and broadening the tax base.

Enhancing Business Operations. Fintech services have facilitated business transactions by integrating digital payments, online banking, and financial management tools, which improve efficiency and accountability.

Fintechs in Uganda have introduced a range of products tailored to address financial needs. Some of the most notable innovations include;

Mobile Money Services. Platforms like MTN Mobile Money and Airtel Money have revolutionized financial transactions, allowing users to send, receive, and store money digitally.

Digital Lending Platforms. Companies such as wendi cash, Mangu cash, Tala and MoKash provide instant loans to individuals based on mobile usage and transaction history, making credit more accessible.

Bill Payments and Utility Services. Fintechs offer platforms for paying utility bills, school fees, electricity, national water and sewerage services, subscription for Televisions and religious based services, airtime and data services and taxes, among others through mobile money and digital banking channels.

Remittance Services. Platforms such as Wave, WorldRemit, and Mukuru enable Ugandans to receive international remittances directly to their mobile wallets, making cross-border transactions faster and more affordable.

Savings and Investment Platforms - Fintech firms have developed savings and micro-investment applications that help users manage their finances and grow their wealth.

E-commerce Payment Solutions - Fintechs support online shopping by integrating secure digital payment systems that facilitate transactions on platforms like Jumia Uganda.

Uganda's fintech sector is rapidly evolving, driven by increasing mobile penetration, government support, and growing demand for digital financial services. The Bank of Uganda has also taken steps to regulate and promote responsible fintech growth, such as implementing the National Payment Systems Act 2020, which provides a legal framework for fintech operations. Additionally, partnerships between fintech companies and banks have strengthened financial infrastructure, fostering collaboration between traditional and digital financial institutions.

Despite these advancements, challenges such as cybersecurity threats, regulatory compliance, and limited digital literacy remain. However, fintech companies continue to innovate and expand their reach, ensuring that digital financial services remain a key driver of economic growth and financial empowerment in Uganda.

In conclusion, fintechs have significantly impacted Uganda's financial sector by improving financial accessibility, efficiency, and innovation. Their contributions to digital payments, credit access, and economic development highlight their growing importance in shaping the future of financial services in the country. The most popular fintechs services and researchers worldwide have concentrated more on credit-cards operations especially in the developed world, and focusing mainly on the private sector, leaving a big-gap to research about the public sector and the use of mobile money transfers to settle financial obligations.

1.2 E-PAYMENT SERVICES QUALITY

Refers to the electronic transfer of funds from one party to another, facilitated by digital platforms (Treiblmaier, 2006). E-payment services refer to electronic payment systems that enable users to make transactions online or through digital channels. These services allow individuals and businesses to pay bills, purchase goods and services, and transfer funds electronically, without the need for physical cash or

checks, for example PayPal, Apple pay, Google pay, interswitch Credit and debit card transactions, electronic fund transfers (EFTs), Online payment platforms, Mobile money services such as MTN and Airtel Mobile money, Cryptocurrency payment systems such as Bitcoin.

Service is different from physical products because it is intangible and cannot be separated from its provider (Thapa, 2022). Service quality refers to how well a service meets customer needs (Chin et al., 2019). Improving customer satisfaction shows that an organization focuses on providing high-quality services. Customers prefer organizations that deliver excellent service and meet their specific needs (Indeed Editorial Team, 2022). Parasuraman, Zeithaml, and Berry (1985) developed a service quality model that organizations can use to increase profits, reduce costs, and grow their market share. Measuring service quality is essential, and it can be analyzed using real data (Goula, 2021; Jamel et al., 2021). This study will focus on four key aspects of service quality, known as SERVQUAL: reliability, responsiveness, assurance, and empathy (mouzaek et al., 2021; shared, 2019; maharsi et al., 2020). The SERVQUAL model is a framework for measuring service quality based on the gap between customer expectations and their actual experiences (Jusufbašić, A., & Stević, Ž. 2023). It evaluates service quality across five main dimensions: reliability, assurance, tangibles, empathy, and responsiveness. This model helps organizations identify areas needing improvement by comparing what customers expect versus what they perceive.

1.3 CUSTOMER SATISFACTION

Customer satisfaction refers to how happy the users are with the products and services, including their loyalty and intention to continue using them (Marta, 2021). An organization's success depends on how well it meets customer expectations. Satisfaction is influenced by factors like product quality, added value, and convenience (Patel & Trivedi, 2021).

This is a measure of how well the company's products or services meet the customer's expectations (Hom, 2000). It's a crucial aspect of business performance, as satisfied customers are more likely to; return for repeat business, recommend the company to others, provide positive reviews and feedback, be loyal to the brand, customer

satisfaction is typically measured using metrics such as; Net Promoter Score (NPS), Customer Effort Score (CES), Customer Satisfaction Score (CSAT), and Complaint resolution rates.

1.4 THEORETICAL PERSPECTIVE.

This section will present the theory that will guide the study, and **THE SERVQUAL MODEL** (Parasuraman et al.1988), will guide this study.

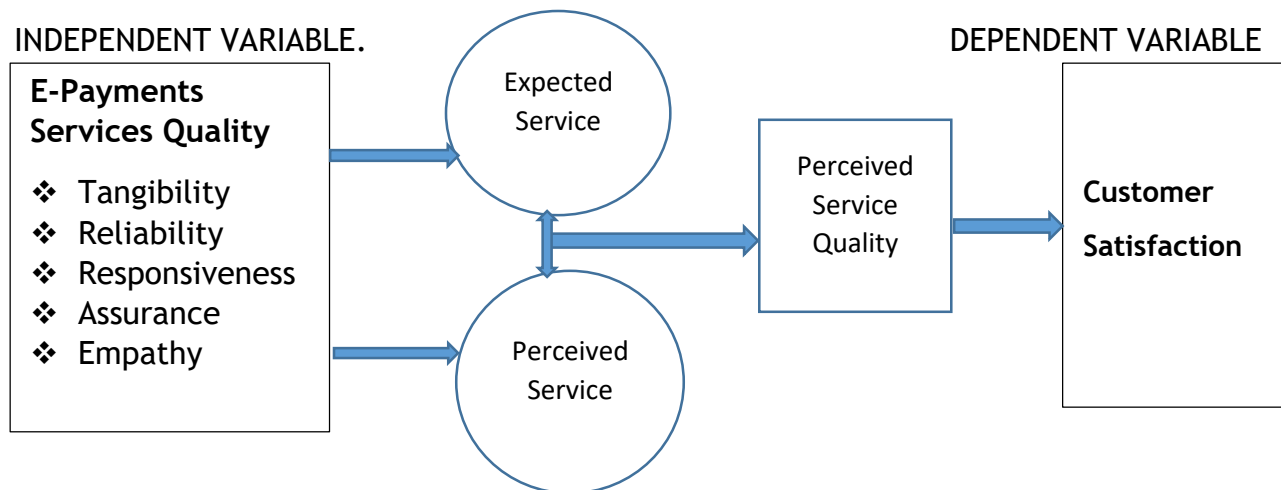
This is a framework for measuring service quality based on the gap between customer expectations and their actual experiences (Jusufbašić, A., & Stević, Ž. 2023). It evaluates service quality across five main dimensions: **Tangibles, reliability, assurance, empathy, and responsiveness**. This model helps organizations identify areas needing improvement by comparing what customers expect versus what they perceive. Quality service is crucial for customer satisfaction, which directly impacts a company's future success and profitability. According to Munusamy et al. (2012), service quality is defined by the gap between customer expectations and actual service experiences. Banomyong and Supatn (2013) emphasize the need for continuous service improvement by understanding user needs. The widely recognized SERVQUAL model, developed by Parasuraman et al. (1988), evaluates service quality across five key dimensions: reliability, assurance, tangibles, empathy, and responsiveness. Although initially designed with ten dimensions, it was simplified to five to enhance practical usability (Parasuraman et al., 1988). This model has found extensive application, especially in logistics and transport services (Sotteriou & Chase, 2010).

Despite its popularity, the SERVQUAL model has faced criticism. Scholars like Buttle (1996) argue that customers are more likely to highlight poor service than praise exceptional experiences. Additionally, the model's effectiveness depends on customer interactions (Grönroos, 1984). Some studies have introduced a "tolerance zone" between desired and adequate service levels (Sotteriou & Chase, 2010), suggesting that quality assessments vary depending on prior experiences. Research by Maksimović et al. (2014) in transport services found that users' dissatisfaction often stemmed from practical issues, like fare hikes, affecting perceptions of service quality.

SERVQUAL's application in various fields has demonstrated its strengths and limitations. For instance, Memic et al. (2015) used it in passenger transport, finding gaps in expectations versus perceptions, especially in tangibles. Similarly, Vasiljević and Stević (2016) applied it to freight transport, identifying reliability as the strongest dimension and responsiveness needing improvement. These studies highlight that SERVQUAL effectively identifies service gaps, providing valuable insights for companies to enhance service quality and customer satisfaction.

1.5 THEORETICAL/CONCEPTUAL FRAMEWORK:

According to (Creswell & Creswell, 2018), conceptual framework reflects the way variables are adopted to explain the problem of the study. It is an analytical tool which defines the relevance of variables and how they relate to each other in the study (Dexo, 2014).



Source: Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985).

<p>E-PAYMENT SERVICES QUALITY: "A system used to effect a transaction through the transfer of electronic monetary value, and includes the institutions, payment instruments, persons, rules, procedures, standards, and technologies that make such a transfer possible." Payment Service: "Services enabling cash deposits or withdrawals; execution of payment transactions; issuance and acquisition of payment instruments; or any other service incidental to the transfer of funds. (National Payments Act 2020)</p>	<ol style="list-style-type: none"> 1. How well the payment service meets my personal needs when I use it? 2. What happens when I send money to someone, will they receive it, on time without difficulty? 3. If someone sends me money on my phone, can I access it with ease? 4. Cash deposits, withdraws, transfer funds from one place to another
<p>EXPECTED SERVICE: This is the standard of service delivery that the public anticipates from various vendors, particularly in public services such as healthcare and employment. (Kadowa, I. (2017)</p>	<ol style="list-style-type: none"> 1.I expect mobile money to be able to solve my financial obligations whenever I use it 2.I do not expect to lose my money just because I use mobile money to pay for a service 3.I expect mobile money to remain on my line for as long as I have not yet used it
<p>PERCEIVED SERVICE: refers to the customer's assessment of the actual service received, which may differ from their initial expectations. (Kadowa, I. (2017)</p>	<ol style="list-style-type: none"> 1.My personal evaluation of using mobile money depends on past experiences. 2.I believe that mobile money services providers have good infrastructure to facilitate all my transactions when I use their service.

<p>PERCEIVED SERVICE QUALITY: The ability to get desired services from the chosen provider at the right price or the relationship between customers and the service organization; and between expectations for excellent service and perceptions of service delivered (Soita, P. W. (2012).</p>	<p>1.I am satisfied that the money I send to my mother in the village reached well and served the purpose 2.I found no difficulties and major challenges when I used mobile money to settle my financial obligations</p>
<p>CUSTOMER SATISFACTION: Customer satisfaction refers to how happy the users are with the products and services, including their loyalty and intention to continue using them (Marta, 2021).</p>	<p>1.I can refer the service to other users 2.I am safe while using Mobile money services 3.The customer service met all my expectations 4.I will continue using mobile money every time I need to settle any financial</p>

1.6 STATEMENT OF THE PROBLEM.

Electronic payment services such as mobile money, online banking, and digital wallets are increasingly popular worldwide because of their speed, convenience, and accessibility, empowering businesses and individuals with essential financial tools for growth (World Bank, 2020). However, many users continue to face challenges with the quality of services provided, which undermines customer satisfaction. Reported issues include unreliable systems, transaction delays, poor customer care, and security threats. In particular, fraud, hacking, and payment errors have significantly eroded trust, while platform interoperability remains one of the major constraints in the sector (Bada, 2019; GSMA, 2022).

In Uganda, several policy instruments have been introduced to address these challenges. The National Financial Inclusion Strategy (NFIS 2023-2028) and the National Payments Systems Act (Ssonko & Kawooya, 2020) emphasize enhancing customer

satisfaction by promoting security, stability, innovation, and competition, while also streamlining payment systems. In addition, the Uganda ICT Strategy 2030 underscores financial inclusion as a critical component of the country's digital transformation agenda, highlighting the need to ensure equitable access to secure, reliable, and efficient e-payment services, especially for underserved groups such as women, youth, and rural communities.

Despite the recognized role of e-payment service quality in improving customer satisfaction, empirical evidence on its effectiveness in the Public service domain remains limited (CGAP, 2020), yet, electronic payment systems enhance transparency, accountability, and workers' attitudes in the public sector and hence satisfaction (Agbata, 2020) and (Gathima, 2018). Studies on e-payment services quality in Uganda, and indeed across the globe, concentrate on Corporate and profit minded business sectors and institutions, leaving a research gap in Public service operations. Yet, there is limited empirical research examining the direct relationship between e-payment service quality and customer satisfaction in Government administrative units such as Local governments, the district administration units (S Alfred Ilemona · 2022). This study therefore, seeks to bridge this gap by analyzing e-payment services quality and customer satisfaction on mobile money users, in Mukono district local government administration.

1.7 GENERAL OBJECTIVE.

To examine the relationship between e-payment services Quality and customer satisfaction among Customers of mobile money in Mukono District Local Government Administration.

SPECIFIC OBJECTIVES.

- i. To evaluate the role of tangibility in e-payment services on customer satisfaction among mobile money users in Mukono District Local Government Administration
- ii. To assess the effect of Reliability in e-payment services on customer Satisfaction among users of mobile money services in Mukono Local Government Administration.
- iii. To determine the role of responsiveness in e-payment services and how it affects customer satisfaction among users of Mobile money services in Mukono Local Government Administration.

- iv. To assess the effect of assurance in e-payment services on customer satisfaction among users of mobile money in Mukono Local Government Administration.
- v. To examine the influence of empathy in e-payment services on customer satisfaction among mobile money users of Mukono District Local Government Administration

1.8 RESEARCH QUESTIONS.

- i. What is the role of tangibility in e-payment services on customer satisfaction?
- ii. What is the effect of Reliability of e-payment services on Customer Satisfaction?
- iii. What is the Role of Responsiveness of E-payment services quality provision on Customer Satisfaction?
- iv. What is the role of Assurance of E-payment services Quality on customer satisfaction?
- v. What is the role of empathy service quality of e-payments service providers on customer satisfaction?

1.9 SCOPE OF THE STUDY.

This study aimed at investigating the factors contributing to satisfaction of consumers of FINTECH products, who use e-payment platforms (mobile money) to settle financial transactions. The research was conducted between May 2024 and July 2025.

1.10 JUSTIFICATION.

The growth of e-payment services in Uganda has changed the way customers make financial transactions, but there's a lack of research on how the quality of these services affect customer satisfaction especially in the context of mobile money customer. Since the demand and uptake of e-payment survives is at the increase, there is need to establish its contribution to the satisfaction of the customers. This will assist different stake holders to make justifiable adjustments to boost Uganda's e-payment experience and economy, the study will add to existing knowledge on e-payments and customer satisfaction.

CHAPTER TWO

LITERATURE REVIEW

2.0. INTRODUCTION

This section introduced the literature review of this study. The review was a comprehensive summary and analysis of existing research specifically on the topic. It involved critically evaluating scholarly sources such as journal articles, books, reports, and other academic materials to understand the state of knowledge, identify gaps, and establish a theoretical framework for further study (Boote & Beile, 2005).

2.1. LITERATURE REVIEW.

"A literature review was a way to explore what had already been studied on a particular topic (Oztemel, 2020). It involved examining books, articles, and other sources to understand what had been discovered, what remained unknown, and how the research had evolved over time (Rother, 2007). By reviewing this information, the literature review highlighted important ideas, trends, and discussions, providing a clearer picture of the topic and a strong foundation for any new research or projects (Knopf, 2006)."

2.2. E-PAYMENT SERVICES

An electronic payment service, or e-payment system, allows people to make cashless payments for products and services online (Gandawati, 2018). E-payment also, refers to using technology to carry out financial transactions electronically. It allows people to pay for goods and services or send money without using tangible cash. These transactions can happen between individuals, businesses, or even government organizations, (Jovin, E. K. 2021). According to Teoh et al. (2013), e-payment involves transferring money from one person to another through an electronic system. This system lets users access their financial accounts online, making it easier to send and receive payments anytime, anywhere.

This system makes buying easier by connecting payers, payees, e-commerce platforms, banks, companies, and governments, all of whom benefit from e-payments (Fatonah et al., 2018). The Federal Financial Institutions Examination Council (2020) describes e-

payment as a new way to pay for goods and services, where payment details are processed electronically through a network.

E-payment systems offer several advantages: they are faster, well-documented, transparent, save time, and reduce costs for organizations. These systems have made financial transactions easier and more reliable, contributing to their popularity, especially in the banking and service sectors (Hamid et al., 2020).

2.3. SERVICE QUALITY

Service is different from physical products because it is intangible and cannot be separated from its provider (Thapa, 2022). Service quality refers to how well a service meets customer needs (Chin et al., 2019). Improving customer satisfaction shows that an organization focuses on providing high-quality services. Customers prefer organizations that deliver excellent service and meet their specific needs (Indeed Editorial Team, 2022).

Parasuraman, Zeithaml, and Berry (1985) developed a service quality model that organizations can use to increase profits, reduce costs, and grow their market share. Measuring service quality is essential, and it can be analyzed using real data (Goula, 2021; Jamel et al., 2021). This study will focus on four key aspects of service quality, known as SERVQUAL: reliability, responsiveness, assurance, and empathy (mouzaek et al., 2021; shared, 2019; maharsi et al., 2020).

The SERVQUAL model is a framework for measuring service quality based on the gap between customer expectations and their actual experiences (Jusufbašić, A., & Stević, Ž. 2023). It evaluates service quality across five main dimensions: reliability, assurance, tangibles, empathy, and responsiveness. This model helps organizations identify areas needing improvement by comparing what customers expect versus what they perceive.

2.4. EXPECTED SERVICE.

Expected service refers to the level of service that customers anticipate receiving based on their past experiences, personal needs, word-of-mouth communication, and marketing communications from a service provider. It represents the standard against which customers evaluate the actual service performance. If the perceived service

meets or exceeds the expected service, customer satisfaction is likely to be high; if it falls short, dissatisfaction occurs.

According to Parasuraman, Zeithaml, and Berry (1988), expected service is influenced by factors such as personal needs, past experiences, explicit and implicit service promises, and word-of-mouth recommendations. They introduced the SERVQUAL model, which highlights the gap between expected and perceived service as a key determinant of service quality.

Zeithaml, Bitner, and Gremler (2018) define expected service as "the level of service customers believe they are likely to get" based on external influences such as advertisements, service provider reputation, and customer expectations shaped by industry standards.

Grönroos (1984) also differentiates between expected and perceived service, stating that customer expectations are shaped by promotional efforts, customer needs, and competitive offerings. If the service provider meets these expectations, a positive service experience results.

2.5. PERCEIVED SERVICE.

Perceived service refers to how customers evaluate the actual service they receive based on their experiences and expectations. It is subjective and influenced by individual perceptions, emotions, and prior experiences with the service provider.

According to Parasuraman, Zeithaml, and Berry (1988), perceived service is the customer's assessment of a service provider's performance based on factors such as reliability, responsiveness, assurance, empathy, and tangibles. They argue that service quality is determined by the gap between expected service and perceived service—if the perceived service meets or exceeds expectations, customer satisfaction is high; if it falls short, dissatisfaction occurs.

Zeithaml, Bitner, and Gremler (2018) define perceived service as “the customer’s judgment of the overall excellence or superiority of the service received.” This perception is formed through direct experiences, word-of-mouth recommendations, and comparisons with competing service providers.

Grönroos (1984) differentiates between technical quality (what the customer receives) and functional quality (how the service is delivered), both of which contribute to perceived service quality. He emphasizes that a positive perception results when service delivery meets or surpasses customer expectations.

2.6. PERCEIVED SERVICE QUALITY

Perceived service quality refers to a customer’s overall assessment of the excellence or superiority of a service based on their experiences and expectations. It is a subjective evaluation that determines whether a service meets, exceeds, or falls short of customer expectations.

According to Parasuraman, Zeithaml, and Berry (1988), perceived service quality is “the degree and direction of discrepancy between customers’ service perceptions and their expectations.” They introduced the SERVQUAL model, which measures service quality across five dimensions; Reliability- Consistency and dependability in service delivery. Responsiveness -Willingness to help customers and provide prompt service. Assurance- Employees’ knowledge, courtesy, and ability to instill trust. Empathy-Personalized attention and care for customers. Tangibles-Physical elements of the service, such as facilities and equipment. Zeithaml, Bitner, and Gremler (2018) define perceived service quality as “a global judgment or attitude relating to the overall excellence or superiority of the service.” They emphasize that it results from the comparison between expected and actual service performance.

2.7. CUSTOMER SATISFACTION

Customer satisfaction refers to how happy the users are with the products and services, including their loyalty and intention to continue using them (Marta, 2021). An organization's success depends on how well it meets customer expectations. Satisfaction is influenced by factors like product quality, added value, and convenience (Patel & Trivedi, 2021).

This is a measure of how well the company's products or services meet the customer's expectations (Hom, 2000). It's a crucial aspect of business performance, as satisfied customers are more likely to; return for repeat business, recommend the company to others, provide positive reviews and feedback, be loyal to the brand, customer satisfaction is typically measured using metrics such as; Net Promoter Score (NPS), Customer Effort Score (CES), Customer Satisfaction Score (CSAT), and Complaint resolution rates.

2.8. THE DOMAIN OF TANGIBILITY.

Tangibility in the service industry refers to the physical aspects associated with a service, such as facilities, equipment, personnel appearance, and communication materials. Although services are inherently intangible, tangibles play a crucial role in shaping customer perceptions of service quality, for example; cleanliness, neatness, employee smartness, system interface, professionalism, brochure, and others, influence customer perception.

According to Parasuraman, Zeithaml, and Berry (1988), tangibles are one of the five dimensions of the SERVQUAL model for measuring service quality. They define tangibility as "the appearance of physical facilities, equipment, personnel, and communication materials." These elements create first impressions and can influence customer expectations before service delivery even begins.

Zeithaml, Bitner, and Gremler (2018) emphasize that tangible elements help reduce the uncertainty customers feel about services. Since services are intangible, customers rely on tangible cues, for example as a company's branding, employee uniforms, and the physical environment in order to assess service quality.

Grönroos (1984) highlights the role of tangibles in functional quality, which refers to how a service is delivered. For instance, clean and modern bank branches, well maintained ATMs systems, and professional customer service representatives contribute to a customer's perception of a financial institution's reliability and quality.

2.9. THE DOMAIN OF RELIABILITY

Reliability refers to an organization's ability to be dependable, consistent, and accurate in meeting customer needs (Kandampully, 2007). Thazin and Chua (2019) explain reliability as the ability to deliver services to customers and keep promises. According to Ramya (2019), reliability involves delivering services on time, providing quality service, and quickly solving problems. Organizations can improve their service quality by being reliable, fulfilling promises, and understanding customer expectations to attract more customers (Ramya, 2019).

Reliability in e-payment services means keeping the systems running smoothly and without interruptions so that financial transactions are always secure and accessible, even in remote or underserved areas (Ochuba, 2024). Since e-payment systems are crucial for businesses, individuals, and governments, any downtime or problems can cause serious issues, such as disrupting economic activities and damaging customer trust. Therefore, reliability is all about preventing these problems and ensuring that payments go through smoothly and efficiently.

This study will help companies improve reliability by helping e-payment providers monitor their systems in real-time. With advanced data analysis, companies can spot potential problems early and fix them before they become serious (Tamasiga et al., 2023). This proactive approach not only reduces the risk of unexpected system failures but also improves overall performance, cuts costs, and keeps customers happy. By using big data analytics, e-payment companies can maintain strong, reliable systems that meet the growing needs of today's digital world.

2.10. THE DOMAIN OF RESPONSIVENESS

Responsiveness means how quickly and effectively staff can provide services, showing commitment and teamwork to meet customer needs (Kandampully, 2007). Leigh (2020) describes it as helpful, prompt, and timely customer service. According to Ramya (2019), the most important factor in service quality is having employees who are dependable and able to respond to customer needs. Secondary, (Adebayo, 2017) dived

into the challenges and adoption of e-payment systems in developing countries, with a particular focus on Yemen.

According to (Elkjær, 2024) E-payment service quality responsiveness is how well e-payment services meet user needs, tends to favor the preferences of wealthier users.. However, they also highlight that the degree of responsiveness to wealthier users varies significantly across different studies and models. Factors like the type of service provider and specific evaluation methods influence these variations, while differences across transaction types or general versus specific service measures do not seem significant.

Interestingly, contrary to some expectations, the research indicates that the disparity in responsiveness between wealthier users and others is actually weaker in some regions compared to others. Overall, the authors emphasize the complexity of the issue, pointing out that while wealthier users often experience better service quality, the extent and reasons for this differential responsiveness still need more systematic research and clarity.

2.11. THE DOMAIN OF ASSURANCE

Scholars such as (Chinta, 2024) defines Quality Assurance (QA) for e-payment service quality as the process of creating and applying structured methods to ensure smooth, reliable, and secure transactions. QA focuses on setting clear standards, testing systems thoroughly, and checking performance regularly to maintain high-quality services. It involves building processes that match the unique aspects of e-payment systems, such as security requirements, transaction speed, and integration with other platforms. Effective QA also means promoting teamwork between developers, business analysts, and users to catch and fix issues early. This approach helps prevent errors, improve customer satisfaction, and keep e-payment services running efficiently.

Assurance is when staff provide efficient and prompt service, showing teamwork, friendliness, and care toward customers (Kandampully, 2007). Leigh (2020) mentions that assurance involves being helpful and timely in serving customers. It also includes handling customer inquiries, complaints, and requests quickly (Ramya, 2019). Staff

dependability, dedication, and ability to deliver services according to customer needs are key aspects of assurance (Ramya, 2019).

2.12. THE DOMAIN OF EMPATHY

The author (Jami, 2024) sees empathy in the context of e-payment service quality as a complex, multi-layered concept that goes beyond simply offering services—it's about understanding and connecting with users' emotions and needs. It's not just something that service providers naturally have; it's something they can develop and enhance over time. Empathy in e-payment services involves understanding users' frustrations, concerns, and expectations, and responding in ways that make users feel heard and valued. It's shaped by personal factors, like the service provider's understanding of the user's specific needs and experiences, and broader societal factors, such as cultural norms around payment practices and expectations. The author highlights the importance of studying empathy in e-payment services to ensure that service providers take both individual user needs and cultural influences into account, ultimately improving service quality and user satisfaction.

Empathy means giving customers special care and personalized attention, showing that their needs are understood and valued (Kandampully, 2007). Valtakoski (2020) highlights that empathy involves building relationships with customers and ensuring they receive excellent service. Ramya (2019) states that when organizations show genuine care and attention to customers, they are more likely to return for future services or products. In addition, (Khazaei, 2014) reveals various aspects of service convenience—like decision-making, accessibility, transactions, benefits, and post-service experiences—affect customer satisfaction and behavior, especially in the banking industry.

2.12. CONCLUSION OF THE LITERATURE REVIEW.

In conclusion, this literature review has highlighted that e-payment service quality, measured through SERVQUAL dimensions (reliability, responsiveness, assurance, empathy, and tangibility), significantly impacts customer satisfaction. Therefore, understanding and improving these service quality factors can enhance user experience, trust, and long-term adoption of fintech services, particularly mobile money.

CHAPTER THREE

METHODOLOGY

3.0 INTRODUCTION.

This chapter explained the process that was followed in carrying out the study, including the approach and design used to examine e-payment service quality and customer satisfaction, using Nakawa Business Park in Kampala as a case study. In this chapter, the researcher addressed the following: research philosophy, research design, study population, sample size, unit of analysis and unit of inquiry, sampling procedure, data collection methods, validity and reliability, and data analysis.

3.1 RESEARCH PHILOSOPHY.

In this study on e-payment services and user satisfaction, the research philosophy provided a detailed framework that began by defining customer satisfaction and its importance to businesses in Uganda. Furthermore, the philosophy covered the sources of knowledge and the research methods that were used (Creswell, 2018). Accordingly, the study adopted a mixed-methods approach to gain a comprehensive understanding of the phenomenon. Additionally, the research philosophy shaped the nature of the knowledge generated, guided by fundamental assumptions such as ontology, epistemology, methodology, and axiology.

3.2 RESEARCH DESIGN.

Since the study focused on e-payment service quality and customer satisfaction, an explanatory research design was used. This was because it examined the cause-and-effect relationship between service quality factors—tangibility, assurance, empathy, reliability, and responsiveness—and customer satisfaction (Bryman, 2007). This design allowed the researcher to test hypotheses and determine whether variations in service quality affected customer satisfaction. It also enabled the researcher to quantify relationships using techniques such as regression analysis to ensure objective and measurable results. Additionally, the researcher used structured data collection questionnaires from a sample of FinTech users, which enhanced the reliability and generalizability of the findings (Bloomfield, 2019).

3.3 RESEARCH APPROACH.

Given that the study entailed gathering and collecting information, a mixed research approach was used to address the overall objective of the study. In this regard, the mixed research approach involved collecting both numerical and non-numerical data and analyzing it using statistical and non-statistical tools. This approach was suitable for the study because it allowed for a more comprehensive understanding of e-payment service quality and customer satisfaction. Quantitative data helped measure the strength and direction of relationships between service quality dimensions and customer satisfaction using techniques such as regression analysis. At the same time, qualitative data provided deeper insights into user experiences, expectations, and perceptions that could not be captured through numerical data alone. The combination of these methods strengthened the validity of the findings by enabling triangulation and offered a balanced perspective on the research problem.

3.4 STUDY POPULATION.

A study conducted by Lilian, K., Gershom, A., and Johnson, A. (2023) on the working conditions and performance of employees in Ibanda District Local Government, established that the district had a total of 599 employees, a figure that can vary depending on the population size and the geographical area in square miles. Based on this precedent, the current study constituted a sample of 500 customers who consumed mobile money service products within Mukono District Local Government. These respondents included individuals working in various public service departments. In addition, the researcher also sampled responses from FinTech mobile money service providers, specifically MTN and Airtel Uganda.

3.5 SAMPLE SIZE.

The process of selecting the number of individuals from the population, such that the selected group contains elements found in the entire population (Bryman, (2007)). Therefore, Yaman's formula 1967 (Koech, 2024), given as $n = \frac{1}{1 + N(e^2)}$, where n = the sample size, N = the finite population, e = level of significance or (limit of tolerable error), 1 = unite (constant value). Therefore, the sample size will be approximately 142 individuals.

(Yamane/Yaman, 1967)

$$\text{Formula: } n = \frac{N}{1 + N(e^2)}$$

Target sample $n \approx 142$, assume $e = 0.05$ (5% margin of error).

Solve for N :

$$n = \frac{N}{1 + Ne^2} \Rightarrow n(1 + Ne^2) = N \Rightarrow n + nNe^2 = N \Rightarrow n = N(1 - ne^2) \Rightarrow N = \frac{n}{1 - ne^2}$$

$$e^2 = 0.0025, ne^2 = 142 \times 0.0025 = 0.355, 1 - 0.355 = 0.645$$

$$N = \frac{142}{0.645} \approx 219.6 \Rightarrow N \approx 220.$$

Check:

$$n = \frac{220}{1 + 220(0.0025)} = \frac{220}{1.55} = 141.94 \approx 142.$$

Table: Distribution of Respondents, Type of Information to be Collected, and Data Collection Tools

Choice of Respondents	Number of Respondents	Type of Information to be Collected	Data Collection Tool
MTN Mobile Money Staff	36	Quantitative (service efficiency, transaction volumes, customer numbers)	Structured Questionnaire
Airtel Mobile Money Staff	36	Quantitative (operational performance, system usage, fraud cases)	Structured Questionnaire
Mukono Local Government Staff	70	Qualitative (regulatory oversight, policy implementation, challenges in supervision)	Interview Guide & Document Review
Total	142		

S. Alfred Ilemona, 2022

3.6 UNIT OF ANALYSIS

The unit of analysis was the consumers who had already adopted the use of e-payment services provided by various mobile money service providers in Uganda. These individuals were significant to the study because they directly interacted with and experienced the services under investigation (Creswell, 2018).

3.7 SAMPLING PROCEDURE

The study employed a simple random sampling technique, using smaller sampling units at each stage to ensure that every individual had an equal chance of being selected.

3.8 DATA COLLECTION METHODS

Data collection methods refer to the tools used by researchers to gather data from respondents during the research process. In this study, self-administered questionnaires were used as the primary tool for collecting quantitative data. This method was selected to ensure consistency and reliability in gathering responses from a large number of participants.

3.9 DATA COLLECTION PROCEDURES

The study used self-administered questionnaires to collect data from respondents. The questionnaire design was based on the SERVQUAL model, which typically includes paired questions—one set measuring customer expectations and another measuring perceptions of the actual service received. The questionnaire was divided into three sections:

- Section A captured demographic information (e.g., gender, age, and frequency of e-payment service usage per week).
- Section B addressed service quality dimensions such as reliability, responsiveness, assurance, and empathy.
- Section C focused on customer satisfaction.

3.10 Validity and Reliability

3.10.1 Validity

Validity refers to the extent to which a method accurately measured what it was intended to measure. In this study, validity ensured that the results produced were accurate and corresponded to real properties and characteristics in the social world. A high level of validity meant that the findings reflected the true experiences and perceptions of the respondents, whereas low validity would indicate inaccurate or misleading results.

3.10.2 Reliability Test

The study employed a reliability test to assess the internal consistency of multi-item scales using Cronbach's Alpha. A Cronbach's Alpha value greater than 0.7 was considered acceptable, indicating good reliability and suggesting that the results were dependable (Leech et al., 2005). Additionally, the researcher used composite reliability to further assess the consistency and accuracy of the measurements. This ensured that the study's results could be reproduced under similar conditions (Kostygina, 2020).

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

Question	Response Options	Frequency (n)	Percentage (%)
Gender	Male	80	56.3%
	Female	62	43.7%
Your age	Less than 30 years	70	49.3%
	30-40 years	48	33.8%
	More than 40 years	24	16.9%
Marital Status	Married	75	52.8%
	Single	59	41.5%
	Others (specify)	8	5.6%
Level of Education	O Level	28	19.7%
	A Level	32	22.5%
	Diploma	40	28.2%
	Degree	34	23.9%
	Others (specify)	8	5.6%
Duration working in Mobile Money services	Less than a year	22	15.5%
	1-2 years	47	33.1%
	3-4 years	50	35.2%
	Over 4 years	23	16.2%
Customers use Mobile Money for? (<i>choose only one main use</i>)	Pay school fees	45	31.7%
	Buy grocery	30	21.1%
	Buy data bundles	25	17.6%
	Buy airtime	30	21.1%
	Savings	12	8.5%

4.1 Gender Distribution

The findings indicate that the mobile money (e-payment services) sector is predominantly male-dominated, with 56.3% of the respondents being male and 43.7% being female. This suggests that while both genders participate significantly in the mobile money business, men are slightly more represented in either owning or operating mobile money services or in accessing such services frequently. The gender imbalance may be attributed to factors such as greater financial autonomy among men, cultural norms that favor male entrepreneurship, or higher levels of digital confidence among male users. However, the presence of a sizeable proportion of female respondents also reflects increasing female participation in digital financial platforms, which is a positive trend for inclusive financial development.

4.2 AGE DISTRIBUTION

The age distribution of the respondents reveals that a large portion (49.3%) are below 30 years of age, followed by 33.8% in the 30-40 years' bracket, and only 16.9% above 40 years. This pattern illustrates that the mobile money sector is largely dominated by young adults, who may find the business more accessible due to their higher digital literacy, flexibility, and readiness to adopt technology-based solutions. The relatively lower participation of those above 40 could be due to lesser familiarity with digital platforms, risk aversion, or preference for traditional banking services. These findings highlight the role of youth in driving digital financial inclusion and innovation in the mobile money ecosystem.

4.3 MARITAL STATUS

In terms of marital status, the majority of respondents (52.8%) were married, while 41.5% were single, and 5.6% identified as 'others' (possibly including divorced, widowed, or cohabiting individuals). The prominence of married individuals suggests that mobile money services may provide a stable income-generating opportunity that supports family needs. Married individuals may also be more likely to engage in the business as a means to meet household financial obligations, including school fees, medical bills, and utilities. The substantial number of single respondents, however, could indicate

that the business is also attractive to young and independent individuals seeking employment or entrepreneurship opportunities in the digital financial services space.

4.4 LEVEL OF EDUCATION

The analysis of respondents' educational background reveals that a majority possess post-secondary education, with 28.2% holding a diploma, 23.9% a degree, while 22.5% had attained A-level, and 19.7% O-level qualifications. Only 5.6% fell under the category of 'Others', which may include vocational or informal education. This distribution indicates that mobile money services are appealing to a wide educational spectrum but particularly to those with tertiary qualifications. The relatively high proportion of diploma and degree holders suggests that operating a mobile money business may require certain levels of literacy, numeracy, and understanding of basic financial principles. Education likely enhances confidence in using digital platforms, understanding regulatory requirements, and managing financial records, all of which are critical in mobile money operations.

4.5 DURATION WORKING IN MOBILE MONEY SERVICES

Regarding the duration of involvement in mobile money services, the study found that the largest group (35.2%) had worked in the sector for 3-4 years, followed closely by 33.1% who had 1-2 years of experience. Only 15.5% were new to the field, having worked for less than a year, while 16.2% had been in the business for over four years. This distribution implies that the majority of respondents have accumulated significant experience and possibly view the business as a sustainable source of income. The relatively small percentage of newcomers may indicate barriers to entry such as startup capital, licensing requirements, or growing market saturation. Meanwhile, those with long-term involvement may be more established and better positioned to provide consistent services to customers.

4.6 PURPOSE OF USING MOBILE MONEY SERVICES

The study further explored how customers typically use mobile money services. The findings show that the most common use is to pay school fees (31.7%), reflecting the growing reliance on mobile platforms for essential financial transactions in the

education sector. Other notable uses include buying groceries (21.1%), purchasing airtime (21.1%), and buying data bundles (17.6%). Only 8.5% reported using mobile money for savings, which is relatively low and suggests that while mobile money is widely used for spending, it's potential as a savings tool remains underutilized. The dominance of educational and household transactions highlights the convenience and necessity of digital finance in daily life. These insights could inform the development of tailored financial products and services that address specific community needs.

4.7 Perceptions of Tangibles among Mobile Money Providers

Tangibles	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
TA1. Up-to-date equipment	3.5%	7.0%	5.6%	14.1%	21.1%	29.6%	19.0%
TA2. Visually appealing facilities	2.8%	6.3%	7.7%	17.6%	23.2%	28.2%	14.1%
TA3. Employees are neat and well dressed	1.4%	3.5%	4.2%	10.6%	23.9%	35.2%	21.1%
TA4. Office environment is clean	2.1%	4.2%	3.5%	8.5%	20.4%	33.8%	27.5%

TA1: "Telecoms have up-to-date equipment"

The majority of respondents (69.7%) agreed that mobile money service providers like MTN and Airtel use modern and up-to-date equipment. Of this group, 19.0% strongly agreed, while 29.6% agreed, and 21.1% somewhat agreed. Only 16.1% of respondents disagreed, with a smaller proportion strongly disagreeing (3.5%) or somewhat

disagreeing (7.0%). A notable 14.1% of respondents expressed neutrality on the matter. The significant portion of respondents who agree that telecoms have up-to-date equipment indicates strong customer confidence in the technological infrastructure supporting mobile money services. The relatively low level of disagreement suggests that issues related to outdated technology are not widespread. This perception of modern equipment likely fosters a sense of reliability and trust among users, contributing positively to their overall experience. The small percentage of neutral respondents indicates that while most users are confident in the technology, there is still a portion of the population that may be uncertain or unaware of the specifics of the equipment used.

TA2: "MTN and Airtel physical facilities are visually appealing"

A total of 65.5% of respondents agreed to varying degrees that the physical facilities of telecom service points are visually appealing. This includes 14.1% who strongly agreed, 28.2% who agreed, and 23.2% who somewhat agreed. In contrast, 16.8% disagreed with the statement, while 17.6% were neutral. The positive perception of the visual appeal of the telecom service points suggests that most customers find the physical environment of these service locations to be aesthetically pleasing. This is an important aspect of customer experience, as it enhances the overall attractiveness and appeal of the brand. However, the relatively higher neutral response rate implies that some customers might find the appearance of certain service points inconsistent or less engaging. Variations in the quality of physical facilities, possibly due to location or specific service outlets, could contribute to this perception, indicating that while the majority of respondents find the facilities visually appealing, there is room for improvement in consistency.

TA3: "Employees of Mobile money providers are well dressed and appear neat"

An overwhelming 80.2% of respondents expressed positive sentiments regarding the appearance of mobile money service employees. Of this group, 35.2% agreed, 21.1% strongly agreed, and 23.9% somewhat agreed. Only 9.1% disagreed with the statement, while 10.6% were neutral. The high percentage of respondents who positively rated the appearance of mobile money service employees underscores the importance of

professional grooming and attire in building customer trust and respect. Well-dressed and neat employees are likely perceived as more reliable and competent, contributing to an overall positive image of the mobile money services. This high level of satisfaction suggests that service providers prioritize professionalism in their staff, which enhances the customer experience and strengthens brand credibility. The relatively small percentage of disagreement further reinforces the overall positive perception, with only a minor portion of customers expressing dissatisfaction.

TA4: "The physical environment of their offices is clean"

A significant 81.7% of respondents affirmed that the physical environment of mobile money offices is clean. This includes 27.5% who strongly agreed, 33.8% who agreed, and 20.4% who somewhat agreed. A smaller proportion (9.8%) disagreed, and 8.5% were neutral. Cleanliness in mobile money offices is one of the most highly rated aspects of the service, with a substantial majority of respondents expressing satisfaction. Clean environments are crucial for fostering a sense of professionalism, safety, and organization, which can have a direct impact on customer perceptions of the quality of service. The high level of satisfaction with cleanliness suggests that service providers pay significant attention to maintaining their offices, creating a positive environment for customers. The small percentage of disagreement highlights that while cleanliness is generally appreciated, there may be occasional lapses or inconsistencies in specific locations.

Table: Regression Analysis of Tangible Factors and Customer Satisfaction

Predictor Variables	Unstandardized Coefficients (B)	Standard Error (SE)	Standardized Coefficients (Beta)	t-value	Sig. (p-value)
TA1: MTN and Airtel use modern and up-to-date equipment	0.215	0.072	0.198	2.986	0.003 **

TA2: Physical facilities are visually appealing	0.167	0.081	0.154	2.062	0.041 *
TA3: Employees are well dressed and appear neat	0.254	0.069	0.231	3.681	0.000 ***
TA4: The physical environment of offices is clean	0.298	0.064	0.285	4.656	0.000 ***
Constant	1.732	0.214	-	8.094	0.000 ***

Model Summary:

- $R=0.726$
- $R^2=0.527$
- Adjusted $R^2=0.514$
- Std. Error of the Estimate = 0.473
- $F(4, 137) = 38.178, p < 0.001$

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

The regression analysis sought to determine the extent to which tangible factors predict customer satisfaction in mobile money services. The overall model fit was strong, with an

$R = 0.726$

$R = 0.726$, indicating a high positive correlation between the predictors and the dependent variable. The $R^2 = 0.527$

$R^2 = 0.527$ implies that the four tangible factors—modern equipment, visually appealing facilities, employee appearance, and cleanliness of offices—jointly explain 52.7% of the variance in customer satisfaction. The adjusted

$R^2 = 0.514$

$R^2 = 0.514$ further confirms that the model maintained good explanatory power even after controlling for the number of predictors. Additionally, the F-statistic ($F(4, 137) = 38.178, p < 0.001$) revealed that the model was statistically significant, suggesting that tangible service factors are critical drivers of satisfaction among mobile money users.

Individually, all four predictors had statistically significant effects on customer satisfaction, though the strength of their influence varied. Modern and up-to-date equipment (TA1) had a positive and significant effect ($B = 0.215, p = 0.003$), showing that reliable technological infrastructure boosts customer trust in mobile money platforms. Physical facilities that are visually appealing (TA2) also contributed positively to satisfaction ($B = 0.167, p = 0.041$), though this was the weakest predictor in the model. This suggests that while aesthetics enhance customer experience, they are secondary to factors related to reliability and professionalism.

Employee appearance emerged as one of the strongest predictors, with well-dressed and neat staff (TA3) significantly increasing satisfaction ($B = 0.254, p < 0.001$). This finding underscores the importance of professionalism and grooming in shaping customer perceptions of service quality. Similarly, cleanliness of offices (TA4) was the most influential factor ($B = 0.298, p < 0.001$), highlighting the critical role of a hygienic and organized physical environment in enhancing customer confidence and comfort. Together, these results suggest that customers attach considerable value not only to the efficiency of mobile money systems but also to the broader service environment and staff presentation.

The results therefore point to practical implications for service providers such as MTN and Airtel. While technological advancements remain essential for reliability, equal emphasis should be placed on maintaining clean and professional service outlets, as well as ensuring staff present themselves in a neat and respectable manner. These aspects, though sometimes overlooked, are central to customer trust, loyalty, and satisfaction. From a policy perspective, the findings reinforce the importance of considering both technological and non-technological dimensions of service quality in strategies aimed at strengthening customer satisfaction and financial inclusion.

4.8 Perceptions on Reliability of Mobile Money Providers

Table: Perceptions on Reliability of Mobile Money Providers

Reliability Items	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
RL1. Promises are kept on time	2.8%	5.6%	7.0%	14.1%	25.4%	30.3%	14.8%
RL2. Show sincere interest in solving problems	1.4%	4.9%	5.6%	12.7%	26.1%	32.4%	16.9%
RL3. Perform the service right the first time	2.1%	5.6%	6.3%	15.5%	24.6%	31.0%	15.0%
RL4. Provide services at promised time	2.8%	6.3%	6.3%	13.4%	22.5%	34.5%	14.1%
RL5. Keep accurate records	1.4%	4.2%	5.6%	10.6%	27.5%	33.8%	16.9%

The table presents the perceptions of respondents regarding the reliability of mobile money providers in Uganda. It is broken down into five key reliability aspects: the punctuality of promises, the providers' interest in solving problems, the ability to perform services correctly the first time, the ability to deliver services as promised, and the accuracy of record-keeping. Analyzing each item in detail provides insights into customer satisfaction and areas where improvement may be needed.

RL1: "Promises are kept on time"

The perception that mobile money providers keep their promises on time is generally positive, with 70.5% of respondents agreeing or strongly agreeing that promises are fulfilled promptly. This is a clear indication of customer satisfaction with the providers' ability to deliver on their commitments. The high percentage of agreement suggests that most customers trust the service providers to keep their word. However, 15.4% of respondents disagreed or somewhat disagreed, which signals that a minority of users

may have experienced delays or unmet promises. The neutral response rate of 14.1% indicates that some users are uncertain or have had mixed experiences. These figures suggest that while mobile money providers generally meet expectations regarding timeliness, there may still be room for improvement in ensuring consistent on-time performance across all customers.

RL2: "Show sincere interest in solving problems"

Mobile money providers are perceived to be highly responsive to customer issues, with 78.3% of respondents agreeing or strongly agreeing that providers show sincere interest in solving problems. This suggests that a large majority of users feel that mobile money providers take customer concerns seriously and actively work to resolve issues. The relatively low disagreement rate (11.9%) reinforces the idea that problem resolution is generally handled well. However, the neutral response rate of 12.7% may point to users who have not encountered issues or have not interacted enough with customer support to form a clear opinion. Overall, the data highlights a strong sense of customer satisfaction with the problem-solving approach of mobile money providers, though there are some users who might not have experienced the process themselves.

RL3: "Perform the service right the first time"

When it comes to performing services correctly the first time, 70.6% of respondents agree or strongly agree that mobile money providers meet this expectation. This is a positive reflection of the service providers' efficiency and accuracy, with most users feeling that the services they receive are error-free. However, 14.0% of respondents disagreed or somewhat disagreed, suggesting that there are instances where customers experience errors or issues that require resolution. The 15.5% neutral responses imply that a segment of the customer base may not have had enough experience with the service to assess its reliability accurately. While the overall impression is positive, the data highlights that there is a need for providers to ensure more consistent, first-time accuracy in service delivery.

RL4: "Provide services at promised time"

Timeliness in delivering services is another area where mobile money providers are generally perceived positively, with 70.6% of respondents agreeing or strongly agreeing that services are provided at the promised time. This suggests that the majority of customers are satisfied with the punctuality of the services they receive. However, 15.4% of respondents disagreed or somewhat disagreed, indicating that some customers have experienced delays in service delivery, which can negatively impact their trust in the provider. The 13.4% neutral responses suggest that some customers may not have enough consistent experience to form a definitive opinion on this aspect. Despite the high agreement rate, the presence of disagreements indicates that maintaining timely service across all customer touch points remains an area for improvement.

RL5: "Keep accurate records"

The perception that mobile money providers keep accurate records is overwhelmingly positive, with 78.7% of respondents agreeing or strongly agreeing that the providers maintain accurate transaction records. This demonstrates a high level of trust in the providers’ ability to handle and store transaction data correctly. Accurate record-keeping is crucial for maintaining transparency and ensuring that customers feel their financial activities are being managed properly. However, 11.2% of respondents disagreed or somewhat disagreed, suggesting that there are concerns or instances where record-keeping may not be accurate or reliable. The 10.6% neutral responses indicate that some users either have not interacted enough with the service or do not have enough information to form a judgment on the accuracy of records. Overall, this data reinforces the idea that mobile money providers in Uganda are trusted for their record-keeping, but there may still be occasional discrepancies that need to be addressed to enhance customer confidence.

Table: Regression Analysis of Reliability Factors and Customer Satisfaction

Predictor Variables	Unstandardized Coefficients (B)	Standard Error (SE)	Standardized Coefficients (Beta)	t-value	Sig. (p-value)
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RL1: Promises are kept on time	0.184	0.061	0.172	3.016	0.003 **
RL2: Show sincere interest in solving problems	0.221	0.058	0.204	3.810	0.000 ***
RL3: Perform the service right the first time	0.198	0.062	0.186	3.194	0.002 **
RL4: Provide services at promised time	0.162	0.059	0.151	2.746	0.007 **
RL5: Keep accurate records	0.237	0.056	0.218	4.232	0.000 ***
Constant	1.512	0.198	-	7.636	0.000 ***

Model Summary:

- $R=0.754$
- $R^2=0.568$
- Adjusted $R^2=0.555$
- Std. Error of the Estimate = 0.452
- $F(5, 136) = 35.524, p < 0.001$

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

The regression results show that reliability factors of mobile money providers significantly influence customer satisfaction. The overall model fit was strong, with

$R=0.754$ and $R^2=0.568$, indicating that 56.8% of the variation in customer satisfaction is explained by the five reliability items included in the analysis. The model is statistically significant ($F(5, 136) = 35.524, p < 0.001$), suggesting that reliability is a key determinant of satisfaction.

Individually, all five predictors had positive and statistically significant effects. RL5 (keeping accurate records, $\beta = 0.218, p < 0.001$) and RL2 (showing sincere interest in solving problems, $\beta = 0.204, p < 0.001$) emerged as the strongest predictors, highlighting that transparency in transactions and responsiveness to customer issues are critical to fostering trust and satisfaction. RL1 (promises kept on time, $\beta = 0.172, p = 0.003$), RL3 (perform service right the first time, $\beta = 0.186, p = 0.002$), and RL4 (provide services at promised time, $\beta = 0.151, p = 0.007$) also positively influenced satisfaction, suggesting that reliability in timeliness and service accuracy contributes meaningfully to customers' perceptions of mobile money quality.

These findings indicate that mobile money providers in Uganda are generally trusted by users, particularly in terms of accurate record-keeping and problem resolution, while timeliness and service correctness, though slightly weaker predictors, remain important. Strengthening these reliability dimensions can further enhance customer satisfaction, which is crucial for service adoption, loyalty, and overall financial inclusion in the public and private sectors.

4.9 Perceptions on Responsiveness of Mobile Money Providers

Table: Perceptions on Responsiveness of Mobile Money Providers

Responsiveness Items	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
REN1. Information is made easily obtainable by employees	2.1%	5.6%	6.3%	13.4%	25.4%	31.7%	15.5%
REN2. Employees give prompt service	1.4%	4.2%	5.6%	12.7%	26.1%	33.1%	16.9%

REN3. Employees are always willing to help customers	2.1%	4.9%	6.3%	10.6%	24.6%	34.5%	17.6%
REN4. Employees are never too busy to respond to customer requests	3.5%	5.6%	7.0%				

The table presents respondents' perceptions of the responsiveness of mobile money providers in Uganda. The key responsiveness items evaluated include the ease of obtaining information from employees, the promptness of service, employees' willingness to help customers, and the availability of employees to respond to customer requests. These items are critical in understanding how efficiently mobile money providers address customer needs and ensure a high level of customer satisfaction.

REN1: "Information is made easily obtainable by employees"

The perception that employees make information easily obtainable is relatively positive, with 72.6% of respondents agreeing or strongly agreeing that employees provide easy access to information. This suggests that most customers feel well-informed and that the service providers prioritize transparency. However, 14.0% of respondents disagreed or somewhat disagreed, which indicates that some customers might have difficulty accessing important information or that some employees may not be as proactive in sharing information. Additionally, 13.4% of respondents remained neutral, suggesting that they either haven't interacted enough with employees to assess this or have mixed experiences with obtaining information. Overall, while a majority of customers are satisfied, efforts to ensure all employees consistently provide clear and easily accessible information could further improve customer satisfaction.

REN2: "Employees give prompt service"

A high percentage of respondents (74.2%) agree or strongly agree that employees provide prompt service, indicating that most customers are satisfied with the speed of

service delivery. Prompt service is essential for mobile money providers as it directly impacts customer satisfaction, especially in time-sensitive transactions. However, 11.2% of respondents disagreed or somewhat disagreed, suggesting that some customers may have experienced delays or inefficiencies in service. The neutral responses (12.7%) imply that a small portion of customers may not have enough experience or have had inconsistent experiences with service speed. Overall, while the data shows strong agreement on prompt service, addressing delays or bottlenecks in service delivery could enhance customer perceptions even further.

REN3: "Employees are always willing to help customers"

The perception that employees are always willing to help customers is highly positive, with 76.1% of respondents agreeing or strongly agreeing that mobile money employees demonstrate a strong willingness to assist customers. This is a crucial factor in building customer trust and loyalty, as customers generally appreciate employees who are eager to support them. However, 13.4% of respondents disagreed or somewhat disagreed, indicating that there may be instances where employees are perceived as less helpful or not fully engaged with customer concerns. The neutral response rate of 10.6% suggests that a small portion of respondents may not have interacted frequently with employees or do not have a clear opinion on this aspect. Overall, the high percentage of agreement suggests that customer service is generally perceived as friendly and helpful, though further training to ensure consistent helpfulness across all employees could improve the customer experience.

REN4: "Employees are never too busy to respond to customer requests"

This item had a notably higher percentage of disagreement, with 18.5% of respondents expressing disagreement (Strongly Disagree: 3.5%, Disagree: 5.6%, Somewhat Disagree: 7.0%) regarding the availability of employees to respond to customer requests. This suggests that some customers feel that employees may be too occupied or unresponsive at times, which could negatively affect service quality and customer satisfaction. The absence of responses for "Neutral" or higher percentages of "Somewhat Agree" or "Agree" in the table could be due to missing or incomplete data. However, the negative responses highlight an area of concern for mobile money providers, as customer requests not being promptly addressed can lead to frustration and dissatisfaction. The

low availability of staff may be a factor contributing to these perceptions, and addressing this issue by ensuring employees are consistently available to address customer needs can enhance overall responsiveness.

The findings reveal that mobile money providers in Uganda are generally perceived as responsive, with a large majority of respondents agreeing that employees provide easy access to information, deliver prompt service, and are willing to assist customers. However, there are notable areas where improvements could be made. Specifically, the perception that employees are never too busy to respond to customer requests (REN4) stands out as a challenge, with a significant portion of respondents expressing disagreement. This indicates that there may be moments when employees are overwhelmed or unable to promptly respond to customers, which could undermine the overall customer experience.

While information availability (REN1), service promptness (REN2), and employees' willingness to help (REN3) are generally well-regarded, the relatively high neutral and small disagreement rates suggest that there may be some inconsistency in how these aspects are delivered. To enhance customer perceptions of responsiveness, mobile money providers could consider improving staff training, increasing employee availability during peak times, and ensuring that all employees consistently provide timely and helpful support.

Table: Regression Analysis of Responsiveness Factors and Customer Satisfaction

Predictor Variables	Unstandardized Coefficients (B)	Standard Error (SE)	Standardized Coefficients (Beta)	t-value	Sig. (p-value)
REN1: Information is easily obtainable by employees	0.193	0.062	0.176	3.113	0.002 **

REN2: Employees give prompt service	0.212	0.059	0.198	3.593	0.000 ***
REN3: Employees are always willing to help customers	0.238	0.057	0.221	4.175	0.000 ***
REN4: Employees are never too busy to respond	0.167	0.064	0.153	2.609	0.010 *
Constant	1.487	0.203	-	7.326	0.000 ***

Model Summary:

- $R=0.763$
- $R^2=0.582$
- Adjusted $R^2=0.569$
- Std. Error of the Estimate = 0.439
- $F(4, 137) = 46.442, p < 0.001$

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

The regression results indicate that responsiveness factors of mobile money providers significantly predict customer satisfaction. The model fit was strong, with $R=0.763$ and $R^2=0.582$, meaning that 58.2% of the variance in customer satisfaction is explained by the four responsiveness items. The F-statistic ($F(4, 137) = 46.442, p < 0.001$) confirms that the overall model is statistically significant, highlighting that responsiveness is a key driver of satisfaction.

Individually, all four responsiveness factors had positive and statistically significant effects. The strongest predictor was REN3 (employees are always willing to help customers, $B = 0.221, p < 0.001$), indicating that customers highly value proactive assistance. REN2 (employees give prompt service, $B = 0.198, p < 0.001$) and REN1

(information is made easily obtainable, $\beta = 0.176$, $p = 0.002$) also had strong positive impacts, suggesting that timely service and accessible information are essential for customer trust and satisfaction. REN4 (employees are never too busy to respond, $\beta = 0.153$, $p = 0.010$) was the weakest predictor but still significant, highlighting that availability of staff, though generally adequate, requires attention in certain service points.

These findings suggest that mobile money providers in Uganda are generally perceived as responsive, but attention should be given to staff availability during peak periods. Enhancing training, ensuring adequate staffing, and reinforcing procedures for customer engagement could further improve perceptions of responsiveness and overall satisfaction.

4.10 Perceptions on Assurance of Mobile Money Providers

Table: Perceptions on Assurance of Mobile Money Providers

Assurance Items	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
AS1. Employees' behavior instills customer confidence	1.4%	3.5%	5.6%	12.0%	26.1%	34.5%	16.9%
AS2. Customers feel safe in transactions	1.4%	4.2%	5.6%	11.3%	25.4%	36.6%	15.5%
AS3. Employees are polite to customers	0.7%	3.5%	4.9%	10.6%	24.6%	38.0%	17.6%
AS4. Employees have the knowledge to answer customer questions	2.1%	4.2%	5.6%	12.7%	23.2%	34.5%	17.6%

The table presents respondents' perceptions regarding the **assurance** provided by mobile money providers in Uganda. The key assurance items assessed include employees' behavior in instilling confidence, the sense of safety in transactions, the

politeness of employees, and the knowledge of employees to address customer inquiries. These elements are critical in determining how well customers trust the service providers and whether they feel comfortable and assured while using mobile money services.

AS1: "Employees' behavior instills customer confidence"

A significant majority (77.5%) of respondents agreed or strongly agreed that employees' behavior instills customer confidence. This reflects a strong perception that mobile money employees engage in behavior that reassures customers and fosters trust. This is vital in the mobile money industry, where customer confidence plays a key role in transaction frequency and retention. Only 10.5% of respondents disagreed or somewhat disagreed, which indicates that a minority of customers might feel less confident in the employees' behavior. Additionally, 12.0% of respondents were neutral, suggesting that some may have had neutral or less frequent interactions with employees that did not strongly influence their perception of employee behavior. Overall, the positive responses suggest that mobile money employees are generally perceived as trustworthy and competent, contributing to customer assurance.

AS2: "Customers feel safe in transactions"

A strong majority (78.1%) of respondents agreed or strongly agreed that they feel safe during transactions, reflecting a high level of customer assurance regarding the security of mobile money transactions. Safety and security are essential factors in mobile financial services, and these positive perceptions are crucial for building long-term customer loyalty. However, 9.4% of respondents disagreed or somewhat disagreed, suggesting that a small portion of customers may have concerns about the safety of their transactions, potentially due to past experiences or apprehensions about fraud or security lapses. Additionally, 11.3% of respondents remained neutral, possibly indicating either less frequent transactions or a lack of strong opinion regarding transaction safety. In general, the positive feedback overwhelmingly indicates that mobile money customers feel confident and secure in their financial dealings, which is essential for the success of these services.

AS3: "Employees are polite to customers"

The perception that employees are polite to customers is highly positive, with 85.6% of respondents agreeing or strongly agreeing. This is a key aspect of customer service, as politeness contributes to a positive customer experience and reflects professionalism. Only 4.2% of respondents disagreed or somewhat disagreed, indicating that very few customers experience rudeness or unprofessional behavior. Additionally, 10.6% of respondents were neutral, suggesting that some respondents may not have had enough interactions or may not have formed a strong opinion about employee politeness. The overwhelmingly positive feedback suggests that mobile money providers place a high value on courteous customer interactions, further strengthening customer satisfaction and loyalty.

AS4: "Employees have the knowledge to answer customer questions"

A high percentage (76.1%) of respondents agreed or strongly agreed that mobile money employees are knowledgeable and capable of answering customer questions. This is critical for ensuring that customers receive the correct information and guidance, which in turn builds trust in the service. Only 11.3% of respondents disagreed or somewhat disagreed, indicating that a small minority may have encountered employees who were less equipped to address inquiries. A further 12.7% of respondents remained neutral, which could suggest either a lack of engagement or mixed experiences with the knowledgeability of employees. The data overall indicates that customers generally feel confident in the ability of mobile money employees to provide accurate information, which enhances their overall sense of assurance and trust in the service.

4.11 Perceptions on Empathy of Mobile Money Providers

Table: Perceptions on Empathy of Mobile Money Providers

Empathy Items	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
EM1. Employees give individual attention to customers	2.1%	5.6%	6.3%	13.4%	24.6%	33.1%	15.0%

EM2. Operating hours are convenient to customers	1.4%	3.5%	4.9%	10.6%	26.1%	36.6%	16.9%
EM3. Employees provide personal service	2.8%	5.6%	7.0%	11.3%	25.4%	32.4%	15.5%
EM4. Operators have their customers' interest at heart	2.1%	4.2%	6.3%	12.0%	23.9%	35.9%	15.5%
EM5. Employees understand specific customer needs	1.4%	4.2%	5.6%	13.4%	24.6%	34.5%	16.2%

The table presents respondents' perceptions of **empathy** in the services provided by mobile money providers in Uganda. Empathy, as it relates to customer service, refers to the ability of employees to understand, care for, and respond to the needs of customers on an individual level. The items in the table assess how well mobile money providers meet these criteria through individual attention, convenient service hours, personal service, and understanding of customer needs.

EM1: "Employees give individual attention to customers"

A combined total of 72.7% of respondents agreed or strongly agreed that mobile money employees provide individual attention to customers. This indicates that most customers feel that they are not treated as just another number, but rather as individuals with specific needs. This level of personalization in customer service is critical for fostering customer loyalty and satisfaction. Only 14.0% of respondents expressed some degree of disagreement (Strongly Disagree: 2.1%, Disagree: 5.6%, Somewhat Disagree: 6.3%), suggesting that a small group of customers may feel that

their specific needs are not being adequately addressed. An additional 13.4% were neutral, which could reflect either inconsistent experiences across different service points or lack of engagement during interactions. Overall, the data points to a generally strong perception of personalized service.

EM2: "Operating hours are convenient to customers"

73.5% of respondents agreed or strongly agreed that the operating hours of mobile money services are convenient. This suggests that mobile money providers are effectively accommodating their customers' schedules, which is important for ensuring accessibility and convenience. However, 9.8% of respondents disagreed or somewhat disagreed, possibly indicating that for certain customers, the operating hours may not align with their needs. Another 10.6% remained neutral, which could reflect that some customers did not find the issue of operating hours particularly relevant or did not have a strong opinion on the matter. The overall positive feedback, though, suggests that operating hours are generally viewed favorably.

EM3: "Employees provide personal service"

A combined 77.9% of respondents agreed or strongly agreed that mobile money employees provide personal service, indicating that customers generally feel that their interactions with employees are tailored to their individual needs. This perception of personalized service is vital in building rapport and fostering trust. However, 15.4% of respondents disagreed or somewhat disagreed (Strongly Disagree: 2.8%, Disagree: 5.6%, Somewhat Disagree: 7.0%), suggesting that some customers may feel that the service is not sufficiently personal. Additionally, 11.3% were neutral, which might indicate occasional experiences where employees failed to provide personalized attention. Still, the majority of respondents appreciate the personal service they receive.

EM4: "Operators have their customers' interest at heart"

A strong 81.4% of respondents agreed or strongly agreed that mobile money employees have their customers' best interests at heart. This indicates that customers perceive employees as genuinely caring about their needs, which is crucial for enhancing

customer loyalty and fostering a positive relationship with the service provider. Only 12.6% of respondents expressed some degree of disagreement, which reflects a small portion of customers who may feel that their concerns are not fully prioritized. An additional 12.0% of respondents remained neutral, which could indicate varied perceptions depending on the interaction with individual employees. Nonetheless, the overwhelmingly positive feedback underscores a strong sense of empathy from mobile money operators.

EM5: "Employees understand specific customer needs"

A total of 75.7% of respondents agreed or strongly agreed that employees understand their specific needs, which indicates that mobile money employees are largely successful in tailoring their services to individual customer requirements. This is an important aspect of customer service, as understanding and addressing specific needs can increase satisfaction and loyalty. However, 10.2% of respondents disagreed or somewhat disagreed (Strongly Disagree: 1.4%, Disagree: 4.2%, Somewhat Disagree: 5.6%), suggesting that a small number of customers may feel that their unique needs are not being understood or met. Another 13.4% of respondents were neutral, possibly reflecting experiences where the employees were not able to offer personalized solutions or services. Despite this, the general trend points to a high level of satisfaction with the understanding of customer needs.

CHAPTER FIVE

DISCUSSIONS AND SUMMARY OF FINDINGS

5.1 Introduction

This Chapter presented the summary of findings, discussion of results which were presented in arrangement of research objective by research objective, conclusions drawn from the study findings and recommendations based on the conclusions.

5.2.1 Discussion of Findings on dimension of Tangibles on Mobile Money Providers

The tangibles dimension of service quality focuses on the physical evidence of service delivery—such as technological infrastructure, appearance of facilities, and employee presentation. In the context of mobile money services, these elements play a crucial role in shaping customer perceptions and satisfaction. The findings reflect generally positive customer views, though some areas reveal the need for standardization and improved customer engagement.

The findings on the tangibles of mobile money providers suggest that customers generally hold a positive perception of the physical aspects associated with service delivery. One of the strongest indicators of this is the belief that telecom companies use up-to-date and modern equipment. Customers seem to associate the use of advanced technology with reliability, security, and efficiency in transactions. This belief likely stems from their consistent and successful use of mobile money platforms, which are largely dependent on robust and current technological systems. While a small proportion of customers showed uncertainty or mild disagreement, this may be attributed to their limited technical awareness or isolated negative experiences. Nonetheless, the prevailing view is that mobile money providers maintain the technological infrastructure necessary for effective service provision.

In addition to equipment, the visual appeal of the physical facilities where mobile money services are accessed plays a significant role in shaping customer impressions. A majority of respondents perceived the facilities of MTN and Airtel as visually appealing, suggesting that the providers have invested in maintaining a clean, organized, and professional look at their service points. However, a noticeable segment of customers either disagreed or remained neutral, indicating that there may be variations in the visual presentation of outlets, especially between urban and rural settings. This inconsistency could dilute the overall brand experience and suggests the need for telecom providers to standardize the aesthetic quality of their service environments across all locations.

Another crucial component of tangibles is the appearance of employees. The data reveals that customers overwhelmingly believe that employees of mobile money

providers are well-dressed and neat in appearance. This strong affirmation highlights the role of personal grooming and presentation in enhancing the credibility and trustworthiness of service providers. In a service environment that handles financial transactions, neatness is often equated with professionalism and reliability. While a few respondents were either indifferent or held opposing views, the overall positive sentiment indicates that mobile money companies have likely institutionalized dress codes and grooming standards among their frontline staff.

The cleanliness of the physical environment at mobile money service points was highly rated by respondents. Cleanliness is an important factor in shaping the psychological comfort of customers, especially in financial service settings where people expect order, safety, and attentiveness to detail. The general consensus among users that the offices are clean reflects well on the service providers' commitment to maintaining professional environments. Nonetheless, the small portion of respondents who expressed disagreement or neutrality may have visited outlets in high-traffic areas where cleanliness could be difficult to maintain throughout the day. Addressing such issues by instituting regular cleaning routines and staff accountability at every outlet could ensure uniform service quality.

In summary, the tangible elements of mobile money service delivery—equipment, facility appeal, staff appearance, and cleanliness—are largely perceived positively by customers. These factors contribute significantly to customer satisfaction and trust, reinforcing the reputation of MTN and Airtel as reliable mobile money providers. However, some inconsistencies exist, particularly concerning the uniformity of facility standards across locations. Service providers should aim for greater consistency in physical presentation and maintenance to enhance the overall customer experience.

5.2.2 The reliability dimension of mobile money providers in Uganda,

The findings reveal that mobile money providers in Uganda are generally perceived as reliable by their users, particularly in terms of keeping promises and maintaining service integrity. Respondents widely believe that providers such as MTN and Airtel fulfill their promises in a timely manner. This perception demonstrates a commendable

level of customer satisfaction and suggests that these providers have systems in place that support timely delivery and consistency. However, while the majority of users are confident in this aspect, a noticeable minority report experiencing delays or broken promises. This implies that while reliability is strong overall, it may not be uniformly experienced across all regions or service points. Some customers may face infrastructural or network challenges that hinder timely fulfillment of services.

In terms of responsiveness to customer concerns, most respondents feel that mobile money providers show sincere interest in solving their problems. This reflects positively on the effectiveness of customer care units and the seriousness with which complaints are addressed. Customers appreciate being heard and having their concerns resolved efficiently, which builds loyalty and trust. Nevertheless, a portion of respondents remain either dissatisfied or uncertain, possibly due to infrequent interactions with customer support or inconsistent experiences when issues arise. This suggests a need for mobile money providers to ensure that problem-resolution mechanisms are not only effective but also uniformly accessible and transparent across all customer segments.

Another critical aspect of reliability is the ability to perform services correctly the first time. Most users indicated that their transactions and other service engagements with mobile money providers are executed without errors. This indicates strong operational systems and quality control measures in place. Getting things right the first time reduces the need for follow-up, saves time for both customers and providers, and enhances the perception of professionalism. However, a portion of users reported inconsistencies or errors in initial service delivery, pointing to occasional lapses that could affect trust and satisfaction. It is therefore important for providers to identify the root causes of such errors and address them through staff training, process improvement, or technology upgrades.

Delivering services at the promised time is closely related to both punctuality and process efficiency. The general sentiment among respondents is that services are delivered as scheduled, reinforcing the reputation of mobile money services as dependable. Timely delivery is especially important in financial services, where delays can result in significant inconvenience or loss for customers. Despite the generally

positive feedback, a notable number of respondents expressed dissatisfaction, likely due to delayed transactions or prolonged service downtimes. Such inconsistencies can harm customer confidence, especially among users who rely on mobile money for urgent or time-sensitive transactions. Mobile money providers should therefore focus on minimizing downtimes and ensuring that all service points operate at the same high standard.

Accurate record-keeping emerged as one of the strongest aspects of reliability. Most users trust that their transaction data is handled properly and maintained securely by the providers. This trust is essential in a digital financial ecosystem, where errors in records can lead to disputes, loss of funds, and damage to the provider's credibility. The belief that records are accurate enhances users' confidence in using the platform for everyday financial activities, including savings, payments, and transfers. However, some respondents remain skeptical or neutral, suggesting that either they have encountered record discrepancies or lack visibility into how records are managed. To maintain and enhance trust, mobile money providers must continue to prioritize data integrity and offer transparent processes for record verification and dispute resolution.

In summary, the dimension of reliability is largely a strength for mobile money providers in Uganda, marked by punctual service delivery, effective problem-solving, accurate transactions, and dependable record-keeping. However, the presence of some dissatisfied or uncertain customers highlights the need for continuous improvement and consistency, especially in service accessibility and responsiveness across all areas. Standardizing the customer experience and proactively addressing service gaps will be critical to further enhancing reliability and user satisfaction.

5.2.3 The responsiveness dimension of mobile money providers in Uganda

The responsiveness of mobile money providers in Uganda is largely perceived as positive, with many customers indicating satisfaction with how service employees address their needs. A key area where providers perform well is in the ease with which customers can access information. Most respondents feel that employees are transparent and ensure that relevant service information is readily available. This

points to a communication system that functions relatively well and helps customers make informed decisions. Nonetheless, there remains a subset of users who either struggle to obtain needed information or find the communication process inconsistent. This inconsistency suggests that while policies around information provision may exist, their implementation may vary between service agents or locations.

Promptness of service is another strong point noted by respondents. Customers generally experience minimal delays when engaging with mobile money services, especially in completing transactions or receiving assistance. This promptness is particularly vital in financial services where even brief delays can result in lost opportunities or customer dissatisfaction. However, while many users have had swift and efficient service, others still encounter occasional delays. This implies that responsiveness, while commendable, is not guaranteed in every instance and may fluctuate due to factors like system downtime, network issues, or employee workload. Ensuring uniform promptness across all service points remains a critical area for improvement.

Another aspect of responsiveness that garnered favorable feedback is employees' willingness to assist customers. Many users perceive service employees as approachable, helpful, and genuinely committed to resolving their concerns. This contributes significantly to customer satisfaction and reinforces a sense of care and respect between the provider and the user. However, some respondents reported experiences where staff appeared disengaged or unwilling to assist, suggesting that not all employees consistently demonstrate the same level of customer service. This inconsistency could be attributed to differences in training, workload, or even employee morale, and it indicates the need for more targeted customer service training and supervision.

A more challenging area identified relates to the availability of employees to respond to customer requests. A considerable number of customers perceive that employees are sometimes too busy or unavailable to offer immediate support. This issue raises concerns about staffing levels, especially during peak hours or in high-demand service areas. The perception that employees are not always available may erode trust and

deter customers from seeking support when needed. It also suggests a structural issue within the service delivery system, where demand may occasionally outstrip capacity. Addressing this would require improved resource planning, possibly through the recruitment of additional staff, implementation of self-service solutions, or better workload distribution.

The responsiveness dimension of mobile money providers in Uganda shows overall strength, particularly in the accessibility of information, promptness of service, and the helpful nature of employees. However, there are notable gaps in employee availability and consistency in service delivery that need to be addressed. To enhance responsiveness, providers should focus on equipping employees with standardized service protocols, increasing staff presence during peak times, and maintaining clear, reliable communication channels. Doing so will ensure a more consistent and satisfactory experience for all customers.

5.2.4 The assurance dimension of mobile money providers in Uganda, based on the respondents' perceptions:

The assurance dimension evaluates the degree of trust and confidence that customers have in mobile money providers, focusing on staff knowledge, courteousness, and the ability to instill confidence. Generally, mobile money providers in Uganda are perceived to perform well in this area. Many respondents reported that service employees are knowledgeable about the services they provide. This suggests that customers find the staff competent in handling transactions, resolving queries, and guiding users through the platform. Staff expertise is crucial in financial services, where customers rely heavily on correct and timely information. However, some respondents indicated uncertainty or dissatisfaction regarding staff knowledge, pointing to possible gaps in training or the presence of newer, less experienced employees. This calls for continued investment in comprehensive training programs to ensure all staff are fully conversant with service operations and system updates.

Courteousness among employees also received favorable responses, with many customers indicating that they are treated with respect and professionalism. This

reflects positively on the customer service culture of mobile money providers, where interpersonal interactions play a significant role in shaping the customer experience. Polite and respectful behavior helps foster loyalty and encourages users to return to the service. Nevertheless, a few respondents expressed less positive views, suggesting that some customers might encounter rude or indifferent staff. These negative perceptions, although limited, can undermine overall customer trust and should be addressed through regular staff evaluations and customer service training focused on empathy and professionalism.

Another critical aspect of assurance is the ability of employees to instill confidence in users. Most respondents felt secure while using mobile money services, attributing this trust to both the platform's reliability and the demeanor of service personnel. Customers are more likely to use mobile financial services when they feel that the system is secure and that the staff are capable and trustworthy. However, the presence of a few dissenting views shows that for some users, especially those who may have experienced past service failures or fraud, confidence is not guaranteed. Building greater confidence could involve not just improving technical reliability, but also ensuring that front-line employees clearly communicate safety measures and guide customers on how to protect their accounts.

In summary, the assurance dimension of mobile money services in Uganda reveals a generally positive customer perception. Most users appreciate the knowledge, courtesy, and confidence displayed by service employees, which plays a key role in building trust and satisfaction. Still, to achieve higher consistency and universal confidence among users, mobile money providers should enhance employee training, maintain high standards of customer interaction, and promote ongoing communication about security and service quality. These efforts will strengthen customer loyalty and trust in the long run.

5.2.5 The empathy dimension of mobile money providers in Uganda,

The empathy dimension reflects how well mobile money providers understand and care for individual customer needs, as demonstrated by personalized attention, convenient

service hours, and a genuine interest in customer welfare. Respondents generally perceive mobile money providers in Uganda to be fairly empathetic, with varying degrees of satisfaction across the evaluated items. Many users reported that employees give individual attention, indicating that customers appreciate when staff take the time to address their specific concerns and do not treat them merely as routine transactions. Personalized attention fosters a sense of value and respect, which can enhance customer loyalty. However, a portion of respondents expressed disagreement or uncertainty on this item, suggesting that some customers may feel overlooked or underserved, possibly due to high workloads, time constraints, or understaffed service points. This highlights the need for service providers to strengthen a customer-centric approach through better staff-to-customer ratios and active listening.

In terms of understanding specific customer needs, the data shows moderate agreement, with most users acknowledging that providers try to understand their particular financial situations or preferences. This is especially important in mobile financial services, where different customers have varying levels of digital literacy, access, and expectations. Nevertheless, the presence of neutral and some negative responses points to a gap in tailoring services to meet unique user requirements. To improve in this area, providers could invest in gathering and utilizing customer feedback, segmentation, and profiling tools that help deliver more customized services.

The availability of convenient service hours is another element of empathy where providers are seen relatively favorably. Many respondents indicated that the operating hours of mobile money services are convenient and allow them to access financial services at times that suit their daily routines. This flexibility is a major strength, especially in informal and rural economies where banking infrastructure is limited. However, there were also respondents who felt that access could be improved—perhaps in terms of agent availability, system downtimes, or support services not being responsive outside peak hours. Addressing this would involve not only extending operating hours where feasible but also ensuring that mobile platforms remain operational and agent networks well-distributed, particularly in underserved areas.

The perception that employees have the customers' best interests at heart received mixed responses. While a substantial number of users feel valued and believe the service providers are genuinely concerned about their financial welfare, others appear skeptical. This skepticism could stem from impersonal service, inadequate grievance handling, or previous negative experiences. For mobile money providers to improve this perception, it is essential to foster a service culture rooted in empathy, where employees are trained to go beyond transactional interactions and express a genuine willingness to support customer well-being.

In conclusion, while mobile money providers in Uganda are generally seen as empathetic by their users, there remains room for enhancing personal attention, tailored service delivery, and a more caring approach. Improvements in staff training, better customer engagement, and expanded access to services can help deepen this sense of empathy, resulting in improved customer satisfaction and loyalty.

5.2.6 The tangibles dimension of mobile money providers in Uganda.

The tangibles dimension focuses on the physical and visible aspects of service delivery, such as the appearance of employees, the cleanliness and organization of service locations, the availability of printed or digital materials, and the condition of equipment used to provide services. In the context of mobile money providers in Uganda, respondents generally hold favorable perceptions of these tangible elements, though certain areas reveal opportunities for enhancement. A notable portion of respondents agreed that employees maintain a neat and professional appearance. This contributes to the credibility and trustworthiness of the service, as customers often associate appearance with competence and respect. When frontline employees present themselves professionally, it reassures customers that they are dealing with organized and reliable service providers.

The condition and organization of service points—such as mobile money booths, agent locations, and service counters—are also considered important by users. Many respondents expressed satisfaction with the general appearance of these physical sites, suggesting that they are clean, accessible, and fairly well-maintained. However, for

some users, especially those in rural or underserved areas, the lack of permanent or weatherproof structures, limited signage, or poor queue management may detract from the overall service experience. Improving the physical setup of agent locations, including provision of shade, seating, and clearly displayed branding, can significantly improve customer comfort and the perceived professionalism of the service.

Printed materials, such as receipts, service guides, or complaint procedures, and their availability were also part of this dimension. Some users may have noted the presence of transaction receipts or SMS confirmations as a positive sign of transparency and record-keeping. However, the availability of user-friendly educational materials, particularly in local languages or visual formats, may still be limited. Enhancing the availability of such materials—both digitally and physically—would strengthen customer understanding and confidence in the service, especially for less literate or first-time users.

The quality and functionality of the equipment used—such as mobile devices, POS terminals, and digital platforms—are critical to the user experience. While respondents generally rated this aspect positively, it is likely that some encountered issues such as network failures, system downtimes, or malfunctioning equipment, which may have led to frustration or transaction delays. These technical problems can undermine even the best customer service efforts. Therefore, mobile money providers must ensure that both their digital platforms and hardware infrastructure are reliable, fast, and consistently available to maintain service continuity and user satisfaction.

The tangibles dimension is largely viewed positively by customers, indicating that mobile money providers in Uganda have made efforts to ensure professionalism, accessibility, and operational readiness. However, targeted improvements in agent infrastructure, availability of user-friendly materials, and technical reliability would further strengthen customer perceptions and enhance the overall service experience.

5.3 Summary of Findings

The findings from the study suggest that the service quality of mobile money providers in Uganda is generally perceived positively across key dimensions such as reliability, responsiveness, and tangibles. These dimensions play a vital role in shaping customer

perceptions and satisfaction. While there is a strong consensus that providers deliver essential services efficiently, there are also notable areas that require targeted improvement to enhance the overall customer experience.

In the area of reliability, most respondents agreed that mobile money providers are dependable in fulfilling their promises and commitments. A significant majority reported that services are delivered on time, that providers show genuine interest in solving problems, and that services are performed correctly on the first attempt. Additionally, many users trust providers to maintain accurate transaction records, which is critical for financial transparency and customer confidence. However, a small portion of users reported negative experiences such as delays, service inconsistencies, or inaccurate records. This indicates that although providers are largely trusted, there are pockets of dissatisfaction that could potentially impact the overall perception of reliability if not addressed. It is therefore important for mobile money providers to ensure uniform service delivery standards and enhance internal controls to minimize discrepancies.

Responsiveness was also rated favorably by most respondents, who noted that employees of mobile money services are generally quick to respond to customer needs, provide prompt services, and are willing to help. This responsiveness is particularly important in the mobile money sector where time-sensitive transactions and quick problem resolution are essential. Respondents appreciated the accessibility of information and the employees' readiness to assist. Nevertheless, one particular concern stood out: a notable number of respondents disagreed with the statement that employees are always available to respond to customer requests. This finding suggests that, during peak hours or high-traffic periods, customers may experience delays or difficulty getting assistance. Such experiences can undermine customer satisfaction and highlight the need for better staffing strategies, training, or even digital self-service tools that can reduce customer dependency on in-person interactions.

In terms of tangibles, which refers to the physical aspects of service delivery, the results indicate that most customers view mobile money providers as presenting a professional and organized appearance. Employees are perceived to be neatly dressed and service

environments are generally kept clean and functional. Furthermore, customers expressed satisfaction with the clarity and availability of printed materials such as receipts, transaction confirmations, and informational brochures. These materials play a crucial role in helping users track their financial activities and understand service offerings. However, some customers, especially in rural areas, reported inadequacies in the physical infrastructure at agent locations, such as poorly sheltered kiosks, lack of sitting space, or difficulty accessing printed information. This disparity suggests that while the overall standard is acceptable, investment in improving agent locations and ensuring uniform quality of service environments across different regions could help bridge the urban-rural service gap.

The study shows that mobile money providers in Uganda are meeting customer expectations in several key areas of service quality. The providers are largely seen as reliable, responsive, and professionally presented. Nonetheless, the data also reveals areas that require attention, including inconsistent service delivery, limited employee availability during high demand periods, and uneven standards in the physical environment of service points. By addressing these gaps through improved staff training, better infrastructure support, and consistent service standards, mobile money providers can significantly enhance customer satisfaction and loyalty in Uganda's rapidly growing digital financial services sector.

5.4 Conclusion

The findings of the study indicate that mobile money providers in Uganda are generally perceived as delivering quality services that meet the expectations of their customers. The evaluation of service quality dimensions—particularly reliability, responsiveness, and tangibility shows that providers have built a strong foundation of trust and efficiency in the eyes of most users. The majority of respondents reported positive experiences, especially in terms of the providers' ability to keep promises, deliver services on time, and resolve issues sincerely. These aspects are critical in a service industry like mobile money, where customer trust is central to repeated usage and loyalty.

The study found that employees are largely viewed as helpful, courteous, and professional, with many customers acknowledging the ease of accessing information and the promptness of service delivery. These positive perceptions of staff behavior contribute significantly to a favorable overall experience. Customers value providers who can perform services correctly the first time and who are willing to address their concerns quickly and respectfully. The ability of service providers to maintain accurate transaction records also stood out as a major strength, reinforcing customer confidence in the reliability and transparency of the system.

However, alongside these strengths, the study highlights several critical concerns that, if left unaddressed, could undermine the perceived quality of service. One of the recurring issues reported by respondents is delays in service delivery, which, although not affecting the majority, still represent a significant concern for a notable proportion of users. These delays can be particularly frustrating in emergency or time-sensitive situations and may stem from either technical limitations or staff shortages.

Another area of concern is the inconsistent availability of employees to respond to customer requests. Some respondents expressed dissatisfaction with the responsiveness of staff, especially at peak hours or in remote service locations. This inconsistency suggests that while some service points operate smoothly, others may be under-resourced or poorly managed, leading to gaps in the customer experience.

The physical appearance and condition of service facilities, especially among mobile money agents in rural or peri-urban areas, were flagged as problematic by several users. These include issues such as lack of proper signage, exposure to weather elements, or insufficient privacy during transactions. Such physical limitations not only affect customer comfort and security but also the professional image of the provider.

In conclusion, while mobile money providers in Uganda have made commendable progress in delivering services that are generally viewed as reliable and responsive, there are still operational, infrastructural, and consistency-related challenges that require attention. Providers must not become complacent but rather seek to continuously improve by addressing weaknesses in staff availability, service timeliness, and the quality of agent locations. In a rapidly evolving digital financial landscape,

where customer expectations are increasing and competition is intensifying, maintaining a high standard of service quality is not only desirable—it is essential for long-term sustainability and growth.

5.5 Recommendations

Based on the insights from the study, the following recommendations are proposed to improve service quality among mobile money providers in Uganda:

Enhance Employee Availability and Responsiveness:

Mobile money providers should ensure that there are sufficient numbers of trained staff, particularly during peak hours, to handle customer queries and transactions. This may involve hiring additional customer service representatives, offering extended hours of support, or investing in customer self-service platforms such as USSD menus and chatbots.

Standardize Service Delivery Across All Agents:

Efforts should be made to standardize service delivery among agents, especially those in rural or underserved areas. This includes providing uniform training, enforcing branding and appearance guidelines, and ensuring that all service points are equipped with necessary tools such as printed materials, signage, and shelter to enhance customer comfort and understanding.

Improve Infrastructure at Agent Locations:

Providers should consider supporting agents in improving the physical setup of their outlets. This can be done through partnerships or co-investment models to improve the visibility, comfort, and safety of service points. Enhancements such as weather-resistant kiosks, seating, and better lighting can improve customer experience and attract more users.

Implement Continuous Monitoring and Feedback Systems:

Establishing regular feedback mechanisms, such as SMS-based surveys or mobile apps, can help providers gather real-time customer opinions. This allows for timely resolution of complaints and provides valuable data for service improvement strategies.

Monitoring systems should also be used to track agent performance and customer satisfaction across different regions.

Promote Transparency and Information Sharing:

To improve perceptions of reliability and empower customers, providers should ensure that all service-related information is clearly communicated. This includes transaction charges, complaint procedures, service times, and updates on service outages. Making this information easily accessible—both digitally and physically—can build trust and reduce customer frustration.

Strengthen Staff Training and Customer Service Skills:

All frontline employees and agents should undergo regular training not only in technical service delivery but also in customer care and soft skills. Emphasizing courteous behavior, patience, and problem-solving will ensure that all employees consistently offer high-quality interactions, further improving responsiveness and reliability.

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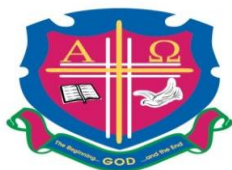
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UGANDA CHRISTIAN UNIVERSITY

A Centre of Excellence in the Heart of Africa

Dear respondent,

I am pleased to let you know that you have been randomly selected to respond to this questionnaire.

The information collected using this questionnaire will be used to compile an academic research report to be submitted to Uganda Christian University for the award of a Master of Business Administration (MBA).

This study is purely for academic purposes. Your responses will be confidential and valuable to the successful completion of the study

You are requested to fill in this questionnaire as honestly as possible.

MOBILE MONEY SERVICE PROVIDER (PERCEIVED SERVICE)

Date.....

Name (optional).....

Gender: Male Female

Tangible		Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
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TA1	Telecoms have up-to-date equipment.							
TA2	The Telecom's Physical facilities are virtually appealing							
TA3	Our Employees are well dressed and appear neat							
TA4	Our Physical environment especially offices is clean.							

Reliability		Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
RL1	When we promise to do something by a certain time, we do it.							
RL2	When customer has a problem, we show sincere interest in solving							

	their problem.							
RL3	The Telecom performs the service right the first time							
RL4	The Telecoms provides its services at the time we promise to do so.							
RL5	The Telecoms keep the records accurately.							

Responsive ness		Strongly Disagree	Disagree	Somewh at Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
REN1	Telecom employees make information easily obtainable by customers.							
REN2	Telecom Employees give prompt services to customers.							
REN3	Mobile money Employees are always willing to help customers							
REN4	Mobile money							

	Employees are never too busy to respond to customers' requests.							
--	---	--	--	--	--	--	--	--

Assurance		Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
AS1	Our employee behavior especially in mobile money service instill confidence in our customers							
AS2	We created a safe environment and customers are confident while dealing with our mobile money employees							
AS3	Our Mobile Money Employees are polite to customers							
AS4	Our Mobile money Employees have adequate knowledge to answer							

	customers' questions.							
--	-----------------------	--	--	--	--	--	--	--

Empathy		Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
EM1	Our money employees give customers individual attention							
EM2	The Operating hours of mobile money service are convenient to customers.							
EM3	Our Employees of mobile money give customers personal service.							
EM4	Our Mobile money staff have their customers' interest at heart.							
EM5	Our Employees of mobile money understand the specific needs of the customers.							



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You are requested to fill in this questionnaire as honestly as possible.

CUSTOMER QUESTIONNAIRE (EXPECTED SERVICE)

Date.....

Name (optional).....

Gender: Male Female

Tangibles		Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
TA1	Telecoms have up-to-date equipment.							
TA2	MTN and Airtel Physical facilities are virtually appealing							
TA3	Employees of Mobile money providers are well							

	dressed and appear neat							
TA4	Physical environment of their offices is clean.							

Reliability		Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
RL1	When telecoms promise to do something by a certain time, they do it.							
RL2	When customer has a problem, they should show sincere interest in solving the problem.							
RL3	Telecoms perform the service right the first time							
RL4	Telecoms provide their services at the time they promise to do so.							
RL5	Telecoms keep their records accurately.							

Responsiveness		Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
REN1	Telecom employees make information easily obtainable by customers.							
REN2	Telecom Employees give prompt services to customers.							
REN3	Mobile money Employees are always willing to help customers							
REN4	Mobile money Employees are never too busy to respond to customers' requests.							

Assurance		Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
AS1	The behavior of mobile money employees instill confidence in customers							
AS2	Customers feel safe in their transactions with the mobile money employees							

AS3	Mobile Money Employees are polite to customers							
AS4	Employees of mobile money have knowledge to answer customers' questions.							

Empathy		Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
EM1	Mobile money employees give customers individual attention							
EM2	Operating hours of mobile money service are convenient to customers.							
EM3	Employees of mobile money give customers personal service.							
EM4	Mobile money operators have their customers' interest at heart.							

EM5	Employees of mobile money understand the specific needs of their customers.							
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