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A Study of the Relationship between Service Quality and User Satisfaction towards Payment Gateways in the Shekhawati Region

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Abstract:
The rapid expansion of digital payment systems has made payment gateways an increasingly important part of everyday financial transactions, particularly in settings where users expect speed, clarity, security, and dependable service. Against this background, the present study examines the relationship between service quality and user satisfaction towards payment gateways among users in the Shekhawati region. The study adopted a quantitative, descriptive, and analytical design and drew on data collected from 158 respondents through a structured questionnaire comprising twenty Likert scale statements, with ten items measuring service quality and ten measuring user satisfaction. Construct level means were computed, and Pearson correlation analysis was used to assess the association between the two variables. The findings revealed a positive and statistically significant relationship between service quality and user satisfaction, with a correlation coefficient of $r = .694$, $p < .001$, and a 95 per cent confidence interval ranging from 0.61 to 0.77. The results further indicate that users expressed relatively favourable views regarding interface usability, clarity of transaction information, issue resolution, speed of payment completion, and fulfilment of payment related needs, while somewhat more cautious evaluations emerged in relation to dependability, trust, convenience, and broader experiential satisfaction. The study underscores the academic and practical importance of strengthening service quality dimensions in order to enhance user satisfaction with payment gateways.

Keywords: Service Quality, User Satisfaction, Payment Gateways, Digital Payment Systems.

1.1 INTRODUCTION

Digital payment systems have become an integral part of contemporary economic activity, and payment gateways now mediate a substantial share of online financial exchanges. Their role extends beyond simple transaction processing, as they shape the way users experience speed, convenience, clarity, security, and reliability during digital payments. In this context, user judgements are not formed solely on the basis of whether a transaction is completed, but also on how effectively and confidently the service performs throughout the payment process.

Within this broader setting, service quality remains a central consideration in understanding user responses to technology enabled services. In the case of payment gateways, quality is reflected through operational dimensions such as prompt processing, availability, transaction accuracy, understandable information, dependable performance, issue resolution, navigational ease, and consistent confirmation after payment completion. When these features are perceived positively, users are more likely to evaluate the service in favourable terms. Conversely, uncertainty in areas such as dependability, trust, or convenience may weaken the overall user experience even when transactions are functionally completed.

User satisfaction, therefore, represents an important evaluative outcome in the digital payment environment. It reflects the extent to which payment gateways meet user expectations, support continued usage, inspire confidence, and fulfil payment related needs effectively. As digital payment adoption continues to expand, examining the connection between service quality and satisfaction becomes academically relevant as well as practically significant. A clearer understanding of this relationship can help identify which aspects of gateway performance most strongly shape user evaluations and where service improvements may be required.

The present study is situated in the Shekhawati region, where the growing use of digital payment mechanisms makes it important to assess how users perceive the quality of payment gateway services and how those perceptions relate to satisfaction. Although respondents reported moderately favourable views across both constructs, the supplied evidence also indicates some reservation in relation to dependability, trust, convenience, and broader experiential satisfaction. Against this backdrop, the study specifically examines the relationship between service quality and user satisfaction towards payment gateways among users in the Shekhawati region.

1.2 REVIEW OF LITERATURE

(Abed & Alkadi, 2025) examined the factors associated with users' continued use of fintech payment applications and their satisfaction with those applications in Saudi Arabia. Using an integrated framework that combined UTAUT2 with the DeLone and McLean information systems success model, the study analysed questionnaire data from 401 users through structural equation modelling. The evidence indicated that system quality, service quality, and information quality were directly associated with user satisfaction, and satisfaction, in turn, supported continued usage. For the present study, this article is especially relevant because it places service quality at the centre of post adoption evaluation in digital payment services and confirms that satisfaction is closely tied to how users judge the quality of the payment platform they use.
(Sharma, Jangir, Gupta, & Rupeika Apoga, 2024) investigated whether service quality meaningfully shapes the use of fintech payment services. The authors adopted a mixed methods design in which survey data were analysed using PLS SEM and then followed by a focus group discussion with experts and academics. Their results showed that the quality of services offered by fintech payment providers significantly influenced the use of those services and also shaped perceptions of usefulness and user attitudes. Although the study was framed around utilisation rather than satisfaction alone, it is highly pertinent to the present research because it reinforces the argument that quality related service experiences remain fundamental in digital payment environments and are likely to affect broader user evaluations, including satisfaction.

(Yi, Kim, & Oh, 2024) explored the quality factors that drive the success of mobile payment applications by analysing 230,940 app reviews covering nine payment apps. Through topic modelling, sentiment analysis, and panel regression, the study identified payment convenience, security, customer service, and app design as the most salient quality dimensions in post usage evaluations. It further showed that users' positive and negative judgements on these dimensions had a substantial effect on app ratings and market performance. This study is relevant to the present inquiry because it demonstrates that users assess payment technologies through practical service quality cues such as convenience, security, clarity of interaction, and service support, all of which are conceptually close to the dimensions examined in the current study on payment gateways.

(Ajina, Joudeh, Ali, Zamil, & Hashem, 2023) analysed how mobile wallet service dimensions influence customer satisfaction and loyalty through an empirical survey of 557 respondents in Jordan. Using AMOS and SPSS, the study reported that overall mobile wallet service quality contributed positively to customer satisfaction and loyalty, although some individual dimensions such as perceived ease of use, usefulness,

and security did not show the same level of effect on satisfaction in that specific setting. The study remains directly relevant because it demonstrates that satisfaction in digital payment services is not formed in an abstract way, but through users' evaluation of concrete service features. This supports the logic of the present study, which examines whether perceived service quality is associated with user satisfaction towards payment gateways.

(Al Amin, Muzareba, Chowdhury, & Khondkar, 2024) examined e satisfaction, continuance intention, and e loyalty in relation to mobile payment applications during the COVID 19 period. Based on questionnaire data from 455 respondents and analysed through structural equation modelling, the study found that information quality, service quality, system quality, perceived usefulness, and confirmation positively influenced e satisfaction, while e satisfaction subsequently strengthened continuance intention and e loyalty. The relevance of this article lies in its clear demonstration that quality perceptions remain a major explanatory route to satisfaction in mobile payment settings. It therefore offers strong conceptual support for the present study's focus on the relationship between service quality and user satisfaction in payment gateway use.

(Twum, Kosiba, Hinson, Gabrah, & Assabil, 2023) investigated the service quality factors that influence customer satisfaction and continuance usage in mobile money services. Drawing on data from 494 users and testing the model through structural equation modelling, the study reported that service availability, facilities, and security shaped customer satisfaction, whereas expertise, network performance, and responsiveness were more closely related to continued use. This article is important for the present research because it shows that satisfaction within digital payment systems is strongly affected by operational and functional features of the service. It also suggests that not all quality dimensions operate in the same way, which is useful when interpreting item level variation in the present study.

(Sausi, Mtebe, & Mbelwa, 2021) evaluated user satisfaction with Tanzania's Government Electronic Payment Gateway system by adapting the updated DeLone and McLean information systems success model. Using a sequential explanatory design with 442 users from 271 institutions across 11 regions, the study found that trust in the system, information quality, and perceived usefulness positively affected user satisfaction, whereas service quality had a significant negative effect and system quality was not significant. This article is especially valuable because it addresses an e payment gateway context directly rather than a broader fintech or mobile wallet setting. Its findings suggest that gateway satisfaction is shaped not only by service delivery but also by trust, information quality, and system confidence, which helps situate the present study within a more specific payment gateway literature.

(Kar, 2021) developed the Digital Service Usage Satisfaction Model to explain satisfaction with mobile payments in India. The study used a multi stage design that combined Twitter data, sentiment mining, topic modelling, network science, content analysis, and multiple regression. The results showed that cost, usefulness, trust, social influence, credibility, information privacy, and responsiveness were especially important in shaping usage satisfaction. Although the study approached satisfaction through broader digital service usage rather than payment gateways alone, it remains relevant because it demonstrates that satisfaction in payment technologies emerges from a mixture of service responsiveness, informational assurance, trust, and practical utility. These insights are closely aligned with the current study's concern with how users evaluate service quality and how those perceptions relate to satisfaction.

1.2.1 Research Gap

The reviewed literature consistently indicates that quality related evaluations matter in digital payment environments and that satisfaction is shaped by usability, service support, security, trust, information quality, and operational performance. However, much of the recent evidence has concentrated on mobile

wallets, mobile money, and broader fintech payment applications, often within national or platform specific settings outside the Indian regional context. Comparatively fewer recent studies have examined the direct relationship between service quality and user satisfaction in relation to payment gateways as a distinct payment interface, and even fewer have done so in a regional setting such as Shekhawati. The present study addresses this gap by focusing specifically on payment gateways and by empirically examining whether perceived service quality is related to user satisfaction among users in the Shekhawati region.

1.3 RESEARCH OBJECTIVE

To examine the relationship between service quality and user satisfaction towards payment gateways among users in the Shekhawati region.

1.4 RESEARCH METHODOLOGY

1.4.1 Research Design

The study employed a descriptive and analytical research design to examine the relationship between service quality and user satisfaction towards payment gateways in the Shekhawati region. This design was appropriate because the study sought to assess respondents' perceptions of the two constructs and to analyse the statistical association between them on the basis of structured survey data.

1.4.2 Research Approach

A quantitative research approach was adopted for the study. This approach was suitable because both variables were measured through structured Likert scale items and analysed using numerical techniques, specifically construct level mean scores and Pearson correlation. The use of a quantitative approach enabled the study to examine the direction and strength of the relationship between service quality and user satisfaction in a systematic manner.

1.4.3 Population and Sample

The target population comprised users of payment gateways in the Shekhawati region. A total sample of 158 respondents was included in the study. The sample size provided an adequate basis for analysing the relationship between the study variables through correlation analysis and for deriving item level descriptive results from the questionnaire responses. The non-probability convenience sampling was adopted .

1.4.4 Research Variables

The independent variable in the study was service quality, defined operationally as respondents' overall perception of the quality of payment gateway services, measured through the composite mean of ten service quality statements. The dependent variable was user satisfaction, defined as respondents' overall satisfaction with payment gateways, measured through the composite mean of ten user satisfaction statements. These variables were directly aligned with the stated objective and hypothesis of the study.

1.4.5 Instrument Development and Measurement

Data were gathered through a structured questionnaire comprising 20 Likert-type statements. Of these, 10 statements measured service quality and 10 measured user satisfaction. Responses were recorded on a five-point scale ranging from strongly disagree to strongly agree. For hypothesis testing, construct-level means were computed by averaging the ten-item scores for each variable, thereby producing composite mean scores for service quality and user satisfaction.

1.4.6 Data Collection Procedure

The provided material indicates that data were collected through questionnaire responses from 158 users of payment gateways in the Shekhawati region. However, the mode of administration and the duration of data collection are not reported in the available information.

1.4.7 Reliability of the Instrument

Table** Error! No text of specified style in document..**1: Reliability Statistics

Cronbach's Alpha	N of Items
0.859	20

In social science research, an alpha coefficient of 0.70 or above is commonly regarded as acceptable, while higher values indicate stronger internal consistency.

1.4.8 Statistical Tools and Techniques

The study used descriptive statistics and Pearson correlation analysis. Descriptive statistics, including frequencies, percentages, mean scores, and standard deviations, were used to summarise respondents' views on individual Likert statements related to service quality and user satisfaction. Pearson correlation was applied to test the hypothesis concerning the relationship between the composite mean scores of service quality and user satisfaction. This technique was appropriate because the analysis focused on the direction and strength of association between the two study variables.

1.5 LIKERT STATEMENT

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Likert Statement Related to Service Quality of Payment Gateways

SNO	Likert Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean / St.Dev
SQ1	The payment gateway processes transactions promptly.	18	28	54	22	36	3.19
		11.39%	17.72%	34.18%	13.92%	22.78%	1.288
SQ2	The payment gateway is available whenever I need to use it.	14	35	39	32	38	3.28
		8.86%	22.15%	24.68%	20.25%	24.05%	1.292
SQ3	The payment gateway performs transactions accurately without errors.	16	27	34	53	28	3.32
		10.13%	17.09%	21.52%	33.54%	17.72%	1.237
SQ4	The payment gateway provides clear and understandable transaction information.	8	34	41	35	40	3.41
		5.06%	21.52%	25.95%	22.15%	25.32%	1.222
SQ5	The payment gateway ensures the security of my payment details.	12	34	47	34	31	3.24
		7.59%	21.52%	29.75%	21.52%	19.62%	1.213
SQ6	The payment gateway offers dependable service during online transactions.	13	48	43	31	23	3.02
		8.23%	30.38%	27.22%	19.62%	14.56%	1.192
SQ7	The payment gateway resolves payment-related issues efficiently.	10	25	47	42	34	3.41
		6.33%	15.82%	29.75%	26.58%	21.52%	1.174
SQ8	The payment gateway interface is easy to navigate during transactions.	17	19	40	40	42	3.45
		10.76%	12.03%	25.32%	25.32%	26.58%	1.295
SQ9	The payment gateway provides reliable confirmation after payment completion.	21	24	42	44	27	3.20
		13.29%	15.19%	26.58%	27.85%	17.09%	1.271

SNO	Likert Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean / St.Dev
SQ10	The payment gateway maintains consistent service quality across different transactions.	14	39	35	42	28	3.20
		8.86%	24.68%	22.15%	26.58%	17.72%	1.244

Mean scores for the ten service quality statements range from 3.02 to 3.45, which shows that respondents generally lean towards agreement, but with a noticeable degree of reservation in some areas. The most positively rated aspect is the ease with which users can navigate the payment gateway interface during transactions, which records the highest mean score of 3.45. Clear transaction information and efficient resolution of payment related issues also receive relatively stronger evaluations, each with a mean of 3.41. These patterns suggest that usability, clarity, and operational responsiveness are important strengths in shaping users' perceptions of service quality. At the same time, certain functional aspects appear less convincing. Dependable service during online transactions records the lowest mean score of 3.02, while prompt transaction processing, security of payment details, and service consistency also remain only moderately rated. The standard deviation values, which range from 1.174 to 1.295, further show that user opinions are somewhat varied across the sample. Taken together, the results suggest that payment gateways are viewed as reasonably effective, but there remains clear scope for improvement in reliability, consistency, and confidence building so that service quality can be experienced more positively and more uniformly by users.

Table** Error! No text of specified style in document..**3:
Likert Statement Related to User Satisfaction from Payment Gateways

SNO	Likert Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean / St.Dev
US1	I am satisfied with my overall experience of using payment gateways.	19	28	50	35	26	3.13
		12.03%	17.72%	31.65%	22.15%	16.46%	1.237
US2	Using payment gateways meets my expectations for online payment services.	20	34	38	43	23	3.09
		12.66%	21.52%	24.05%	27.22%	14.56%	1.256
US3	I feel comfortable relying on payment gateways for digital transactions.	12	34	50	29	33	3.23
		7.59%	21.52%	31.65%	18.35%	20.89%	1.222
US4	I am pleased with the convenience offered by payment gateways.	13	48	35	33	29	3.11
		8.23%	30.38%	22.15%	20.89%	18.35%	1.255
US5	I am satisfied with the speed of payment completion through payment gateways.	14	24	39	42	39	3.43
		8.86%	15.19%	24.68%	26.58%	24.68%	1.259
US6	I am satisfied with the level of trust I have in payment gateways.	20	26	49	39	24	3.13
		12.66%	16.46%	31.01%	24.68%	15.19%	1.232
US7	I would prefer to continue using payment gateways in the future.	18	30	47	33	30	3.17
		11.39%	18.99%	29.75%	20.89%	18.99%	1.263

US8	I would recommend payment gateways to others for online transactions.	9	23	49	46	31	3.42
		5.70%	14.56%	31.01%	29.11%	19.62%	1.130
US9	I believe payment gateways provide a satisfactory payment experience.	18	31	57	24	28	3.08
		11.39%	19.62%	36.08%	15.19%	17.72%	1.231
US10	Overall, payment gateways fulfil my payment-related needs effectively.	7	24	48	44	35	3.48
		4.43%	15.19%	30.38%	27.85%	22.15%	1.127

Mean scores across the ten user satisfaction statements range from 3.08 to 3.48, indicating that most respondents lean towards agreement while still reflecting some hesitation on several aspects of their experience. The highest mean score is reported for the statement that payment gateways fulfil payment related needs effectively, with a mean of 3.48, followed closely by satisfaction with the speed of payment completion at 3.43 and willingness to recommend payment gateways to others at 3.42. These responses suggest that users value functional efficiency, usefulness, and the practical convenience offered by such platforms. At the same time, some dimensions receive comparatively lower evaluations. The belief that payment gateways provide a satisfactory payment experience records the lowest mean score of 3.08, while the extent to which these services meet expectations for online payment and the convenience they offer also remain only moderately rated. Standard deviation values ranging from 1.127 to 1.263 indicate a reasonable spread in responses, which implies that satisfaction is not experienced uniformly across all users. Overall, the findings suggest that payment gateways are viewed favourably by respondents, particularly in terms of speed, usefulness, and future acceptance, yet there remains scope to strengthen perceived convenience, trust, and the overall quality of the payment experience.

1.6 HYPOTHESIS TESTING

H_{01}: There is no significant relationship between service quality and user satisfaction towards payment gateways among users in the Shekhawati region.

For the purpose of testing the above-mentioned hypothesis, construct-level means were computed by averaging the ten item scores for each construct. The composite mean of Service Quality represents the overall perceived quality of payment gateway services, whereas the composite mean of User Satisfaction represents respondents' overall satisfaction with payment gateways. Further Correlation was calculated results so have been published below

Table** Error! No text of specified style in document..**4: Correlation

	r	p	95% CI
Service Quality Mean and User Satisfaction Mean	0.694	<.001	[0.61, 0.77]

The findings indicate a positive and statistically significant relationship between service quality and user satisfaction towards payment gateways among users in the Shekhawati region. The correlation coefficient between the composite mean of service quality and the composite mean of user satisfaction was $r = .694$, with $p < .001$ and a 95% confidence interval ranging from 0.61 to 0.77, which suggests a moderately strong to strong positive association between the two constructs. This means that higher perceived service quality tends to be accompanied by higher user satisfaction.

The hypothesis testing outcome shows that the null hypothesis was rejected. On this basis, it may be concluded that respondents' satisfaction with payment gateways is meaningfully related to how they perceive the quality of those services.

1.7 INTEGRATED DISCUSSION OF FINDINGS

The central objective of the study was to examine the relationship between service quality and user satisfaction towards payment gateways among users in the Shekhawati region. The correlation findings directly support this objective by showing that service quality and user satisfaction move together in a positive and statistically significant manner. The magnitude of the relationship indicates that perceptions of service quality are closely aligned with the extent to which users feel satisfied with payment gateways. This implies that users' evaluations of promptness, clarity, reliability, navigation, and issue resolution are meaningfully connected with their overall satisfaction levels.

The item level findings help to explain this overall association. Respondents expressed relatively stronger agreement with statements relating to ease of navigation, clarity of transaction information, problem resolution, speed of payment completion, and fulfilment of payment needs. These aspects appear to represent the more functional strengths of payment gateways. When users are able to complete transactions conveniently, understand the information presented to them, and receive effective support during difficulties, their overall satisfaction is likely to improve. This interpretation is consistent with the observed positive relationship between the two constructs.

At the same time, the comparatively lower means for dependable service, convenience, trust, expectations, and broader satisfaction indicate that user evaluations were not uniformly strong across all items. This suggests that although respondents generally viewed payment gateways positively, their experience was marked more by moderate approval than by consistently strong endorsement. Such a pattern helps explain why the relationship is substantial but does not necessarily imply uniformly high scores across all aspects of both constructs. In other words, service quality matters for satisfaction, but respondents still appear to retain certain practical concerns and cautious judgements about some aspects of payment gateway performance.

1.8 OVERALL CONCLUSION

The study demonstrates that service quality is significantly and positively related to user satisfaction towards payment gateways in the Shekhawati region. The Pearson correlation result of $r(156) = .694$, $p < .001$ indicates that respondents who perceived higher service quality also tended to report higher satisfaction. The item wise analysis further shows that respondents evaluated payment gateways more favourably in terms of usability, information clarity, issue resolution, speed, and fulfilment of needs, while somewhat more moderate perceptions were observed in relation to dependability, trust, convenience, and broader satisfaction. Taken together, the findings establish that service quality constitutes an important empirical factor associated with user satisfaction in the context of payment gateways.

1.9 SUGGESTIONS BASED ON FINDINGS

1. Payment gateway providers should improve the dependability of services during online transactions, as this dimension received one of the lowest mean scores.
2. Greater emphasis should be placed on ensuring consistent service quality across different transactions so that user experiences remain stable over time.
3. Providers should strengthen confirmation mechanisms after payment completion to enhance users' confidence in transaction outcomes.
4. Additional efforts are needed to improve users' trust in payment gateways, since trust related satisfaction remained close to the neutral level.

5. Security communication should be made clearer and more visible so that users feel more assured about the protection of their payment details.
6. Service providers should continue to prioritise fast payment completion, as speed emerged as one of the more positively rated satisfaction dimensions.
7. The interface design of payment gateways should be maintained and further refined, given that ease of navigation was among the most favourably rated service quality items.
8. Clear and understandable transaction information should remain a core feature, as respondents responded positively to this aspect.
9. Systems for resolving payment related issues should be made more responsive and transparent in order to preserve and improve favourable user perceptions.
10. Providers should review the factors that limit users' sense of convenience, since this area did not attract particularly strong satisfaction levels.
11. Efforts should be made to align service delivery more closely with users' expectations for online payment services.
12. User education and guidance features may help improve confidence and comfort in relying on payment gateways for digital transactions.
13. Providers should encourage continued usage by strengthening those service attributes that most directly influence satisfaction, especially speed, clarity, and usability.
14. Since recommendation intention was relatively positive, providers may build on this by improving weaker service aspects so that user advocacy becomes stronger and more consistent.
15. Regular monitoring of user perceptions across both service quality and satisfaction dimensions would help identify areas requiring timely corrective action.
16. Improvements should focus not only on operational efficiency but also on broader experiential aspects such as trust, dependability, and reassurance.
17. Payment gateway providers may benefit from periodically assessing user feedback at the item level, as such analysis can reveal specific operational strengths and weaknesses that composite scores alone may not fully capture.

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