

# **Case Study: Adoption and Usage of Digital Services in Nepal**

## **1. Introduction**

This case study explores the installation and usage process of four widely used digital applications in Nepal: eSewa, Connect IPS, Nagarik App, and Bank E-Service Apps. These services are essential for financial transactions, government services, and digital identity management.

## **2. Selected Apps for Case Study**

- eSewa: Digital wallet for payments, top-ups, and transfers.
- Connect IPS: Government-authorized interbank payment and service gateway.
- Nagarik App: Centralized government app for accessing citizen documents and services.
- Bank E-Service Apps (e.g., NIC Asia MoBank): Used for mobile banking transactions and services.

## **3. Methodology**

This case study is based on hands-on testing of the applications, user interface walkthroughs, and observations of registration and usage flows. All tests were conducted on an Android smartphone.

## **4. Process Breakdown for Each App**

### **A. eSewa**

- Installation: Download from Play Store.
- Registration: Phone number + OTP + MPIN.
- Usage: Top-up, fund transfer, utility bill payment, QR payments.

### **B. Connect IPS**

- Installation: Available on web and app.
- Registration: Email, mobile, KYC verification, bank linking.
- Usage: Interbank transfer, government bill payment, NEA, Khanepani.

### **C. Nagarik App**

- Installation: Available on Play Store.
- Registration: Phone number, Citizenship ID, DoB, District.
- Usage: View PAN, citizenship, voter ID, police report, SEE result.

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## D. Bank E-Service App (NIC Asia)

- Installation: Download app from Play Store.
- Registration: User ID + OTP + MPIN.
- Usage: Balance inquiry, fund transfer, mobile top-up, mini statement.

## **5. User Experience Comparison**

Ease of Use:

- eSewa: High
- Connect IPS: Medium
- Nagarik App: Medium
- Bank App: High

Registration Speed:

- eSewa: Fast
- Connect IPS: Slow
- Nagarik App: Fast
- Bank App: Medium

## **6. Benefits**

- Reduces time spent on physical visits to banks and offices.
- Enables quick transactions and access to essential services.
- Empowers digital access to government documentation.

## **7. Challenges**

- Complex KYC and bank linking in Connect IPS.
- Inconsistent data on Nagarik App.
- Varying quality of mobile banking apps.
- Limited awareness in rural populations.

## **8. Conclusion**

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Digital applications are transforming public service access and financial inclusion in Nepal. With simplified user experiences, awareness programs, and consistent data accuracy, adoption can increase significantly.