

# Customer Satisfaction and Preference on Electronic Payments (E-Payments) Among the Employees of the Provincial Government of Batangas

Jean Marielle A. Lopez

Provincial Government of Batangas, Philippines  
jeanmariellelopez@gmail.com

Asia Pacific Journal of  
Academic Research in  
Business Administration

Vol. 7 No. 2, 17-25

September 2021

P-ISSN: 2467-6691

E-ISSN: 2467-5148

Date Received: July 22, 2021; Date Revised: July 26, 2021

**Abstract** – This research intended to study the customer satisfaction and preference among the employees of the Batangas Provincial Government when it comes to using various electronic payment (e-payment) options. Specifically, it sought to present the profile of the respondents; identify the perception of the employees on e-payments in terms of ease of use, security, and convenience; measure the amount of employee satisfaction with e-payments in terms of their utility, reliability, and overall customer support; test the significant relationship between the customer preference of the employees and their satisfaction in the usage of the different methods and/or services of e-payments; examine whether there is a substantial difference in satisfaction and behavior when people are categorized by profile factors; and come up with action plan/s that can help improve the e-payment preferences and satisfaction of the employees of the Provincial Government of Batangas. Based on the researcher's findings, it was concluded that the respondents claimed the ease of use in using cards in all their online transactions. Furthermore, they agreed that e-payments have become handy when it comes to paying bills or doing online transactions without the consumers leaving the comfort of their homes and keeping their families safe. With the emergence of the COVID-19, the fear of contamination accelerated the advancement of contactless payment technology, allowing payments to be made without any direct or indirect human contact. In the results of survey, there was a substantial association that exists, implying that respondents' agreement with e-payments in terms of offering convenience, ease of use, and security is substantially influenced by how satisfied they are with usefulness, reliability, and customer service.

**Keywords** – Customer Satisfaction, Electronic Payments

## INTRODUCTION

Traditional payment types, such as paper money, are being phased out. Paper money is being phased out in favor of a variety of modern electronic payment systems that have emerged as a result of the information processing revolution. E-payment systems are becoming more common as e-commerce becomes more common. Filipino consumers increasingly appreciate the benefits of a cashless economy through digital payments, and they are feeling more confident in making financial decisions with their hands in their pockets. [1] According to the Asian Banker [2], the Philippines expressed 78% interest in digital banking services and are willing to switch some services to a digital bank. In the Visa Consumer Payment Attitudes Survey 2016, Filipinos can go cashless. [3]

While cash still reigns supreme in the Philippines, middle-class Filipinos are increasingly accepting cashless payments for physical and online transaction such as video steaming, music, ride-hailing, and trip

plans such as the Beep Card for transportation. The Bangko Sentral ng Pilipinas (BSP) has partnered with banks to launch the National Retail Payment System (NRSP), which aims to increase electronic payment use from 1% to around 20% of total payments by 2020 by facilitating seamless, fast, affordable, and secure fund transfers between banks and electronic money (e-money) accounts. [4] According to a study made by Sivasubramanian, et. al.[5], despite the fact that digital payments are commonly accepted, a few still complain or have a hard time with the process of e-payments.

During the COVID-19 pandemic, consumers found it more convenient to pay online or go cashless instead of going out of the comfort of their houses and waiting in queue to pay for bills or buy necessities. In recent months, the BSP has cooperated with banks and other electronic payments systems to improve their services and better serve Filipinos.

In the Philippines, there is no shortage of people who use electronic payments. However, facilities and services are scarcely capable of accepting cashless

payments. Furthermore, not all Filipinos have access to different electronic payment methods. Most Filipinos are accustomed to the traditional mode of payment, which is through physical cash. Moreover, due to the nature of the internet, security, and authenticity of payments, participants cannot guarantee with technologies that these modes of electronic payment will keep their transactions and data secured. The Filipinos need an e-payment system that would provide secure payments and have properties like online consumer and merchant authentication, unforgettable proof of transaction that is authorized by both the consumer and merchant, and the data privacy of the transactions made between the consumer and merchant.

In this study, the researcher would like to obtain insights and gain knowledge on customer satisfaction and preference on electronic payments (e-payments) among the Provincial Government of Batangas employees. With the emergence and continuous growth of e-commerce, this study is perfect for helping the employees, and various businesses in the Province of Batangas change the pace of commerce happening in the country.

### **OBJECTIVES OF THE STUDY**

The goal of this study was to investigate customer satisfaction and preference among the Batangas Provincial Government employees when it comes to using various electronic payment options (e-payments).

Its specific goals were to present the respondents' profile in terms of gender, age, occupation, kind of electronic payment utilized by the respondents, and security threats they have faced; identify the perception of the employees on e-payments in terms of ease of use, security, and convenience; measure the amount of employee satisfaction with e-payments in terms of their utility, reliability, and overall customer support; test the significant relationship between the customer preference of the employees and their satisfaction in the usage of the different methods and/or services of e-payments; examine whether there is a substantial difference in satisfaction and behavior when people are categorized by profile factors; and come up with action plan/s that can help improve the e-payment preferences and satisfaction of the employees of the Provincial Government of Batangas.

### **MATERIALS AND METHODS**

#### **Design**

The descriptive research approach was used to measure customer satisfaction and preference for

electronic payments among employees of the Provincial Government of Batangas.

#### **Participants**

For this research, the employees of the Provincial Government of Batangas (male and female, young adults, and adults) were chosen as respondents. The following respondents were aware of the cashless payments (credit/debit cards, mobile wallets such as GCash, PayMaya, etc.). The total number of respondents who participated in this survey were 335 respondents. They were present during the conduct of this survey.

#### **Instrument**

Questions from existing survey questionnaires based on customer satisfaction and preference for electronic payments were used in this study. This questionnaire was reviewed and validated by experts. Questions used in the questionnaire are selected and obtained from Survey Monkey.

Part one of the survey questionnaire is about the profile of the participants, such as gender, age, occupation, electronic payment methods being used by the participants, and security threats encountered by the participants. Part two of the survey questionnaire is about the perception of the consumers on e-payments in terms of ease of use, security, and convenience. Part three of the survey questionnaire is about the level of satisfaction on electronic payments in terms of usefulness, reliability, and customer support.

#### **Procedures**

The questionnaire was one of the tools for data collection. A validation of the questionnaire before gathering data was also conducted. A letter of permission, together with the sample questionnaire was submitted. Upon approval, it was further validated by experts before the actual data gathering process of the chosen respondents for this study. A letter of introduction and request were given to the chosen participants so they could be briefed with their questions before the data gathering.

Textbooks were used in this research, as well as handouts, business articles, news articles, and electronic resources related to the study in gathering appropriate data. Due to the current pandemic, precautionary measures against the spread of COVID-19 were followed as guided by the Inter-Agency Task Force (IATF) Implementing Rules and Regulations. Most of the data gathering were conducted online.

### Data Analysis

The demographic profile of the respondents was described using frequency and percentage distribution.

Weighted mean and ranking were used to assess the preference of consumers on online payments and satisfaction on the usage of online payments. The result of Shapiro-Wilk Test revealed that p-values of four major variables are less than 0.05 which means that the data set is not normally distributed. Therefore, Mann-Whitney U test for two groups and Kruskal Wallis test for three groups were used as part of the non-parametric tests to determine the significant differences. Similarly, the Spearman rho was employed to determine whether the two variables had a significant association. The following Likert Scale was used in assessing the variables: 4 for Highly Satisfied, 3 for Satisfied, 2 for Less Satisfied, and 1 for Not Satisfied. Furthermore, all data were handled with the statistical software known as PASW version 26 to better understand the study's results using an alpha level of 0.05.

### Ethical Consideration

The ethical aspect of the research was strictly followed. Enough time was given to the respondents so they can answer the questionnaire in their true experiences and opinions. Consent and permission from the respondents were ensured. Confidentiality was strictly maintained in conducting this study. Further, identities of the respondents were disclosed to ensure privacy of their data.

### RESULTS AND DISCUSSION

The demographic profile in Table 1 of the respondents may be considered as an important factor contributor to determine the consumer preference and customer satisfaction. This is confirmed by Somasundaram, whereas sex, age, educational qualifications, family form, profession, and monthly income all positively affect consumer adoption of digital payment [6]. On the other hand, Weedmark [7] characterized consumer preference as an individual's subjective preferences as measured by their satisfaction with products purchased after they have been purchased. It is important to understand what the consumers' preferences are to determine consumer demand. Based on an article by Pratap [8], several factors can influence consumer preferences. It varies depending on the individual's age, income, sex, education, and marital status. For example, an individual with a high level of income would prefer purchasing high-quality items. In contrast, someone

who has a lower income level would prefer purchases within their budget.

**Table 1.**

#### Characteristics of the Respondent Profile

<b>Sex</b>	<b>F</b>	<b>%</b>
Male	129	38.50
Female	206	61.50
<b>Age</b>	<b>F</b>	<b>%</b>
29 years old and below	155	46.30
30-49 years old	116	46.30
50-59 years old	64	19.10
<b>Position</b>	<b>F</b>	<b>%</b>
Managerial	49	14.60
Supervisory	61	18.20
Rank and File	225	67.20
<b>E-payment methods often used</b>	<b>F</b>	<b>%</b>
Credit/Debit Card	196	58.51
Online Banking/Bank Transfer	179	53.34
Mobile Payments	254	73.13
<b>Security threats encountered</b>	<b>F</b>	<b>%</b>
Phishing Scam	31	9.25
Bank Account/Credit Card Fraud	33	9.85
Fake Website	33	9.85
Financial Con/Scam	20	5.97
I have never been a victim of any security threat	253	75.52

On the other hand, customer satisfaction is defined as a metric that measures how happy consumers are with a company's products, services, and capabilities. [9] Customer satisfaction data, such as surveys and reviews, can aid a business or organization determine how to improve or adjust its products and services. In a previous study conducted by Borges and Monteiro, observed that gender does not appear to be a major determinant of satisfaction. [10] In both models, age plays a role, implying that as one's age increases, so does one's contentment with the core business and organization.

Table 2 presents the preference of Consumers on Electronic Payments in terms of Ease of Use, Respondents claimed that using cards in their online transactions was simple. Considering the following payment methods, such as Credit/Debit Card, Online Banking/Bank Transfer, and Mobile Payments, they admitted that they could easily monitor transactions for easy access to the services. Such results were confirmed by an article by Square [11] on how e-payments improve purchase efficiency that customers do not need to wait in line to buy products or services.

**Table 2.**  
**Preference of Consumers on Electronic Payments in terms of Ease of Use**

Indicators	WM	VI	R
I have all the necessary requirements to access e-payment methods/services	3.24	Agree	3
I can pay bills and make purchases with just one tap on my phone and/or computer, or with one swipe of my card.	3.31	Agree	1
I can easily monitor my transaction activities	3.26	Agree	2
I do not struggle with using e-payment methods/services	3.05	Agree	4
E-payment services can be easily understood and readily adopted by any individual and/or business.	3.04	Agree	5
<b>Composite Mean</b>	<b>3.18</b>	<b>Agree</b>	

As observed by the researcher, one way to make the payment process easy for customers is to provide several payment methods. By offering a variety of payment methods, it makes purchases and bills payments easier for customers.

**Table 3.**  
**Preference of Consumers on Electronic Payments in terms of Security**

Indicators	WM	VI	R
I have never been a victim of any security threat.	3.17	Agree	3
I make sure that I increase and/or update my security level before doing transactions.	3.34	Agree	2
Security problems will not arise with the usage of e-payments.	2.51	Agree	5
I am confident that my chosen e-payment methods/services have good security	3.10	Agree	4
I limit my online activities that may lead to linking my financial in	3.04	Agree	5
<b>Composite Mean</b>	<b>3.10</b>	<b>Agree</b>	

Table 3 presents the Preference of Consumers on Electronic Payments in terms of security. This is supported by the respondents' desire to maintain control over their online activity for security reasons and the privacy of financial information. As claimed, such activity will ensure online transactions are at par with its security level and lessen security threats. Weak

protection, a lack of confidence, a fear of failure, high fees, and a lack of knowledge, according to Rouibah [12], are the key barriers to electronic payments. In another article, security issues exist if customers are online or offline. [13] Consumers are mostly concerned about theft and other security threats related to their transactions being made online. Therefore, customers choose to limit their online activities to protect their account and their transactions from various security threats. Based on the article from Square [14], to ensure the protection of online transactions, a range of security requirements and protocols are in place. But even though there are preventive measures to protect the customers' accounts, there are still ways to hack into the customers' accounts and/or tamper machines such as Automated Teller Machines (ATMs).

**Table 4.**  
**Preference of Consumers on Electronic Payments in terms of Convenience**

Indicators	WM	VI	R
I can use e-payments anywhere and anytime.	3.26	Agree	2
E-payment methods/services saves money and time.	3.33	Agree	1
E-payment methods/services are better than cash payments.	3.13	Agree	5
Going cashless is easier and more convenient.	3.16	Agree	3
I can shop worrying about having extra cash when needed.	3.15	Agree	4
<b>Composite Mean</b>	<b>3.21</b>	<b>Agree</b>	

Table 4 presents the preference of Consumers on Electronic Payments in terms of Convenience. This is a manifestation that, according to the respondents, as customers, they can pay for items on an e-commerce website anytime and anywhere, which conserves that consumers' efforts in using e-payments and feel the convenience of cashless transactions. With transactions being made within seconds, no time and money are wasted. No more long queues and no more leaving the comfort of their homes. Trips to the store are usually expensive, and checks require postage. [15] Swiping your card or paying online, on the other hand, normally comes with no—or rather minimal— fees. Furthermore, Rathore [16] confirmed that customers find payments using a digital wallet to be very convenient when buying products and services over the internet without physically going to various locations.

**Table 5.**  
**Summary on the Preference of Consumers on Electronic Payments**

Indicators	WM	VI	R
Ease of Use	3.18	Agree	2
Security	3.10	Agree	3
Convenience	3.21	Agree	1
<b>Composite Mean</b>	<b>3.16</b>	<b>Agree</b>	

Table 5 summarize the Preference of Consumers on Electronic Payments. The pandemic has paved the door for digital payments to play a larger role in the Filipinos' daily lives. E-payments have become handy when it comes to paying bills or doing online transactions without the consumers leaving the comfort of their homes and keeping their families safe from the virus. E-payments provide convenience in terms of a seamless transaction. As Teoh, et al [17] confirmed, e-payment solutions help customers since they reduce transaction costs and make payments as simple as feasible for customers by allowing them to handle their payments remotely.

**Table 6.**  
**Satisfaction of Consumers in the Usage of the Different Methods and/or Services of E-payments in terms of Usefulness**

Indicators	WM	VI	R
It helps me shop conveniently in the comfort of my home.	3.44	Satisfied	1
When doing transactions, there are no long questions.	3.19	Satisfied	4
It offers all the necessary modes of payment needed for certain transactions.	3.24	Satisfied	3
E-payment methods/services are more useful than cash payments.	3.16	Satisfied	5
It has made payments easy and hassle-free.	3.31	Satisfied	2
<b>Composite Mean</b>	<b>3.27</b>	<b>Satisfied</b>	

Table 6 shows the Satisfaction of Consumers in the Usage of the Different Methods and/or Services of E-payments in terms of Usefulness.

The respondents during the pandemic admitted that their satisfaction with e-payments as to their usefulness was on the comfort of being at home and being relaxed as they do online transactions using credit/debit cards and e-wallets. Consumers have everything they need with just one tap on their mobile phones. Aside from the convenience provided by e-payments, some banks

and/or mobile payment applications offer various ways to the consumers to help them in their transactions online. For instance, PayMaya offers that their users can pay their bills by just using their application. [18] Furthermore, they can send money to loved ones with the use of their smartphone. Mobile prepaid load is also offered. PayMaya can also be used to pay transportation fees (e.g., LRT and P2P Buses). [19]

As affirmed in an online news article written by Lucas, nine out of ten local users of electronic payment systems favor making cashless transactions over cash payments due to public health concerns. [20] With different quarantine guidelines and protocols imposed nationwide by the Inter-Agency Task Force, consumers find it hard to leave their homes. But with the use of various e-payment methods, the consumers can remain inside their homes while doing various transactions.

Table 7 presents the Satisfaction of Consumers in the Usage of the Different Methods and/or Services of E-payments in terms of Reliability

**Table 7.**  
**Satisfaction of Consumers in the Usage of the Different Methods and/or Services of E-payments in terms of Reliability**

Indicators	WM	VI	R
I can shop anytime without worrying the payment process.	3.22	Satisfied	1
It offers better rates than that of cash payments (e.g., Promos, Discounts, etc.).	3.04	Satisfied	3
Security isn't an issue.	2.43	Less Satisfied	5
Their transaction process isn't hard and can be understood by any individual.	2.88	Satisfied	4
Their overall service is very reliable.	3.08	Satisfied	2
<b>Composite Mean</b>	<b>2.93</b>	<b>Satisfied</b>	

The respondents as customers are satisfied with an e-environment that measures the performance of the bank's websites and credit card reputation, ensuring the reliability of e-payments and other cash payments, promos, and discounts. Because of the complexities of credit card use, it is important to teach consumers how to use credit cards for purposes. Effective safety measures must be taken to protect the cards against operational and security risks to allow consumers to bring them with them. This means that the consumer

can freely continue their online transactions while keeping in mind that they can easily make purchases without any other needed particulars. This supports the findings of Gupta and Yadav [21] that most respondents who are pleased with the service provided by their bank are satisfied with the total services offered by e-payments.

**Table 8.**  
**Satisfaction of Consumers in the Usage of the Different Methods and/or Services of E-payments in terms of Usefulness**

Indicators	WM	VI	R
I can easily contact customer service whenever I encounter problems or have queries regarding my account and/or transactions. Customer support offers solutions that would help me in my problems and/or inquiries.	2.80	Satisfied	5
The customer support is friendly and helpful.	3.09	Satisfied	1
The quality of service is top notch.	2.97	Satisfied	3
I don't need to wait in line in order to get assistance from them.	2.90	Satisfied	4
<b>Composite Mean</b>	<b>2.95</b>	<b>Satisfied</b>	

Table 8 presents the Satisfaction of Consumers in the Usage of the Different Methods and/or Services of E-payments in terms of Usefulness.

Based on the observation done by the researcher, the respondents find customer support accommodating during telephone or email inquiries relative to their concerns and problems on e-transactions. Indeed, that quality service is influenced by customer satisfaction with the services provided by customer support. They expect service providers to deliver a high-quality product. Customers will expect anything that will not be delivered if sufficient information is not given. As Customer service can both increase and decrease a person's sense of security. When attempting to resolve problems, being in touch with actual humans was critical. Human contact was supposed to be compassionate, and customer service should always resolve the problem rather than only attempting to solve it [22].

When deciding between various e-payment methods, they admitted that customer service was

essential to them, demonstrating that good customer service is positive, which further supports the observation made by the researcher.

**Table 9.**  
**Summary on the Satisfaction of Consumers in the Usage of the Different Methods and/or Services of Electronic Payments**

Indicators	WM	VI	R
Usefulness	3.27	Satisfied	1
Reliability	2.93	Satisfied	3
Customer Support	2.95	Satisfied	2
<b>Composite Mean</b>	<b>3.05</b>	<b>Satisfied</b>	

Table 9 summarize the Satisfaction of Consumers in the Usage of the Different Methods and/or Services of Electronic Payments.

Consumers during pandemic make online purchases through e-payments and found it very useful and can be conveniently done at home. The feeling is so relaxing as there is support from payment providers. People and companies sought to take precautions to maintain social distancing, thus sparking a significant shift towards digital money, which is supposed to minimize the spread of germs that could otherwise be conveyed by bills and coins [23].

This has made various e-payment methods useful to them during the pandemic where human interactions are being avoided. The fear of COVID-19 contamination is accelerating the advancement of contactless payment technology, which allows payments to be made without any direct or indirect human contact. Customer support also played a vital role in the satisfaction of the consumers on e-payments.

Table 10 presents the significant Difference of Responses on Preference and Satisfaction of Consumers in the Usage of the Different Methods and/or Services of Electronic Payments When Grouped According to Profile. Since the age bracket of the respondents belong to the millennial group, they may be simply adapting quickly to a world that is undergoing rapid technological changes. Ease of use on e-payments became their online shopping habit, and they are more accessible to new technologies than other generations. [24] According to Bilgihan [25], millennials place a high value on the user experience while shopping online. An individual chooses from many possibilities the program and/or procedures that they believe are easiest to use.

Table 10.

**Difference of Responses on Preference and Satisfaction of Consumers in the Usage of the Different Methods and/or Services of Electronic Payments When Grouped According to Profile**

Sex	U / $\lambda^2c$	p-value	I
Ease of Use	12587	0.409	NS
Security	12396.5	0.299	NS
Convenience	11695.5	0.062	NS
Usefulness	13150.5	0.072	NS
Reliability	12982	0.721	NS
Customer Support	12596.5	0.414	NS
<b>Age</b>			
Ease of Use	14.054	0.001	S
Security	3.96	0.138	NS
Convenience	0.685	0.710	S
Usefulness	6.651	0.036	S
Reliability	0.686	0.710	NS
Customer Support	3.103	0.212	NS
<b>Category</b>			
Ease of Use	2.047	0.359	NS
Security	0.819	0.664	NS
Convenience	1.258	0.533	NS
Usefulness	1.659	0.436	NS
Reliability	0.087	0.957	NS
Customer Support	0.127	0.939	NS

Previous purchasing experiences can influence consumers' perceptions of e-wallet ease of use. Many customers defined their experience with the e-wallet app as easy. [26] Technology is more efficient for millennials. In other words, if technology is easy to use, it will become the preferred payment mechanism for millennial customers when conducting online transactions. Other demographic variables, such as sex and other categories, do not show significant differences in their preference and satisfaction level in using e-payments.

Table 11 shows the Relationship Between Preference and Satisfaction of Consumers in the Usage of the Different Methods and/or Services of Electronic Payments. This is confirmed by Wamuyu [27], where a digital wallet had several advantages, including convenience, security, and ease of use. Shoppers benefit from digital wallet payments because it offers more flexible payment additions and faster exchanges. Furthermore, the convenience of buying products online without physically going from one location to another is a major factor in digital wallet adoption.

Table 11.

**Relationship Between Preference and Satisfaction of Consumers in the Usage of the Different Methods and/or Services of Electronic Payments**

Sex	U / $\lambda^2c$	p-value	I
Usefulness	0.667**	0.000	HS
Reliability	0.547**	0.000	HS
Customer Support	0.334**	0.000	HS
<b>Security</b>			
Usefulness	0.555**	0.000	HS
Reliability	0.584**	0.000	HS
Customer Support	0.499**	0.000	HS
<b>Convenience</b>			
Usefulness	0.749**	0.000	HS
Reliability	0.680**	0.000	HS
Customer Support	0.538**	0.000	HS

Digital wallets do one-click payments without filling out too much information such as card numbers and passwords for every transaction, making it easier for consumers to use e-payments while doing their online transactions. [28]

With security as one of the factors that influenced the customers' preferences and gave them satisfaction on e-payments, payments made through e-wallets have a high level of protection since the wallet does not transfer the payment card data to the website. Users can lock their wallets with these virtual wallets by assigning their personalized pins or codes.

## CONCLUSION AND RECOMMENDATION

Given the results of the research paper, the researcher has formulated conclusions based on the results of the study. The respondents claimed the ease of use in using cards in all their online transactions. The consumers also found e-payments to be handy when it comes to paying bills of doing online transactions without the consumers leaving the comfort of their homes and keeping their families safe from the virus. With the fear of COVID-19 contamination is accelerating the advancement of contactless payment technology, which allows payments to be made without any direct or indirect human contact. When the respondents were classified by age, it was observed by the researcher that there was a significant difference in ease of use and usefulness when it comes to e-payments. Lastly, the researcher concluded that there is a substantial association that exists, implying that respondents' agreement with e-payments in terms of offering convenience, ease of use, and security is

substantially influenced by how satisfied they are with usefulness, reliability, and customer service.

With the conclusions formulated based on the result of the study, the researcher has formed the following recommendations to improve the customer satisfaction and preference of the employees of the Provincial Government of Batangas on e-payments.

The Provincial Information Office, together with the Provincial Human Resource Management Office, may consider spearheading webinars on accessibility on e-payments and benefits of using e-wallets instead of cash in doing transactions. With that in mind, the Provincial Human Resource Management Office, Office of the Provincial Accountant, and Office of the Provincial Treasurer may do tie-ups with other banks and/or payment providers to ensure security and usefulness on accounts and transactions. For the partner bank/s and/or payment providers, they may consider or may continuously do and monitor the daily transactions of the employees of the Provincial Government of Batangas. These recommendations may be used on discussions during the Executive Committee Meeting and Financial Committee Meeting.

## REFERENCES

- [1] Cahiles-Magkilat, B. (2020, July 12). PH going cashless. Retrieved from <https://mb.com.ph/2020/07/12/ph-going-cashless/>
- [2] Visa releases 2020 Consumer Payment Attitudes Study covering insights and trends in Southeast Asia. (2020). The Asian Banker. <https://www.theasianbanker.com/press-releases/visa-releases-2020-consumer-payment-attitudes-study-covering-insights-and-trends-in-southeast-asia>
- [3] Most Filipino consumers show interest in contactless technologies – Visa survey | Visa. (2015). Retrieved from <https://www.visa.com.ph/about-visa/newsroom/press-releases/most-filipino-consumers-show-interest-in-contactless-technologies-visa-survey.html#Note1>
- [4] Adrian, M. (2019, July 22). Is The Philippines Ready to Go Cashless? Retrieved from <https://www.imoney.ph/articles/cashless-payment-philippines/>
- [5] Sivasubramanian, J., Velavan, M., Arunkumar, S., Abirami, P., Theresa, C., and Abirami, G., (2017), "Preference towards Digital Payment among Gen X-ERS, *International Journal of Economic Research*, 14(3) 375-384.
- [6] Somasundaram, D.M., & D Litt. (2020, June 15). A Study On Perception Of Consumers Towards Digital Payment. *Mukt Shabd Journal* 9(6) 2246-2255
- [7] Weedmark, D. (2018, June 11). Definition of Consumer Preference. Bizfluent. <https://bizfluent.com/info-8698883-definition-consumer-preference.html>
- [8] Pratap, A. (2017, July 19). Effect of Demographic Factors on Consumer Behavior: Age, Sex, Income and Education. Notesmatic. <https://notesmatic.com/2017/07/effect-of-demographic-factors-on-consumer-behavior-age-sex-income-and-education/>
- [9] What is Customer Satisfaction? / ASQ. (2021). Asq.org. <https://asq.org/quality-resources/customer-satisfaction>
- [10] Monteiro, A. P., & Borges, A. P. (2015). Impact of socio-demographic characteristics and loyalty on the visitors' satisfaction. *European Journal of Applied Business and Management*, 1(1).
- [11] What Are Mobile Payments? And How to Use Them. (2017). Square. <https://squareup.com/us/en/townsquare/mobile-payments>
- [12] Rouibah, K. (2015), Digital Payment Systems Use and Satisfaction in an Arabic, *Issues in Information Systems*, 16(2):149-160
- [13] Summe, M. (2014, December 24). Have Online Payments Become Safer Than Offline? Wired. <https://www.wired.com/insights/2014/12/have-online-payments-become-safer-than-online/>
- [14] Electronic Payment Systems: What You Need to Know. (2017). Square. <https://squareup.com/us/en/townsquare/electronic-payment-systems>
- [15] Advantages & Disadvantages of E-Payment. (2011). Bizfluent. <https://bizfluent.com/info-8188352-advantages-disadvantages-epayment.html>
- [16] Rathore, H.S., (2016), "Adoption of Digital Wallet by Consumers. *BVIMSR's Journal of Management Research*, 8. 69-71.
- [17] Teoh, W. M. Y., Chong, S. C., Lin, B., & Chua, J. W. (2013). Factors affecting consumers' perception of electronic payment: an empirical analysis. *Internet Research*.
- [18] PayMaya Philippines Inc. (2021). Check out cashback rewards and discounts with PayMaya Deals! [Paymaya.com. https://www.paymaya.com/deals](https://www.paymaya.com/deals)

- [19] PayMaya Philippines Inc. (2021). PayMaya – Quick Guide – Travel. Paymaya.com. <https://www.paymaya.com/quick-guide/travel#>
- [20] Lucas, D.L. (2020, November). Pandemic accelerated PH consumers' shift from cash to digital payments. INQUIRER.net.
- [21] Gupta, N. & Yadav, A. (2017). The Effect of Electronic Payment on Customer Satisfaction. IJARIE, 3, 3556-3579.
- [22] Antinoya, R. & Scherling, D. (2019, May 19). The Effects of E-payment Methods on Online Purchasing Cancellation An empirical study on Swedish consumers' perception of trust and security in e-payments. <https://www.diva-portal.org/smash/get/diva2:1320654/FULLTEXT01.pdf>
- [23] Endo, J. (2020). Digital payment grows in Philippines amid COVID-19 fears. Nikkei Asia; Nikkei Asia. <https://asia.nikkei.com/Business/Companies/Digital-payment-grows-in-Philippines-amid-COVID-19-fears>
- [24] Kim, D., & Ammeter, A. P. (2018). Shifts in online consumer behavior: A preliminary investigation of the net generation. *Journal of Theoretical and Applied Electronic Commerce Research*, 13(1), 1-25. doi.org.proxy.library.ju.se/10.4067/S0718-18762018000100102
- [25] Bilgihan, A. (2016). Gen Y customer loyalty in online shopping: An integrated model of trust, user experience and branding. *Computers In Human Behavior*, 61, 103-113. doi: 10.1016/j.chb.2016.03.014
- [26] Hamid, A.A.; Razak, F.Z.A.; Abu Bakar, A.; Abdullah, W.S.W. (2016). The Effects of Perceived Usefulness and Perceived Ease of Use on Continuance Intention to Use E-Government. *Procedia Econ. Finance.*, 35, 644-649.
- [27] Wamuyu, P. K. (2014). The role of contextual factors in the uptake and continuance of mobile money usage in Kenya. *The Electronic Journal of Information Systems in Developing Countries*, 64(1), 1-19.
- [28] Sing, S. & Rana, R. (2016). Study of Consumer Perception of Digital Payment Mode. *Journal Internet Banking and Commerce*, 22(3), 1-14. <https://www.icommercentral.com/open-access/study-of-consumer-perception-of-digital-payment-mode.php?aid=86419>