Studies and Research JFS

THE EVALUATION OF THE E-PAYMENT METHODS ACCORDING TO USER'S PERSPECTIVE

Djamila Toumi Amara^{1*}, Mustapha Aimene Saidi ²

1) 2) National Higher School of Management, Tipaza, Algeria

Abstract

E-payment methods are becoming increasingly popular in Algeria, and even now it is still in the early stage of development. This research is about evaluating the e-payment method in relation to the customer's perspective. To achieve the objective of this study, we used a sample of users of BADR bank, to whom we distributed a questionnaire. We collected data and evaluated their satisfaction depending on 5 factors (price, speed, security, privacy, availability) and analysed the data visionally and statistically using SPSS and EXEL. The findings led to several conclusions, such as the satisfaction of e-card users being generally high, primarily influenced by the availability of payment support in shops. However, despite this satisfaction, users are aware of significant issues with e-payment methods in the BADR bank.

Keywords

E-payment, E-cards, satisfaction, payment support, e-payment methods

JEL Classification

G40, G35

^{*} Corresponding author, **Djamila Toumi Amara** – d.toumi@ensm.edu.dz