

Research Article

FROM CASH TO CLICKS: EXPLORING PREDICTORS OF DIGITAL PAYMENT ADOPTION

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Received 23th January 2024; Accepted 24th February 2024; Published online 31st March 2024

ABSTRACT

Aims: This study aimed to determine the influence of digital payments on consumers. **Study design:** Using a descriptive-correlation research design, the study determined the factors that influence the level of adoption of digital payment methods (DPM) among employees of an ABC establishment. **Methodology:** The study used accessible population sampling to gather the data of the 103 participants comprising both younger employees and those above 43 years old, with a large majority among them with a salary range of ten to twenty thousand. Questionnaires modeled by Kumaga, D. (2011), Barkhordari *et al.*, (2017), Ciptarianto, A., and Anggoro, Y. (2022), and Raon, De Leon, and Dui (2021) were used to determine the profile in the study. Descriptive statistics such as means, percentages, and standard deviations were used to organize the data on the participants' demographics, level of awareness of digital payment methods, the extent of support infrastructure, and the consumers' level of adoption among the employees. Regression Analysis was employed to ascertain the significant influence of the employees' level of awareness of digital payment methods and the support infrastructure on their level of adoption. **Results:** Findings show that the participants demonstrated monthly utilization of digital payment methods and that they were also highly aware of DPM. They further reported a high level of adoption of digital payment methods and high infrastructure support in terms of customer service and technology support. The study likewise reveals that there was no variation in the participants' level of adoption of digital payment methods considering their age, income, and frequency of use of digital payment methods. Moreover, findings further disclose that support infrastructure best predicts the employee's adoption of digital payment methods. The study emphasizes the necessity of further empirical research to promote the adoption of digital payment methods in public markets, sari-sari stores, tricycle drivers, and vendors by implementing inclusive strategies and user-friendly digital payment experiences. **Conclusion:** The employees' reported experience reflected substantial support in terms of customer service and technical assistance, implying positive engagement and guidance in navigating these digital payment avenues which may have contributed to their high level of adoption of digital payment methods. Moreover, the presence of support infrastructure is an important variable in the adoption of digital payment methods. A good support infrastructure, including reliable technology, secure payment gateways, and widespread acceptance by businesses, contributes to the social acceptability of digital payment methods. The presence of reliable and accessible customer service and technical support can enhance individuals' trust and confidence in digital payment methods, contributing to their level of acceptability.

Keywords: Digital Payment Methods, Trust, Perceived Risk, Ease of Use, and Technical Support.

INTRODUCTION

The traditional mode of payment in the past primarily relied on physical cash in the form of paper bills and coins, commonly denominated in pesos. However, a noticeable shift has taken place in various retail environments such as malls, supermarkets, and clothing stores, where electronic payment methods are now accepted for every transaction. The concept of a cashless society, which involves conducting economic transactions without the use of physical currency, was initially introduced within the commercial banking community during the 1950s (Boonloy and Tangpattanakit, 2021). According to Miskan (2021), the technological revolution raises new issues and may expose customers to little-known risks that exhibit consumers' hesitancy in embracing e-payment systems for their purchases or online shopping. Individuals who are less inclined towards technology, including those residing in remote areas with limited internet connectivity, as well as the baby boomer generation may face challenges in adopting this payment system (Sara and Kiran, 2022). There is still a large group of customers who are reluctant to espouse such services due to uncertainty and technology anxiety issues about mobile financial services in general (Gbongli *et al.*, 2019). Furthermore, those who are less tech-inclined like the baby boomers, people living in remote areas with inadequate internet connectivity, and those making low to moderate incomes—may find it

challenging to accept this payment method (Tiwari *et al.*, 2019; Sara and Kiran, 2022). In the context of the study, these reservations or hesitancy are also felt by a certain segment of the population among the employees of the said establishment. The study further recognizes that consumers' characteristics, level of awareness, and support infrastructure play a crucial role in their willingness to adopt digital payment methods. This research, thus, aimed to fill the foregoing research gap; hence, this study aimed to investigate the factors that influence consumers' level of adoption of digital payment methods in their purchases.

This study aimed to determine the influence of digital payments on consumers. Specifically, this study sought to answer the following questions:

1. How are the participants characterized in terms of Age; Income; and Frequency of Use of Digital Payment Methods?
2. What is the participant's level of awareness of digital payment methods?
3. What is the participants' extent of support infrastructure in terms of customer service; and technical support?
4. What is the participants' level of adoption of digital payment methods in terms of Trust; Perceived Risk; and Ease of Use?
5. Is there a significant difference in the participants' level of awareness of digital payment methods when grouped according to their characteristics?

6. Do participants' level of awareness of digital payment methods, and the extent of support infrastructure influence their level of adoption of digital payment methods?

MATERIAL AND METHODS

The study employed the descriptive-correlation research design. This type of research describes the variables and relationships that naturally occur among variables (Driessnack, *et al.*, 2007). The research design was deemed appropriate for the study as it generated information on the level of awareness of digital payment methods, consumers' extent of support infrastructure, on the consumers' level of adoption among employees of a business establishment. The study further aimed to ascertain the significant difference in the consumers' characteristics on their level of adoption among employees of a business establishment. The participants of the study were the employees of ABC College, and its sister companies with a total of 140 employees but only 103 participated in the study; hence the study made use of accessible population sampling. Questionnaires modeled by Kumaga, D. (2011), Barkhordari *et al.*, (2017), Ciptarianto, A., and Anggoro, Y. (2022), and Raon, De Leon, and Dui (2021) were used to determine the profile in the study. The first part of the questionnaire asked about the demographic profile of the participants to include the following independent variables: Age, Income, and Frequency of Use of Digital Payment Methods. The researcher also employed the questionnaire of Barkhordari *et al.*, (2017), to elicit participants' awareness of digital payment. The second part of the questionnaire comprised items on the extent of support encompassing customer service and technical support comprising 20 items. The level of adoption of digital payment methods which has 15 items revolving around trust, perceived risk, and ease of use is adopted from Raon, De Leon, and Dui (2021). The instrument was further tested for reliability, validity, and consistency and underwent review by three experts in the field. Reliability testing was performed with the 30 employees who were not included in the study. Cronbach alpha results revealed the following results: level of awareness of Digital Payment Methods: 0.970; extent of support Infrastructure in terms of customer service and technical support: 0.963; and level of adoption of digital payment method: 0.969.

Furthermore, descriptive statistics like frequency, mean, percentage and standard deviation were utilized to determine the demographic profile of the participants such as the level of awareness of digital payment methods, the extent of support infrastructure among consumers, and the level of adoption of digital payment methods. Inferential statistics such as the t-test and ANOVA were used to determine if there were significant differences in the participants' level of awareness of digital payment methods based on their characteristics. Additionally, regression analysis was applied to find out the significant influence of consumers' level of awareness of digital payment methods and the extent of support infrastructure on their level of adoption of digital payment methods.

RESULTS AND DISCUSSION

The participants characterized in terms of Age, Income; and Frequency of Use of Digital Payment Methods.

The data in Table 1 reveal that the age group having the highest percentage is from 29-35 years old comprising 28.16% age range. Additionally, the age that had the lowest percentage is ages 36-42 had 15.53% or 15. This finding indicates a notable presence of both younger participants and individuals above the conventional working-age range, contributing to the diversity of participants in this study. This finding indicates a notable presence of both younger participants

and individuals above the conventional working-age range, contributing to the diversity within the study. In summary, the figures underscore the predominant presence of participants in the early adulthood stage, with a noteworthy representation of both younger individuals and those above 43 years old, emphasizing the diversity of the participants. Notably, the data, however, highlight a significant concentration within the income bracket of P10,000 to P20,000, representing a substantial majority at 80.58%, comprising 83 participants. Conversely, those earning P21,000 and above constitute only 19.42%, comprising 20 participants. The disparity in income distribution indicates a predominant concentration of participants within the lower to mid-income range. The large majority within the P10,000-P20,000 bracket suggests that a vast majority of participants fall within this salary range, underscoring the range of financial circumstances among participants relying on a hard cash-received income (Bandura, R., and Ramanujam, S. R., 2021).

Furthermore, the frequency and percentage of the participants' characteristics in terms of *Frequency of Use of Digital Payment Methods*, show that the highest percentage, constituting 26.21% or 27 participants, demonstrate a monthly frequency of utilizing digital payment methods. This finding implies that a substantial number of participant's favor utilizing digital payment methods monthly for their transactions. The subsequent frequencies are as follows: 23.30% or 24 participants for occasional use, 20.39% or 21 for weekly usage, and a similar percentage for rare use, ranging from 9.71% or 10 participants. Notably, the least prevalent frequency of usage among participants is characterized by the rare utilization of digital payment methods. These findings imply an inclination toward employing digital payment methods monthly among the participants. Furthermore, the data emphasize the prominence of regular utilization over occasional or infrequent use, aligning with the assertion made by Vinitha, K., and Vasantha, S. (2017).

Table 1. Frequency and Percentage Distribution of the Participants' Characteristics

Age	Freq.	%
19-23	16	15.53
24-28	27	26.21
29-35	29	28.16
36-42	15	14.56
Above 43	16	15.53
Total	103	100.0

Table 2: Frequency and Percentage Distribution of the Participants' Characteristics

Income	Freq.	%
Php. 10,000- Php. 20, 000 monthly	83	80.58
Php. 21, 000 and above	20	19.42
Total	103	100.0

Table 3: Frequency and Percentage Distribution of the Participants' Characteristics

Frequency of Use of Digital Payment Method	Freq.	%
Daily	10	9.71
Weekly	21	20.39
Monthly	27	26.21
Occasionally	24	23.30
Rarely	21	20.39
Total	103	100.0

The participant’s level of awareness of digital payment methods

Table 4 reflects the participant’s level of awareness of digital payment methods. The data show that overall, the participants had a high level of awareness of digital payment methods as indicated in the overall mean of 4.28 (High). The critical importance of awareness is reinforced by Hyytinen and Takalo (2209) who emphasized that consumers must be aware of the features and availability of payment options. Such a finding implies that employees are highly aware of the processes, the pros and cons, and the dynamics of using digital payment methods in their purchases and transactions. It is interesting to note that almost 45 percent (44.66% or 46) of the participants had a very high level of awareness of digital payment methods.

Table 4 Frequency, Percentage, and Mean Distribution of the Participants’ Level of Awareness of Digital Payment Methods

Range	Description	Frequency	Percentage
4.51-5.00	Very High	42	40.78
3.51-4.50	High	38	36.89
2.51-3.50	Moderate	17	16.50
1.51-2.50	Low	5	4.85
1.00-1.50	Very Low	1	0.97
	Total	103	100.0
	Overall Mean	4.10	
	Interpretation	High	
	SD	0.85	

Moreover, the finding indicates that the participants had a thorough understanding of fraudulence when making purchases using digital payments followed by the almost 42 percent (41.75% or 43) of the participants who were highly conscious of the risk of fraud when making payments with digital payments. However, almost 12 percent of the participants (11.65% or 12) had a moderate awareness of digital payment methods in their purchase or transaction.

The findings presented here align with some scholarly perspectives. Sahi *et al.*, (2022) further highlighted the significance of customers’ concerns about privacy and potential hacking risks, acknowledging the critical importance of navigating digital payment methods. Notably, among the various aspects evaluated, the item regarded as the lowest yet still considered "High" is the extent to which customers prioritize the provision of funds before engaging in any payment transaction or purchases (M=4.04), indicating a high level of customer awareness regarding funding provisions within their chosen digital payment methods. Despite being rated as the lowest among the assessed factors, the classification as "High" indicates a considerable level of attention and adherence to responsible financial management practices within the context of digital payments among the participants.

The extent of support that the participants received in terms of Customer Service; and Technical Assistance

The data in Table 5 show a high extent of support as indicated in the overall mean of 4.10. This finding implies that participants received customer assistance and were notified before the subscriptions were due for payment. From the result, almost 41 percent (40.78% or 42) of the participants had a very high level of extent of support in terms of customer service. The findings imply that the participants had more than adequate support and care throughout their payment transactions and the required assistance and expectations in delivering service quality (Susskind, A. M., Kacmar, K. M., and Borchgrevink, C. P. 2003). The results suggest that the participants received highly adequate assistance and service during their

transactions. Moreover, a substantial proportion of participants, comprising nearly 17 percent (16.50% or 17 individuals), reported receiving moderately good customer service during their transactions. This relatively fair outcome could be attributed to the difficulty of the participants’ perceived difficulty in adjusting to the new payment mode using the technology resulting in a moderately positive assessment of the customer service received during their transactions.

Table 5 Frequency, Percentage, and Mean Distribution of the Participants’ Extent of Support Received (Customer Service)

Range	Description	Frequency	Percentage
4.51-5.00	Very High	42	40.78
3.51-4.50	High	38	36.89
2.51-3.50	Moderate	17	16.50
1.51-2.50	Low	5	4.85
1.00-1.50	Very Low	1	0.97
	Total	103	100.0
	Overall Mean	4.10	
	Interpretation	High	
	SD	0.85	

Table 6 illustrates the extent of support that the participants received in terms of technical support. The data show a high extent of technical support as shown in the overall mean of 3.97. Specifically, the participants received substantial assistance with their transactions or purchases. As gleaned from the result, almost 42 percent (41.75% or 43) of them received high assistance in terms of technical support during their purchase. According to Sahi *et al.*, (2021), the findings suggest that the participants were provided with adequate support during their digital payment transactions. The service providers were able to meet the customers’ expectations by offering quality customer services, faster transaction and query processing, and increased efficiency. Additionally, more than twenty-three percent (23.30 or 24) had received technical support moderately. Even if there is a provision of support, the reason for the generally low rating could be the issue of intermittent connectivity that is supported by Gupta *et al.* (2020) positing that the support may hinder the utilization of the platform due to slow internet connections. Additionally, Nyman (2020) highlights the significance of IT infrastructure that is highly available, responsive, and reliable when utilizing digital payment methods.

Table 6 Frequency, Percentage, and Mean Distribution of the Participants’ Extent of Support Received (Technical Support)

Range	Description	Frequency	Percentage
4.51-5.00	Very High	32	31.07
3.51-4.50	High	43	41.75
2.51-3.50	Moderate	24	23.30
1.51-2.50	Low	2	1.94
1.00-1.50	Very Low	2	1.94
	Total	103	100.0
	Overall Mean	3.97	
	Interpretation	High	
	SD	0.81	

The participants’ level of adoption of digital payment methods in terms of Trust, Perceived Risk; and Ease of Use

The table shows that overall the participants’ level of adoption of digital payment methods in terms of *Trust, Perceived Risk, and Ease of Use* was high as indicated in the overall mean of 3.99 means high implying that the participants generally had proficiency in the use of DPM. Among the elements of DPM, *perceived* ease of use (M=4.22) was assessed as the highest which was indicative of their ability to navigate the technology used in the DPM. This means that the

participants generally had a high level of trust in the use of DPM which finds consonance with the postulation of Dimitrova (2023) emphasizing that the degree of privacy protection offered by payment systems is a key factor in determining trust (Dimitrova, I. (2023). However, the lowest dimension in the level of adoption of digital payment methods is *perceived risk* (M=3.86) which is still described as high. Kim *et al.*, (2019) provided evidence to support the participants' claim postulating that consumers are more likely to use digital payment methods when they believe there are few risks involved, such as potential drawbacks or vulnerabilities; consumers also have a better understanding of how digital payment methods operate and are aware of the risks involved; and consumers feel confident using the platform for their transaction. The assertions that consumers are more likely to use digital payment methods when they are simple to use and intuitive, facilitating a smooth and payment methods when they are simple to use and intuitive, facilitating a smooth and effortless payment process, were corroborated by Chong and Ho (2019).

Table 7 Summary Table of Participants' Level of Adoption of Digital Payment Methods

Mean Ranges	Elements of Adoption of DPM	Overall Mean	Description
4.51-5.00	Trust	3.90	High
3.51-4.50	Perceived Risk	3.86	High
2.51-3.50	Ease of Use	4.22	High
1.51-2.50			
1.00-1.50			
	Total		
	Overall Mean	3.99	
	Interpretation	High	
	SD	0.85	

Is there a significant difference in the participants' level of adoption of digital payment methods when grouped according to their characteristics?

Ho₁. There is no significant difference in the participants' level of adoption of digital payment methods when grouped according to their characteristics.

The study findings indicate that variables such as age and frequency of digital payment method use do not significantly impact the adoption of digital payment methods, supporting the acceptance of the null hypothesis. Research by Vinitha, K., and Vasantha, S. (2017) suggests that technology is widely accepted across age groups, implying a universal appeal and usability of digital payment solutions. Therefore, factors like age, frequency of use, and income may not have a bearing on their adoption of digital payment methods.

Table 8 Result of the Test of Difference in the Participants' Level of Adoption of Digital Payment Methods when Grouped according to their Characteristics

Profile	Categories					F value	p-value	Effect Size
Age	19-23 yrs old	24-28 yrs old	29-35 yrs old	36-42 yrs old	43 years old & above	.943	.442	.002
	3.71	4.17	4.03	4.01	3.89			
Frequency of Use of Digital Payment Method	Daily	Weekly	Monthly	Occasionally	Rarely	2.41	.054	.014
	3.56	4.23	4.15	4.04	3.83			
Income	₱ 10,000-20,999			₱ 21,000 and above		t-value	p-value	Effect Size
	3.94			4.24		1.57	.119	-.389

Does the level of awareness of digital payment methods and support structure influence the level of adoption of digital payment methods?

Ho₂. Awareness of digital payment methods and support structure do not influence the level of adoption of digital payment methods.

Table 9 presents the regression analysis on the influence of awareness of digital payment methods and support structure on the participants' adoption of digital payment methods. The results reveal that the whole model is significant (F= 154, p = .000). Thus, the null hypothesis can be rejected. Seventy percent of the variation can be accounted for by the combined effect of awareness of digital payment methods and the support structure on their level of adoption. This means that targeted efforts to enhance awareness and improve support mechanisms can effectively drive and facilitate the widespread adoption of DPM. The remaining 25% can be accounted for by other factors, including individuals' past exposure to and experience with DPM, as well as their expectations for their performance and personal outcomes, self-efficacy, and attachment (Al-Emran and Shaalan, 2021).

Taken singly however, it is evident that it is the support structure that came out as having a significant influence on the participants' adoption of digital payment, indicating that for every unit increase in the support structure that they received, there is a corresponding .830 increase in their use of digital payments (B= .830, t= 9.94, p = .000). A good support structure, including accessible quality customer service, user-friendly interfaces, and reliable technical assistance, and low cost (Chen, J. J., and Adams, C. 2005) significantly enhance participants' confidence and ease of use, fostering a positive adoption environment for digital payment methods (Giri and Ghimire, 2020). When users experience seamless support, they are more likely to embrace and continue utilizing digital payment systems, contributing to their sustained adoption. According to Acopiado *et al.*, (2022), the adoption of digital payments is one of the common business recovery options supported by the government in the Philippines. The study emphasized that a supportive environment is one of the key factors that influence the adoption of digital payments in their business operations.

Table 9 Regression Analysis on the Influence of Awareness of Digital Payment Method and Support Structure on Participants' Adoption of Digital Payment Method

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.524	.231		2.27	.025
Awareness	.029	.091	.027	.317	.752
Support Structure	.830	.084	.847	9.94**	.000

Model Summary

R = .869 R² = .755 Adjusted R² = .750 F = 154.11** p = .000

**significant at 0.01 level

CONCLUSION

Based on the findings of the study, the following conclusions are drawn:

Employees of ABC College and its affiliated companies show high cognizance and adoption of digital payment options. Their adoption of the DPM has no bearing on their age, income, and frequency of utilization. The Diffusion of Innovation theory (1962) which highlights the importance of various factors, including awareness, support infrastructure, and acceptability, in the adoption process is confirmed in the study. According to the Diffusion of Innovation theory, awareness plays a crucial role in the adoption of new technologies. Individuals need to be aware of the existence, features, and benefits of digital payment methods to consider adopting them.

The employees' reported experience reflected substantial support in terms of customer service and technical assistance, implying positive engagement and guidance in navigating these digital payment avenues which may have contributed to their high level of adoption of digital payment methods. Moreover, the presence of support infrastructure is an important variable in the adoption of digital payment methods. Cialdini's theory emphasizes that individuals are influenced by what is perceived as socially acceptable behavior. If digital payment methods are widely supported and accepted within a person's social environment, it creates a social norm that encourages adoption. A good support infrastructure, including reliable technology, secure payment gateways, and widespread acceptance by businesses, contributes to the social acceptability of digital payment methods. The extent of the support infrastructure variable measures the availability and quality of customer service and technical support related to digital payment methods. The presence of reliable and accessible customer service and technical support can enhance individuals' trust and confidence in digital payment methods, contributing to their level of acceptability.

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