

A Framework for Strengthening User Experience and Loyalty in Online Digital Payment Services

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Abstract:

Online Digital Payment involves internet usage to for making payments, where the first party undertakes the payment, and second party receives the payment. Also known as electronic payment have significantly altered the way financial transactions are carried out in modern society. The transaction taking place between both the parties is cashless, it means no physical currency is involved in digital payments; and all the payments are made online via internet. These systems allow two parties to complete a transaction digitally, eliminating the need for cash and reducing the dependence on traditional face-to-face payments. The growing preference for digital payments reflects not only the rise of technology but also changing consumer behaviour driven by convenience and speed. Although quick and effortless payments encourage initial adoption, continued use of digital payment platforms relies heavily on the overall satisfaction of customers. The long-term survival of these services is increasingly influenced by attitudinal loyalty, which refers to the emotional attachment and personal preference a user develops toward a particular payment method. Customer confidence in the safety, efficiency, and dependability of a platform, resulting into likely repeated use. The objective of this research study is to highlight criticality of user satisfaction for the Digital payment service provider and determinant of their level of attitudinal loyalty towards the preferred mode. Previous studies identified various service qualities parameters- such as ease, usefulness, convenience speed of transactions, sense of security, accessibility, customer support responsiveness, collectively influence user commitment. Failures in these aspects often lead users to switch platforms, while consistently positive experiences create a sense of trust and emotional preference. For the same the primary objective is suggesting framework to measure satisfaction at different stages leading to continuation intention that may result into improved user loyalty. To enhance loyalty, digital payment providers must focus on the entire service experience rather than temporary offers alone. Improving platform, minimising transaction failures, enhancing data security, and providing timely customer support can significantly strengthen user trust. Introducing personalised features and innovative technologies can further differentiate one platform from another and increase emotional connection. Ultimately, the research presents the framework advocating that customer satisfaction is a key driver of attitudinal loyalty in the digital payment ecosystem. As users gain exposure to multiple competing payment services, they remain committed to the platforms that offer reliability, value, and a smooth experience. Strategic endeavours in strengthening customer experience are more likely to foster long-term loyalty and thrive in the rapidly evolving digital economy.

Keywords: cashless transactions, customer satisfaction, continuance intentions, digital payment, service quality, TAM, trust, India.

1. INTRODUCTION

The Digital India initiative, inaugurated by the Government of India on July 1, 2015, aims to transition the nation into a digitally empowered society and a knowledge-based economy (csc.gov.in). Among its core tenets is the promotion of a “faceless, paperless, and cashless” governance framework, which underscores the programme’s commitment to transparency, efficiency, and digital integration. A key component of this transformation is the deployment of digital payment gateways, which represent a critical application within the broader e-commerce ecosystem. These gateways facilitate the acceptance and authorization of electronic payments, thereby enabling secure online transactions. Functionally, they serve as intermediaries that transmit transactional data between the user interface and the payment portal, ensuring seamless and authenticated financial exchanges in digital environments.

1.1 TRADITIONAL PAYMENT METHODS

Traditional payment methods are long-established mechanisms for transferring value that typically rely on physical instruments and face-to-face interaction, such as cash, cheques, and payment cards (King, B. 2012). These methods predate contemporary digital and mobile payment systems and continue to play a crucial role in many economies, especially for small-value transactions, rural markets, and users with limited digital access (Humphrey, 1995). Cash is the oldest and most widely recognised traditional payment method, involving the direct exchange of notes and coins between payer and payee (Financial Professionals, 2024). It offers immediate settlement, universal acceptance within a currency area, and independence from banking or telecommunication infrastructure, which makes it especially suitable for low-value, everyday purchases (Easebuzz, 2025; Financial Professionals, 2024). However, cash carries risks of loss and theft and provides limited automatic records, which can hinder financial tracking and formalisation (Simser, 2011).

Cheques represent another key traditional instrument, functioning as written orders instructing a bank to transfer funds from the payer’s account to a beneficiary (Quinn, & Roberds 2008). They are often used for higher-value or business payments because they provide a paper trail and can be mailed or handed over without moving physical cash, although clearing delays and the risk of dishonour reduce their efficiency. Despite declining use in many countries, cheques remain important in specific sectors and jurisdictions where legal and organisational practices still favour them (Silva, Ramalho, & Vieira 2017). Payment cards, particularly debit and credit cards, can also be classified as traditional methods when used through physical point-of-sale terminals rather than purely digital platforms. They bridge cash-based and electronic systems by enabling non-cash transactions while still requiring physical presentation and card infrastructure in many cases (Easebuzz, 2025). Compared with cash and cheques, cards generally offer better security controls and electronic records, but they depend on banking access, network availability, and acceptance infrastructure (Dos Santos & Harvold 2017).

1.2 RECENT DIGITAL PAYMENT METHODS

The digital payment ecosystem has undergone rapid transformation since internet flourished, driven by technological innovation and evolving consumer expectations. Digital wallets such as Paytm, Google Pay, Apple Pay and PhonePay have become mainstream, offering seamless integration with smartphones and wearables. These wallets enable contactless transactions, which are increasingly preferred for their speed and hygiene benefits (Mastercard, 2024). Another significant development is the rise of contactless and tap-to-pay methods, which allow consumers to complete transactions by simply tapping their card or device. This method has

gained traction globally, reducing reliance on cash and physical wallets (Digipay Guru, 2025). Blockchain-based payment systems and cryptocurrencies are also reshaping the landscape. Beyond Bitcoin and Ethereum, central banks are exploring Central Bank Digital Currencies (CBDCs) to enhance transparency and efficiency in financial transactions (McKinsey, 2025). These innovations highlight a shift toward decentralized and programmable payment rails.

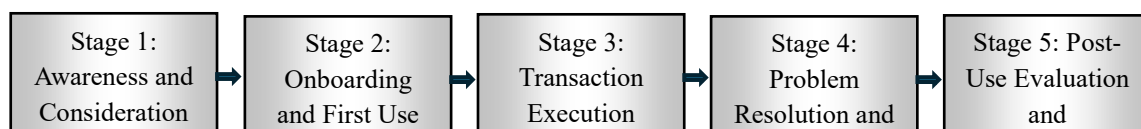
Finally, instant payment systems that provide real-time access to earnings are becoming standard expectations rather than perks. This trend reflects a broader demand for immediacy and convenience in financial interactions (Sieber & Guibaud, 2022). Recent digital payment methods combine speed, security, and accessibility, positioning them as essential tools in the modern financial ecosystem. Their continued evolution is expected to further democratize financial services and enhance global trade. Following are some of the major digital payment system and platforms:

- Debit card and Credit card
- Airtel money
- Digital wallet
- Rupay card
- Jio money
- State bank buddy
- Free charge
- Paypal
- Paytm app
- Bhim app
- Net banking
- Smart card
- RTGS
- NEFT

1.3 DIGITAL PAYMENT LIFECYCLE

The life-cycle framework serves as a broad conceptual foundation within which various useful stages of the phenomenon are interconnected for comprehensive. It provides the basis for constructing model tailored to specific contexts (Browning & Crossley, 2001). Digital payment lifecycle model is a satisfaction-driven process model where satisfaction at each stage of the digital payment lifecycle both results from stage-specific factors and predicts progression to the next stage and overall continuance/loyalty (Jegerson & Hussain, 2023). This model is particularly relevant in today's digital economy, where seamless payment experiences are critical to customer retention and trust. Following are the five stages:

Figure 1. Digital Payment Lifecycle



Source: Researchers

Stage 1: Awareness and Consideration

The first stage involves consumers becoming aware of digital payment options and evaluating their suitability. Awareness is shaped by marketing communication, peer influence, and

perceived security of the payment system (Ming et al. 2013). Consideration depends on trust in the provider, perceived ease of use, and compatibility with existing financial habits. Satisfaction at this stage arises when consumers feel confident about the reliability and convenience of the payment option, which motivates them to proceed to onboarding (Talwar et al., 2020). Without adequate awareness or trust, progression to later stages is unlikely.

Stage 2: Onboarding and First Use

Onboarding refers to the initial registration and setup process, including downloading apps, linking bank accounts, and verifying with Aadhar identity (Beura, et al., 2025). First use is the consumer's initial transaction experience. Satisfaction here depends on the simplicity of onboarding, clarity of instructions, and perceived security during account setup. A smooth onboarding experience reduces cognitive effort and builds confidence, while a frustrating process may deter further use (Bharti, Bhide & Savaliya 2024). Research on customer journeys highlights that early experiences strongly influence long-term adoption (Lemon & Verhoef, 2016). Thus, satisfaction at this stage predicts whether users will continue to execute transactions regularly.

Stage 3: Transaction Execution

This stage encompasses the actual act of making payments, whether for goods, services, or peer-to-peer transfers. Satisfaction is determined by transaction speed, reliability, and transparency. Consumers expect instant confirmation, minimal errors, and clear communication of transaction status. Studies on payment systems emphasize that technical reliability and user interface design are critical factors in shaping satisfaction during execution (Chen, Guo, Gao & Liang, 2021). Positive experiences here reinforce trust and encourage repeat usage, while failures can undermine confidence and stall progression to loyalty.

Stage 4: Problem Resolution and Support

Even in well-designed systems, issues such as failed transactions, double charges, or technical glitches may occur. The fourth stage focuses on how effectively providers resolve these problems. Satisfaction depends on responsiveness, empathy, and efficiency of customer support (Murray, Elms & Curran, 2019). Quick resolution of issues restores trust and prevents attrition (Komunda & Osarenkhoe, 2012). Conversely, poor support can erode satisfaction and discourage continued use. Research on customer lifecycle management underscores that effective problem resolution is a key determinant of loyalty in digital services (Pereira, et al., 2025). Thus, satisfaction at this stage is pivotal for sustaining engagement.

Stage 5: Post-Use Evaluation and Continuance

The final stage involves consumers reflecting on their overall experience and deciding whether to continue using the payment system. Satisfaction here is holistic, integrating perceptions from all previous stages. Positive evaluations foster continuance, loyalty, and advocacy, while negative reflections may lead to abandonment. Post-use satisfaction is influenced by perceived value, trust, and cumulative ease of use (Yang, 2025). As noted in lifecycle studies, sustained satisfaction across stages predicts long-term customer retention and brand loyalty (IR, 2025). This stage closes the loop, reinforcing the satisfaction-driven nature of the model.

Each stage has its own antecedents like security and speed during transaction, support quality during problem resolution; leading to each sub sequent stage- satisfaction, which then contributes to the overall digital payment platform user satisfaction and continuance intention and likeability of advocacy to others. It is important to note that-

- antecedents of satisfaction at each stage and
- satisfaction as a driver of progression and continuance

The digital payment lifecycle model highlights importance of user satisfaction at each of the stages; from awareness about the digital platform to using for the first time through sign-in or onboarding, using or execution to problem resolution; in case faced during any of the subsequent transaction and post-adoption evaluation- both results from stage-specific factors; experiences and progression to the next transactions. By ensuring satisfaction throughout the journey during each of the transaction, digital payment- service providers can foster loyalty, continuance and advocacy in an increasingly competitive digital payments landscape. This satisfaction-driven approach underscores the importance of designing seamless, trustworthy, and very importantly consistent supportive payment experiences.

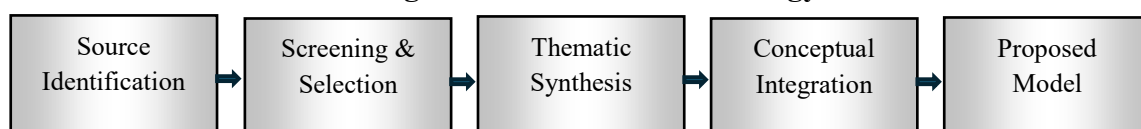
2. RESEARCH METHODOLOGY

Digital Payment Lifecycle Model is based upon secondary research design. Secondary published open research resources are identified to meet the objective of synthesize existing knowledge, theories, and empirical findings rather than collect primary data. Systematic analysis of prior studies, industry reports, and theoretical models are utilised to ensure that the framework is grounded in established scholarship and contemporary practice.

The methodology followed a structured literature review approach. Relevant academic articles, conference proceedings, and practitioner reports were identified through databases such as Scopus, Web of Science, and Google Scholar, alongside industry sources including McKinsey, Mastercard, and IR reports. Keywords included- online/ digital payments, customer satisfaction, payment lifecycle, continuance, loyalty. Inclusion criteria focused on publications from the past ten years to capture recent technological and behavioral developments, while exclusion criteria eliminated sources lacking empirical or conceptual rigor.

The collected literature was analyzed employing thematic synthesis that involves identifying, analyzing, and integrating recurring patterns across multiple studies to generate new conceptual insights. It enables researchers to construct coherent frameworks by clustering findings into themes (Thomas & Harden, 2008), making it ideal for secondary research and model development. As per the lifecycle five stages- awareness, onboarding, transaction execution, problem resolution, and post-use evaluation; studies were categorised. Satisfaction drivers were identified with respect to each stage, as per the referred scholarly work, including- ease of use, trust, reliability, and support responsiveness. This thematic mapping enabled the integration of diverse insights into a coherent satisfaction-driven model. To ensure validity and reliability, multiple sources were cross-referenced, and recurring patterns were emphasized over isolated findings. Conceptual gaps and inconsistencies were noted to justify the need for a new integrative framework. Due care has been taken to make a balance linking stage-specific satisfaction factors.

Figure 2. Research Methodology



Source: Researchers

3. THEORETICAL BACKGROUND

Technology Acceptance Model (TAM)

In the context of technology adoption, the most prominent work is of Davis (1989), developed TAM framework that posits two primary factors perceived usefulness (PU) and perceived ease of use (PEU) influence users' intention to adopt new technologies. In the context of digital payments also, TAM has been extensively applied to understand consumer behavior, especially in emerging economies where trust and technological readiness vary significantly.

Extended TAM added variables such as trust, security, and social influence. Linh and Huyen (2025) integrated TAM with the Theory of Planned Behavior (TPB) and trust constructs to examine digital payment adoption in Vietnam, supporting that trust significantly enhances PU and intention to use. Vijay and Goyal (2025) combined TAM with the Technology Readiness Index (TRI) and developed conceptual framework for digital payment adoption in India, emphasizing that readiness along with PEOU influence user satisfaction and continuance. Other studies underscore TAM constructs to explain evolving digital payment landscape. Some of the research incorporate contextual factors such as cultural norms, internet and mobile as infrastructure, and customer support. The model remains a foundational tool for predicting user behavior and designing interventions that improve adoption rates.

Expectation-Confirmation Theory (ECT)

This theory highlights that customer satisfaction as the outcome of matching of initial expectations with actual experience or performance. When experience meets or exceeds expectations, confirmation occurs, leading to satisfaction; when performance falls short, disconfirmation results in dissatisfaction (Oliver, 1980). In the context of digital services such as payment systems, ECT has been widely applied to study post-adoption behavior. Bhattacharjee (2001) extended ECT to information systems continuance, showing that satisfaction derived from expectation confirmation strongly predicts users' intention to continue using a technology. This makes ECT particularly relevant for analyzing digital payment lifecycles, where reliability, ease of use, and security influence satisfaction and long-term loyalty. Thus, ECT provides a robust theoretical foundation for understanding how user expectations shape satisfaction and continuance in digital environments.

The Customer Satisfaction–Loyalty Framework suggests that satisfaction is the primary driver of loyalty behaviors such as continuance, repeat use, and advocacy (Oliver, 1999). In digital payment systems, this framework is particularly relevant because satisfaction at each stage of the lifecycle—awareness, onboarding, transaction execution, problem resolution, and post-use evaluation—determines whether users remain loyal to a platform. For example, during onboarding, satisfaction with ease of registration and security builds confidence, encouraging users to continue. In the transaction execution stage, satisfaction with speed, reliability, and transparency fosters trust, which strengthens loyalty. When issues arise, effective problem resolution enhances satisfaction by restoring confidence, preventing attrition, and reinforcing loyalty (Anderson & Srinivasan, 2003). Finally, in post-use evaluation, cumulative satisfaction across all stages predicts continuance intention and advocacy, aligning with the satisfaction-driven lifecycle model.

Thus, in digital payments, the framework highlights that loyalty is not a one-time outcome but the result of sustained satisfaction across multiple touchpoints. Providers who consistently deliver secure, seamless, and supportive experiences can transform satisfaction into long-term loyalty, ensuring competitive advantage in the digital economy.

3. LITERATURE REVIEW & HYPOTHESIS

Perceived ease of use (PEOU)

PEOU means how easy users find the digital payment system to learn and operate. PEOU is central to digital payment adoption as it reflects how easily users can learn and operate a system, directly shaping their onboarding experience. Research on fintech innovations shows that ease of use reduces cognitive effort and enhances confidence, thereby improving satisfaction during first-time interactions (Basha, 2024). Mobile banking studies further confirm that intuitive interfaces and simplified processes foster positive user experiences, especially in early adoption stages (Ramli & Rahmawati, 2020). Evidence from UPI transactions highlights that streamlined onboarding and user-friendly design are strongly correlated with satisfaction (Goswami, Goswami, & Shakdwipee, 2023). More recently, TAM-based investigations into digital wallets demonstrate that PEOU significantly predicts adoption and continued usage, reinforcing its role in shaping favorable first-use experiences (Alalwan, 2023). Collectively, these findings affirm that PEOU is a pivotal driver of satisfaction with onboarding and initial engagement in digital payments.

- H1: Perceived ease of use positively affects satisfaction with onboarding and first use of digital payments.

Perceived usefulness (PU)

PU defines the extent to which digital payment platform users believe the platform/system improves their transaction experience. PU positively influences user satisfaction with digital payment services. Empirical studies confirm that when users perceive digital payments as beneficial, their satisfaction increases due to improved speed, security, and accessibility (Patnaik et al., 2023). Studies on digital wallets further demonstrate that PU significantly predicts satisfaction and continuance intention, as users value the practical benefits of seamless transactions (Pandian & Ganesan, 2023). Similarly, integrated TAM-based analyses of digital payments highlight that PU directly enhances satisfaction by aligning with users' expectations of reliability and utility (Pushpa et al., 2023). Collectively, these findings affirm that perceived usefulness is a pivotal driver of overall satisfaction, reinforcing its role in shaping positive user experiences with digital payment services.

- H2: Perceived usefulness positively affects overall satisfaction with digital payment services.

Transaction security and privacy (TSP)

TSP is the perception of data privacy and protection during financial transactions made by the digital payment platform users. AI-driven fraud detection has emerged as a critical safeguard. Transaction security is a critical determinant of satisfaction with digital payment execution. Secure systems reduce perceived risk and enhance trust, thereby improving user confidence during transactions. Studies on mobile wallets demonstrate that strong encryption and authentication mechanisms directly increase satisfaction by ensuring safe execution of payments (Patnaik et al., 2023). Research on digital banking further confirms that transaction security fosters reliability, which positively influences satisfaction with service delivery (Bankuoru Egala et al., 2021; Pushpa et al., 2023). Similarly, empirical evidence highlights that users prioritize security features such as fraud protection and secure gateways, which significantly enhance satisfaction with digital payment transactions (Pandian & Ganesan, 2023; Seah et al., 2024). Generative AI tools are being deployed to identify suspicious activity and reduce fraud rates significantly, thereby increasing consumer trust in digital platforms (Mastercard, 2024).

- H3: Transaction security positively affects satisfaction with transaction execution.

Transaction speed (TS)

TS is the perception of the digital payment platform users based on the experience forming his opinion of- How quickly transactions are completed through the digital platform. Faster processing reduces waiting time, enhances convenience, and strengthens user confidence in service reliability. Empirical studies on mobile wallets highlight that transaction speed significantly improves satisfaction, as users value seamless and instant payments (Monir et al., 2025). Research on digital banking similarly confirms that rapid transaction execution fosters positive user experiences and trust in financial services (Mbama et al., 2018; Chauhan et al. 2022). Moreover, evidence from digital wallet adoption shows that speed directly influences satisfaction and continuance intention, reinforcing its role as a critical driver of satisfaction in digital payment services (Sait et al., 2024).

- H4: Transaction speed positively affects satisfaction with transaction execution.

Perceived Convenience (PC)

PC refers to availability of transacting anytime/anywhere and variety of payment options. Research on mobile wallets shows that convenience significantly enhances satisfaction by reducing effort and enabling seamless transactions (Hopali et al., 2022; Monir et al., 2025). Studies on digital banking adoption further confirm that flexible access and diverse payment modes foster positive experiences from onboarding to continued use (Shastri & Khandelwal, 2025). Convenience not only improves initial satisfaction but also sustains long-term engagement, reinforcing its role as a pivotal factor influencing satisfaction throughout the digital payment lifecycle (Hopali et al., 2022).

- H5: Convenience (anytime/anywhere access, multiple options) positively affects satisfaction across all lifecycle stages.

Perceived workload/complexity (PW)

PW refers to the mental/physical effort required to complete financial transactions through the platform. Perceived workload and complexity negatively influence affects satisfaction of the digital payment platform users. When systems are difficult to navigate, users experience frustration and reduced confidence, lowering satisfaction with transaction execution. A meta-analysis of customer experience in digital payments found that complexity in processes significantly diminishes satisfaction and adoption (Agarwal, Malik, & Gautam, 2023). Similarly, studies on UPI transactions highlight that cumbersome procedures reduce user trust and satisfaction, despite the convenience offered (Goswami, Goswami, & Shakhdiwee, 2023). Evidence from Karnataka further confirms that while digital payments provide benefits, perceived complexity undermines user satisfaction, especially during onboarding and repeated use (Shastri & Khandelwal, 2025).

- H6: Perceived workload/complexity negatively affects satisfaction with digital payments.

Trust in provider/platform (TP)

TP is measure of digital payment platform users' confidence in the payment platform or provider. Trust in digital payment providers is crucial influencing overall satisfaction. When users perceive providers as reliable and secure, their confidence in transactions increases, leading to higher satisfaction. Empirical studies highlight that trust significantly enhances user experience and adoption of electronic payment systems (Gnanakumar et al., 2025). Research

on consumer behavior further confirms that trust in providers fosters loyalty and satisfaction across diverse payment contexts (Jaiswal, Sah, & Sharma, 2025). Similarly, investigations into digital payment apps demonstrate that trust directly correlates with satisfaction and confidence, reinforcing its role as a pivotal determinant of positive user experiences (Veshwanth & Ravikumar, 2024).

- H7: Trust in the digital payment provider positively affects overall satisfaction.

Stage-specific satisfaction (SSS)

SS-satisfaction measure separately for onboarding, transactions, problem resolution, and overall experience. As each transaction experience can be differentiated, satisfaction at each stage during digital payment positively affects overall satisfaction. Research on consumer experience in digital payments highlights that satisfaction during initial adoption strongly influences long-term perceptions of service quality (Agarwal, Malik, & Gautam, 2023). Studies on UPI transactions confirm that positive experiences during transaction execution enhance trust and overall satisfaction (Goswami, Goswami, & Shaktwip, 2023). Thus, stage-wise satisfaction acts as a reinforcing mechanism for overall satisfaction.

- H8: Satisfaction with onboarding positively affects satisfaction with subsequent transaction execution.

Problem resolution/support (PRS)

There is much negative feedback is received for Digital payment service by users in terms of failure of Payment gateway, debit/credit card acceptance problem, online payment Apps failure, confirmation order delay, transactions security, quality of connectivity and quality of services. Such instances referred as service failures highlight importance of amicable issue resolution which positively lead to user satisfaction and trust (Winata & Arma, 2025).

- H9: Satisfaction with problem resolution/support positively affects overall satisfaction.

Overall satisfaction and continuance intention

Aggregated satisfaction across all lifecycle stages results into Overall satisfaction and continuance of the same platform as the most preferred mode of digital payment. Overall satisfaction with digital payment services significantly influences users' continuance intention, encompassing ongoing use, loyalty, and recommendation. Studies grounded in the Expectation Confirmation Model highlight that satisfaction drives sustained engagement with mobile payment platforms (Beura et al., 2025). Research during COVID-19 further demonstrated that e-satisfaction directly predicts e-loyalty and continuance intention in mobile payment applications (Al Amin et al., 2023). Additionally, factors such as trust and perceived usefulness reinforce satisfaction's role in shaping long-term adoption (Kumar et al., 2020). Thus, satisfaction emerges as a critical determinant of digital payment service continuance.

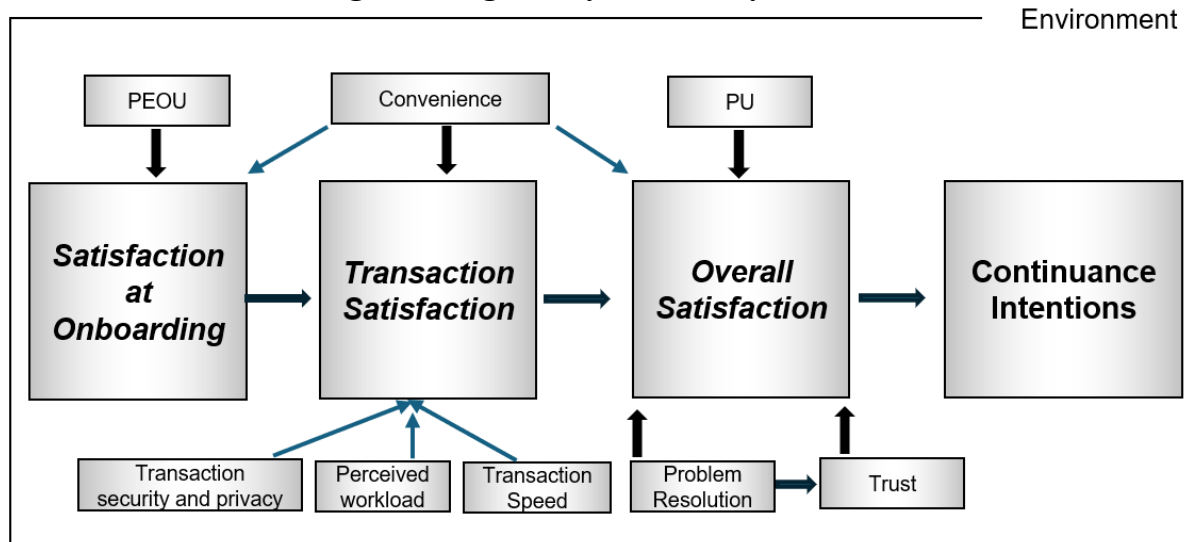
- H10: Overall satisfaction positively affects continuance intention (ongoing use, loyalty, and recommendation).

This key determinants of customer satisfaction and awareness of digital payment to accumulate the customer satisfaction response to the service platform. Therefore, by determining the customer's satisfaction level and feedback of digital payment service usage and linking with the customer loyalty complete life cycle is explored to suggest ways to improve overall performance to digital payments.

4. PROPOSED MODEL

Above mentioned hypothesis can be represented into the detailed explanation or model form. Following pictorial representation in Figure 3 is the model developed to present stages of satisfaction leading to users continuation intention towards the digital payment platform/ system / App.

Figure 3. Digital Payment Lifecycle Model



Source: Authors' compilation

5. DISCUSSION

Based on scholarly work and compiled framework in the form of relationships Digital Payment Lifecycle Model has been proposed which presents each of the stage and related factors. It can be concluded that digital payment is popular payment method and further in the selected area of any country, preference of the respondents can be explored and systems and platforms can be ranked which further can be studied to understand the factors contributing towards different level of satisfaction of the users and specific strategies can be adopted by digital payment service providers. The researcher can further extend the investigation to probe into by taking into the suggestions of the respondents to suggest actions for the improvement in specific digital payment service providers. Thus the model add to present knowledge in the payment landscape highlighting importance and imperative to be following sustainable business practices.

6. CONCLUSION

Awareness of digital payment as an important and reliable method has gained among the world population with the increased national support and promotion in various economies, especially after COVID which induced the adoption of digital payment. Digital payment encourages its customers to transfer their expenses/finances using mobile phones conveniently and effortlessly. Digital payment service providers are suggested to frequently connect with the customers to enquire about their level of satisfaction and issues faced during holding the transactions. Digital payment doesn't need to spend on advertising as governments are already using television media to increase the awareness to the public. Digital payment services may continue and introduce newer ways of sales promotion activities, such as cash-discounts, points

system, rewards, recognition and gift etc. There is a bright future for the digital payment as innovative business models are emerging. In this research proposed Digital Payment Lifecycle is a satisfaction-driven framework which explains progress of digital payment service user through five interconnected stages namely awareness, onboarding- first time and subsequent payment transaction execution, problem resolution, and post-use evaluation. At each stage, satisfaction arises from specific antecedents such as trust, ease of use, security, speed, and support responsiveness, which in turn predict progression to the next stage and overall continuance intention. Awareness depends on marketing, peer influence, and perceived reliability, while onboarding emphasizes simplicity and security in setup. Transaction execution highlights speed, reliability, and transparency, with failures undermining trust. Effective problem resolution restores confidence and prevents attrition, making support quality pivotal for loyalty. Finally, post-use evaluation integrates cumulative experiences, shaping continuance, advocacy, and long-term retention. Grounded in secondary research and thematic synthesis of recent studies, the model underscores that sustained satisfaction across all stages fosters loyalty and recommendation. Thus, seamless, trustworthy, and consistent experiences are essential for digital payment service success. The framework can be further validated, and comparative empirical studies can be undertaken to suggest practical improvements to the digital payment service providers.

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