



Impact of Amazon Online Payment System on Customer Convenience

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ABSTRACT

This research focuses on the customer convenience on the online payment by the Amazon company. Amazon stated that they are facing a problem due to the online payment system which cause some issues with the customer convenience. Customer convenience play an important role in the using of online payment system for Amazon company. Reporting Study with the fifty sample will be planned to conduct the research. The study focuses on factors such as customer satisfaction, security and ease of use as their will affect the customer convenience of Amazon's online payment system. The result of the research will help Amazon company to identify the customer convenience factors of Amazon online payment system. These Recommendation provides Amazon company to take strategic decisions about their online payment system and customer convenience.

1. INTRODUCTION

Technology growth has made a lot of things different in how we live our lives and talk to each other. Information and communication technologies (ICT) has published great improvement in the economic, marketing and financial fields. Furthermore, now with the new improvement of the information and communication technology, practically most of the modern business has been moved to the new technology, which is from the traditional paper payment system work to the new digital payment system [1], [2]-[4]. Additionally, this new technology of payment give many advantages for the consumer to enhance and reduce the time of the process. Customer convenience and payment security are critical for the consumer trust and happiness in the changing world of e-commerce [5]. Most consumers now use an online payment method, which has led to one of the largest firms, Amazon [6]-[9]. Amazon is one of the biggest and international e-commerce business, which has focused on tactics used to improve customer experience and assure secure transactions using

the online payment system. In this research will investigate Amazon ability to enhance their online payment security to greatly improve the customer experience and convenience by applying a usability testing, comparative analysis, and customer feedback surveys [10]-[13].

2. LITERATURE REVIEW

[14]-[17] did the study in India with unspecified sample. The author used the consumer satisfaction and safety using this transaction of the digital online payment as independent variable. The outcomes of the research indicate that the two independent variables have a positive impact on the customer convenience. [18]-[21] did the study with the 1.2 billion samples. The author has used the customer satisfaction, easiness of use and service recovery of using the online payment system as independent variable. The outcomes of the research indicate that the three variables have both positive and negative impact to the customer convicence on using online payment

system [22].

[23]–[26] did the study in North Macedonia with unknown number of samples. The author has used the customer satisfaction, ease of use, security of electronic payment and payment methods as independent variables. The outcomes of the research indicate that the four variables have impact to the customers on using the online payment system.

[27]–[30] did the study with 300 samples of customers in Bangladesh. The author has used the service quality and customer satisfaction as independent variable for customer convince. The outcomes of the research indicate that the two variables have an impact for the customer convince that using online system payment [31].

[32]–[34] did the study with 260 sample in Nigeria. The author has used the user satisfaction, system security and ease of payment as independent variables for customer convince. The outcomes of the research indicate that the three variables have a positive impact for the organization customer convince that using online payment system.

[35]–[37] did the study with 524 samples in India. The author has used the customer satisfaction, service quality and service recovery as independent variable. The outcome of the research indicate that the three variables have a positive impact for the college student convince that using online payment system [38].

[1], [39], [40] did the study in India with 299 sample. The author has used the customer satisfaction, service recovery and security as independent variable [7]–[10]. The outcomes of the research indicate that the three independent variable has a positive impact on the digital payment and customer convenience.

[2], [3], [41], [42] did the study in Mauritius with 118 sample. The author has used customer satisfaction, time factor, usability, ease of use and security as independent variable. The outcomes of the research indicate that the five independent variables will improve the online system payment to fulfil the customer convenience [43].

[7], [8], [44], [45] did the study in India with 93 samples. The author has used security, customer satisfaction ease of use as independent variable. The outcomes of the research indicate that the three independent variables have an increase in the customer convenience for the using of online payment system.

[9], [10], [46], [47] did the study with 193 sample in Switzerland. The author has used customer satisfaction, ease of use and time factor as independent variable. The outcomes of the research indicate an improvement of business decision through online payment system [11], [14], [48], [49].

While numerous studies have explored various of facts about the impact of customer convenience for the Amazon online payment system which is lead there is an exists a notable research gap concerning of two critical elements into seamless and harmonious for the online payment system, which particularly existing in large scale of an e-commerce companies such as Amazon [16], [50]–[52]. Furthermore, the existing literature most of the time focus on the isolated aspects of either convenience or security, lacking comprehensive that bridge these domains [11]–[14]. Additionally, the first research gap found that in the most literature review is the researches has been done in similar countries which reduce the ability of having a lot of information on some specific countries [17], [53]–[55]. In Addition, there is also another research gap that have been found while doing the literature review is the management dilemma about the customer convenience for the online payment system has a smaller number of articles through the two database that I was looking into it which they are EBSCO and Google scholarship [15]–[18]. Although there is another research gap that is important to be discussed, there is also another important variable which couldn't be found it in the researchers and articles which I found it more important to be mentioned in this research [19], [21], [54], [56]. The ability to make the design of the website or the application of Amazon could really have an impact on customer convenience while using the online payment system [2]–[4], [6].

3. METHODOLOGY

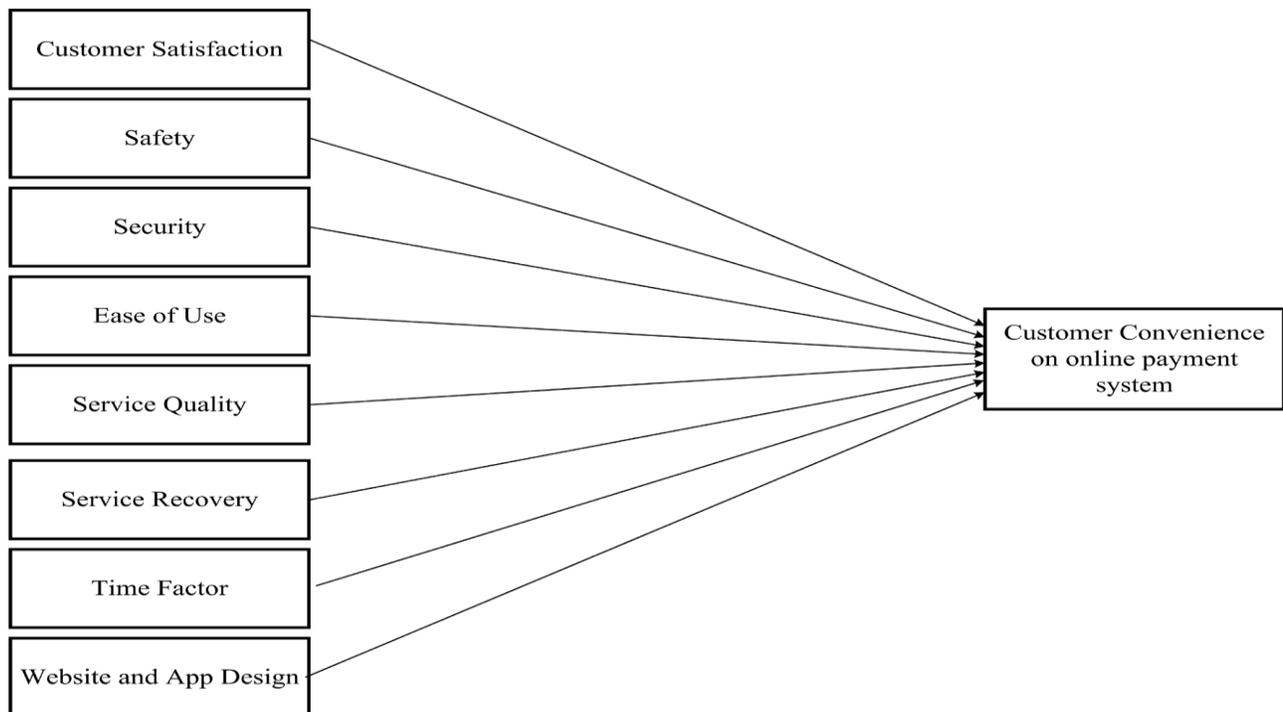
This research is conducted to understand the Amazon online payment system and it is impacted through the customer convenience and explore the underlaying of a customer need for the acceptance and declines of the online payment system [24]–[26], [57]. To achieve this there is need four methodologies to be conducted as it will be illustrated which they are identifying the important variables which have a connection

between the customer and the using of online payment system, identifying the research question which will classifying the customer opinion and his convenience of the online payment system, also a conceptual framework will be developed to understand the variables and it's connections, and the last one will be the hypothesis which is the theoretical of what the answer of the customer result [19]-[21], [23]. Literature review provides at least eight variables which is conducted to test and identify the connection between the customer convenience and the Amazon online payment system, in addition to adding one from my own which I see it very important for the research in total of nine variables [24]-[26], [1]. It will be conducted in the table below which will identify them, their categories and what type of every single variable.

Table 1 presents the independent and dependent variables examined in this research paper and they are categorized based on their type.

Variables	Categories	Type
Customer convenience	Dependent Variable	Demographic

Figure 1: Conceptual Framework



The research question will be conducted to the customer by using the Experience surveys which is a set of eight questions will be conducted on the

on Online Payment System		
Customer satisfaction	Independent Variable	Demographic
Safety	Independent Variable	Demographic
Security	Independent Variable	Demographic
Ease of use	Independent Variable	Demographic
Service quality	Independent Variable	Demographic
Service recovery	Independent Variable	Demographic
Time factor	Independent Variable	Demographic
Website and app design	Independent Variable	Demographic

google form which give an ability to create a questionnaire survey. Furthermore, these eight questions will be connected to the independent

variables (the eight variables) and how to impact the dependent variable (Customer Convenience) that are connected to Amazon company that for the management dilemma of online payment system with the customer convenience. These questions will be as follows:

1. Does customer satisfaction affect the customer convenience of Amazon's online payment system?
2. How does the perceived safety of transactions impact the customer convenience of using Amazon's online payment system?
3. Do you think security is important for customer convenience of Amazon online payment system?
4. Does the ease of use of Amazon's online payment system contribute to customer convenience?
5. How does service quality affect the customer convenience of transactions on Amazon's online payment platform?
6. Do you think service recovery play an important role in ensuring customer convenience for Amazon's online payment system?
7. How does the time factor, such as transaction speed, influence the convenience of Amazon's online payment system?
8. Do you think a website and application design will impact on the customer convenience of Amazon's online payment system?

A hypothesis of the research questions will illustrate the predictive answers of the customers when they are applying of the survey so here will be the hypothesis of the eight questions:

Question 1: Does customer satisfaction affect the customer convenience of Amazon's online payment system?

(H0): The customer satisfaction will not affect the customer convenience of Amazon's online payment system.

(H1): The customer satisfaction will have an effect on the customer convenience of Amazon's online payment system.

Question 2: How does the perceived safety of transactions impact the customer convenience of using Amazon's online payment system?

(H0): The safety of transactions will not have any impact on customer convenience of using

Amazon's online payment system.

(H1): The safety of transactions will have an impact on customer convenience of using Amazon's online payment system.

Question 3: Do you think security is important for customer convenience of Amazon online payment system?

(H0): The security is not important for customer convenience of Amazon online payment system.

(H1): The security is important for customer convenience of Amazon online payment system.

Question 4: Does the ease of use of Amazon's online payment system contribute to customer convenience?

(H0): The ease of use of Amazon's online payment system does not contribute to customer convenience.

(H1): The ease of use of Amazon's online payment system does contribute to customer convenience.

Question 5: How does service quality affect the customer convenience of transactions on Amazon's online payment platform?

(H0): The service quality does not affect the customer convenience of transactions on Amazon's online payment platform.

(H1): The service quality does affect the customer convenience of transactions on Amazon's online payment platform.

Question 6: Do you think service recovery play an important role in ensuring customer convenience for Amazon's online payment system?

(H0): The service recovery does not play an important role in ensuring customer convenience for Amazon's online payment system.

(H1): The service recovery does play an important role in ensuring customer convenience for Amazon's online payment system.

Question 7: How does the time factor, such as transaction speed, influence the convenience of Amazon's online payment system?

(H0): The time factor does not influence the convenience of Amazon's online payment system.

(H1): The time factor does influence the convenience of Amazon's online payment system.

Question 8: Do you think a website and application design will impact on the customer convenience of Amazon's online payment system?

(H0): The Website and application design does not impact on customer convenience of Amazon's online payment system.

(H1): The Website and application design does impact on customer convenience of Amazon’s online payment system.

4. DATA COLLECTION

One of the important processes while doing this research was conducting a data collection which will give us a lot of important information for evaluating the research. Data Collection is a concept for data gathering and information to evaluate an analysis for the research which will achieve decision-making process. Furthermore, there are two types of data collection which are qualitative and quantitative methods. The qualitative method are is a data collection which they collected as non-numerical data which the aim of it is explore meaning and description rather than quantitative method which is involved in collecting data as numerical data to analysis numbers and statistics techniques and in this research has been used the quantitative method to collect data which later will be discussed as statistics data.

Moreover, while this research is had been conducted on a data collection method which is the quantitative method, there are three types of quantitative methods to be briefly discussed which are survey, experiment and observation. The first one is conducting a survey which is used in this research, which is creating a research questionnaire and distributing this survey to an aimed number of samples. Furthermore, observation is a second type of survey which is aim is to collect the information naturally while observing and the last is experiment which is the aim of this is to divide the samples into two groups which first group is experiment group and second on is control group and then compare the outcome. As mentioned above In this research it used survey method and the it’s conducted thorough online platform, which is google form to create an online survey while distributing it though social media platforms such as WhatsApp, with an aimed number of samples which is 50 but when the online survey is completed it reach 71 samples which is more than the aimed.

As mentioned in first report there are nine variables used in the survey to make these research questions, as in this table below shows the variables and what kind of scale has been used in them:

Variable	Type of Scale	Scale Measurement
Customer convenience on Online Payment System	Nominal	Nominal
Customer satisfaction	Ordinal	Semantic Differential
Safety	Ordinal	Semantic Differential
Security	Ordinal	Semantic Differential
Ease of use	Ordinal	Semantic Differential
Service quality	Nominal	Likert
Service recovery	Ordinal	Semantic Differential
Time factor	Ordinal	Semantic Differential
Website and app design	Nominal	Multiple-Choice, Single- Response

As in this research has been conducted and gathering all the necessary information it comes to the deployment task, which is gather all the information that has been collected from the survey then use all these information to understand, analyses and evaluate our decision making. Moreover, there are four types of deployment which are online survey, paper survey, telephonic survey and one-to-one interviews. In this research the method of deployment that has been conducted is the online survey, which is one of the most popular types of survey. In addition, this kind of survey is conducted through online platforms such as google form, which to conduct this survey by email or internet link which they can answer to the research question through a website or their email address. The frequency of applying for this online survey is 1 which is because of this is a university assignment which there is not enough time to make more that one of the frequencies. In this picture below it will show evidence of google form that conducted an online survey with the all questions.

The sampling is the number of participant in this conducted research, which they will participant to answer to the research question to understand customer needs, there are two type of samples method which are probability samples and non-probability samples. Furthermore, the non-probability samples are samples which has been already choose without regard their probability of occurrence which these sample that choose them

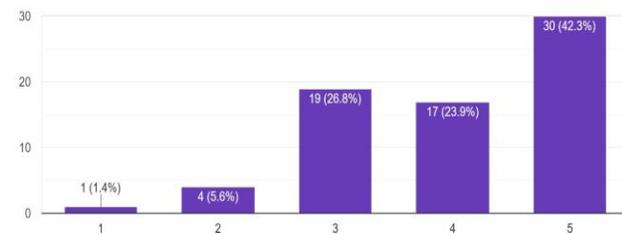
because the research know these sample, but in the probability samples the samples are collected randomly which there are four types of probability samples. In Addition, the four types of probability sample is simple random, systematic, cluster and Stratified, the one has been picked in this research is simple random because the samples has been taken randomly through many online platform without any characteristics need for the samples. Moreover, as discussed on this research the aim of number of samples is 50 but with unexpected increase in the sample number it increases to 71 samples.

5. DATA ANALYSIS AND DISCUSSION

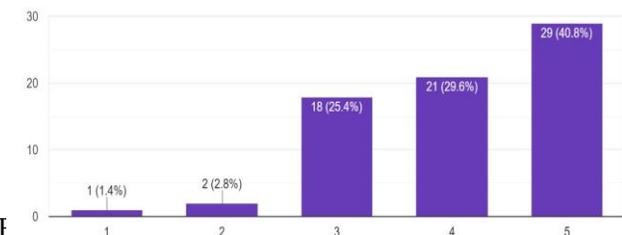
The data analysis is about analyze and evaluate the answers to the research question that is conducted by the samples which there are four type of data analysis, they are reporting, descriptive, explanatory and predictive. Furthermore, a descriptive data analysis has been conducted in this research to determine and understand impact of Amazon online payment system on customer convenience, below there will be a data analysis about the answers of every question that answers in the survey that conducted.

Figure 2. Customer Satisfaction and Convenience

Does customer satisfaction affect the customer convenience of Amazon's online payment system?
71 responses



How does the perceived safety of transactions impact the customer convenience of using Amazon's online payment system?
71 responses



think the customer satisfaction can affect the customer convenience of using Amazon online payment system, while there 7% of the respondent think the customer satisfaction did not impact the

customer convenience of using Amazon's online payment system.

The second question in Figure 3 shows that there are 70.4% of the respondent think the perceived safety of transaction has an impact on the customer convenience of using Amazon's online payment system, while 4.2% of the respondent think perceived safety of transaction has no impact on the customer convenience of using Amazon's online payment system.

Figure 2. Perceived Safety of Transaction Impact

Do you think security is important for customer convenience of Amazon online payment system?
71 responses

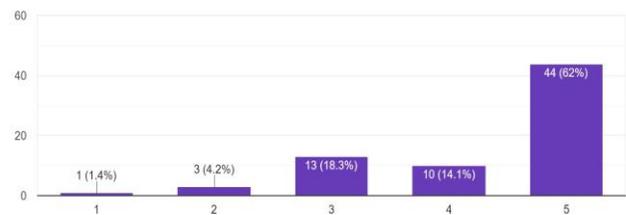
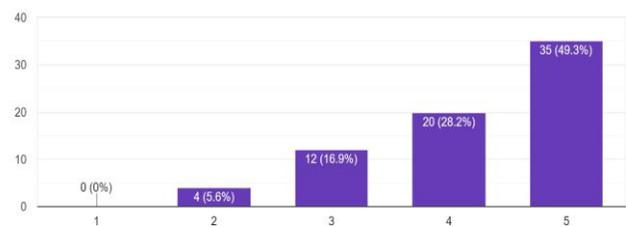


Figure 4 shows that there are 62% of the respondent think the security is very important for the customer convenience of using Amazon's online payment system, while there are 5.6% think the security will not engage the customer convenience for the using Amazon's online payment system.

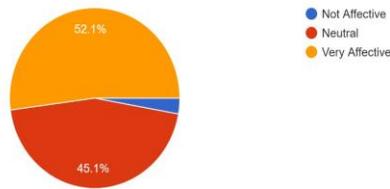
Figure 4. Security Impact

Does the ease of use of Amazon's online payment system contribute to customer convenience?
71 responses



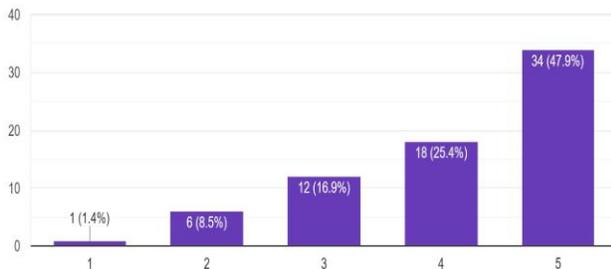
There are 77.5% of the respondent think the ease of use contribute to the customer convenience of using Amazon's online payment system, while there are 5.6% think the ease of use will not contribute to the customer convenience for the using Amazon's online payment system.

How does service quality affect the customer convenience of transactions on Amazon's online payment platform?
71 responses



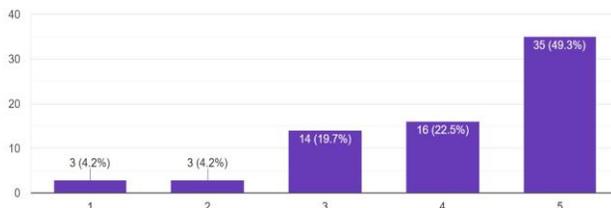
On the above pie chart, there is a very close answer which there are 52.1% think the service quality has an effect to the customer convenience on using the transaction on Amazon's online payment system, while there is 45.1% has neural answer which they think somehow it didn't care about the service quality whatever it is affect it or not and there is 2.8% of the respondents think the service quality did not affect the customer convenience of transaction on Amazon's online payment system.

Do you think service recovery play an important role in ensuring customer convenience for Amazon's online payment system?
71 responses



There are 73.3% of the respondents think the service recover play an important role to ensure the customer convenience using Amazon's online payment system, while there is 9.9% of the respondents think service recover doesn't play an important role to ensure the customer convenience using Amazon's online payment system.

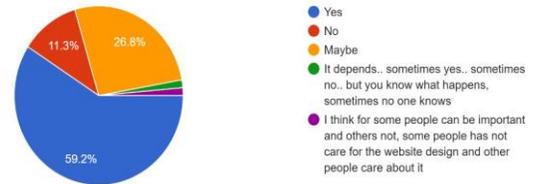
How does the time factor, such as transaction speed, influence the customer convenience of Amazon's online payment system?
71 responses



There are 72.4% of the respondents think the time factor is influence the customer convenience using Amazon's online payment system, while the 8.4% of the respondents think the time factor is not influence the customer convenience using

Amazon's online payment system.

Do you think a website and application design will impact on the customer convenience of Amazon's online payment system?
71 responses



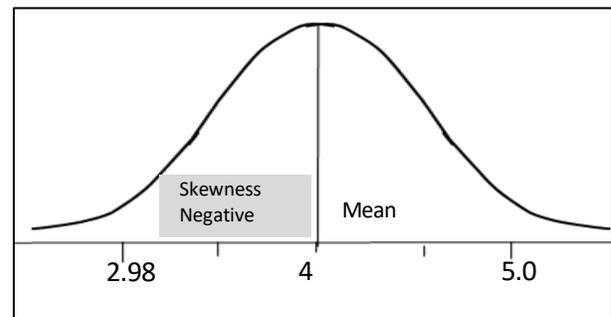
This pie chart shows, there are 59.2% of respondent agreed the website and application design impact the customer convenience using Amazon's online payment system, while there are 11.3% of respondent disagree. Furthermore, there are 26.8% of respondent don't sure if it effects or not and there are 2.8% of respondent which is two responses with opinion which conclude that it effects and sometimes not which they also conclude there are some factors that could make the website and application design affect or not to the customer convenience using Amazon's online payment system.

Statistics analysis has resulted in the following outcomes:

Research Question 1:

Customer Satisfaction	
Mean	4
Standard Deviation	1.028174527
Skewness	-0.649160275

In this table the mean is 4 this conclude that the

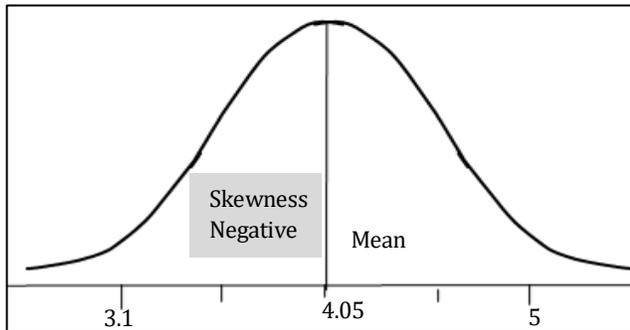


majority of the answers has a higher rating were the respondent think the customer satisfaction impact the customer convenience of using Amazon's online payment system, including the skewness is -0.64 which is conclude there are high rating in the left between the deviation 2.98 and the mean 4 which conclude to accept the hypothesis zero (H0) of the first research question which is:

(H0): The customer satisfaction will not affect the customer convenience of Amazon's online payment system.

Research Question 2:

Perceived Safety	
Mean	4.056338028
Standard Deviation	0.954497982
Skewness	-0.723342165

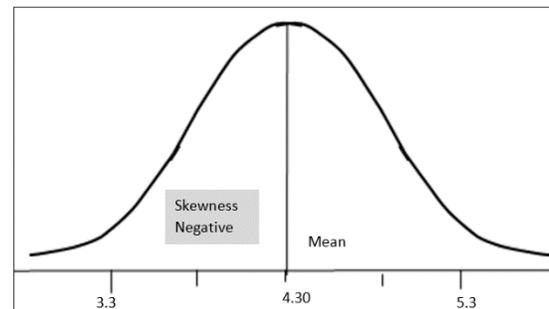


As in this table show that the mean is 4.05 which is show that the majority of the respondent has picked a high rating answers considering there are a positive impact from a perceived safety through customer convenience using Amazon's online payment system. Include in the skewness is negative -0.72 which all of this conclude that there is a high rating in the left side of the mean which is between the deviation of 3.1 and the mean 4.05 which is accepting the H0 of the second research question:

(H0): The perceived safety of transactions will not have any impact on customer convenience of using Amazon's online payment system.

Research Question 3:

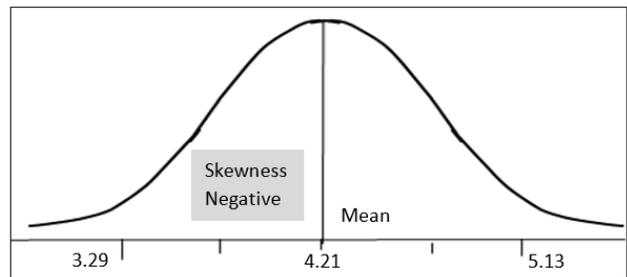
Security	
Mean	4.309859155
Standard Deviation	1.008415296
Skewness	-1.265515554



As in this table show that the mean is 4.30 which is show that the majority of the respondent has picked a high rating answers considering the security is very important for the customer convenience of using Amazon's online payment system. Include in the skewness is negative -1.26 which all of this conclude that there is a high rating in the left side of the mean which is between the deviation of 3.3 and the mean 4.30 which is accepting the H0 of the third research question: (H0): The security is not important for customer convenience of Amazon online payment system.

Research Question 4:

Ease of Use	
Mean	4.211267606
Standard Deviation	0.924515208
Skewness	-0.885298709

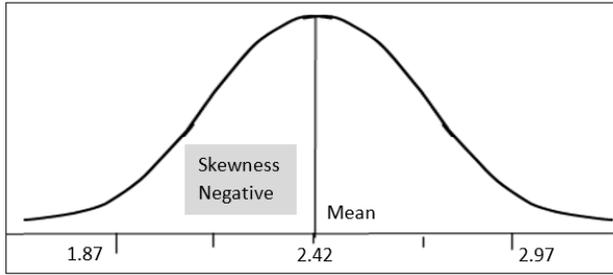


As in this table show that the mean is 4.21 which is show that the majority of the respondent has picked a high rating answers considering the ease of use contribute to the customer convenience of using Amazon's online payment system. Include in the skewness is negative -0.88 which all of this conclude that there is a high rating in the left side of the mean which is between the deviation of 3.29 and the mean 4.21 which is accepting the H0 of the fourth research question:

(H0): The ease of use of Amazon's online payment system does not contribute to customer convenience.

Research Question 5:

Service Quality	
Mean	2.422535211
Standard Deviation	0.551930944
Skewness	-0.208644009

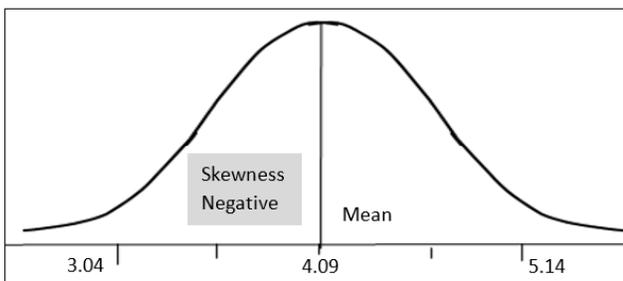


As in this table show that the mean is 2.42 which is show that the majority of the respondent has picked a high rating answers considering that service quality has an effect to the customer convenience on using the transaction on Amazon's online payment system. Include in the skewness is negative -0.20 which all of this conclude that there is a high rating in the left side of the mean which is between the deviation of 1.87 and the mean 2.42 which is accepting the H0 of the Fifth research question:

(H0): The service quality does not affect the customer convenience of transactions on Amazon's online payment platform.

Research Question 6:

Service Recovery	
Mean	4.098591549
Standard Deviation	1.057691956
Skewness	-0.947022239



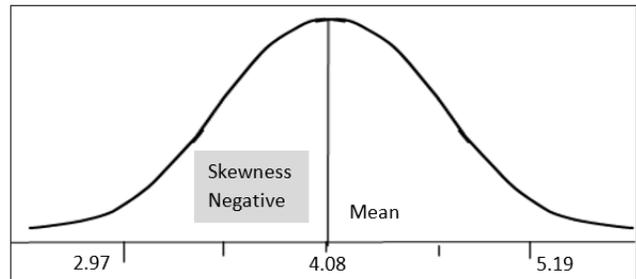
As in this table show that the mean is 4.09 which is show that the majority of the respondent has picked a high rating answers considering that service recover plays an important role to ensure the customer convenience using Amazon's online payment system. Include in the skewness is negative -0.94 which all of this conclude that there is a high rating in the left side of the mean which is between the deviation of 3.04 and the mean 4.09

which is accepting the H0 of the Sixth research question:

(H0): The service recovery does not play an important role in ensuring customer convenience for Amazon's online payment system.

Research Questions 7:

Time Factor	
Mean	4.084507042
Standard Deviation	1.117988997
Skewness	-1.11743416



As in this table show that the mean is 4.08 which is show that the majority of the respondent has picked a high rating answers considering that time factor does influence the convenience of Amazon's online payment system. Include in the skewness is negative -1.11 which all of this conclude that there is a high rating in the left side of the mean which is between the deviation of 2.97 and the mean 4.08 which is accepting the H0 of the Seventh Question research question:

(H0): The time factor does not influence the convenience of Amazon's online payment system.

Research Question 8:

Time Factor	
Yes	42
	71 —
No	8
	71 —
Maybe	19
	71 —
Opinion	2
	71 —

There are 42 of 71 respondent that website and application design does impact on customer

convenience of Amazon's online payment system, while 8 of 71 respondent they don't believe on website and application design. Furthermore, there are 19 of 71 respondent they not sure if the website and application design affect, while there are two opinions of two respondent which they conclude that the website and application design could affect in certain factors.

6. CONCLUSION

The simplicity of online payments made by customers to the Amazon corporation is the main emphasis of this study. According to Amazon, they are having trouble because of the online payment system, which is causing some problems for the convenience of their customers. The ease of use by customers is a major factor in Amazon's online payment system. Research will be conducted using a fifty sample in a scheduled reporting study. The study focuses on elements that will impact how convenient Amazon's online payment system is for customers, including security, ease of use, and customer happiness. The study's findings will assist Amazon in determining which aspects of its online payment system are most convenient for customers. The Amazon corporation can use these recommendations to inform strategic decisions concerning the convenience of their online payment system for customers.

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