

Consumer Acceptance of Mobile Payment Technology: A Study among Foodservice Consumers in Selected Cities in the Province of Cavite

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Abstract: Mobile Payment Technology is a critical determinant in consumers satisfaction. Foodservices often utilize technology as a value-added amenity to help promote differentiation and enhance consumers satisfaction. In these studies, researchers sufficed as confederates in this field of experiment. Numerous studies have focused on how different mobile payment technology act when consumers experience this kind of amenity. This research focuses on finding out if there is convenience among Filipino consumers experience among Foodservices in selected cities in the province of Cavite by measuring how it would be useful. With the information from the data of the researchers' online survey, the researchers were able to find out what factors are affecting the receptiveness of males and females. The respondents of said research will be the Filipino consumers located in the selected cities in the province of Cavite. The researchers will be using a statistical descriptive method of research to gather the data necessary for said research. The collected data will then be processed by finding the standard deviation of each numerical value collected from the respondents so that the researchers may conclude on the data collected. The data collected will determine what factors contribute in the usefulness of an individual towards mobile payment technology. The data collected will also show what factors or situations may hinder from engaging in mobile payment technology.

Keywords: Mobile payment technology, Consumer satisfaction, Experiences, Filipino, Engaging in mobile payment, Foodservice, Province of Cavite.

I. INTRODUCTION

According to Raina (2014) of the Mobile Payment Forum, one of the monetary transactions in which mobile devices include cell phones, smartphones, and other personal digital assistants and for transfer of funds for services and goods that are carried out and confirmed via a smartphone. Payor and the merchant will exchange communication through mobile phone. In this case, each cell phone is employed as a personal payment device for remote sales. Payments can be made from a distance, both to the recipient and to the bank.

Mobile Payment Systems (MPS) has a significant place in the electronic commerce industry due to the rapid expansion of mobile technologies and the large network of mobile phone users (Au & Kauffman, 2000). Many individuals assume that utilizing MPS is a secure, easy-to-use, and useful payment option that is important to the hospitality industry. According to Hayashi (2012), MPS provides the specific benefit of preventing identity fraud as a contactless payment mechanism. Customers would not be required to give service workers their personal credit/debit card information, potentially reducing fraudulent POS transactions.

According to Kasavana (2016), contactless payment options such as MPS will become more popular in quick-service restaurants in the coming years because it is beneficial to everybody both the consumers and restaurant operators, and because of the benefits they brought like security and expedition of payment. Likewise in banks, clients will have easy access.

In spite of the benefits of MPS, some entrepreneurs are hesitant to use this technology as they believe that the acceptance of consumers is quite low. Many Filipinos still prefer to do cash transactions rather than using MPS. This data highlights the disconnect between mobile payment technology's potential and reality. The foodservice industry's delayed adoption of MPS necessitates research into consumer acceptance of this new payment mechanism.

Restaurants and Hotels are already adopted technological applications, but according to Kim et al., only a few research conducted to address behavior adaptation of technology in the Hospitality business (e.g., Wober & Gretzel, 2000; Wang & Qualls, 2007; Schrier et al., Lee et al.; Lam et al., 2007; Ham, 2008).

The goal of the study to overcome the gap is to analyze some important aspects which drive MPS adoption of the foodservice business analytically. In the current study, seven predictors were incorporated to develop a model of MPS adoption, including Security, Compatibility with lifestyle, Subject norms, Ease of use, Perceived usefulness, and past MPS experiences, all are conventional in Technology Acceptance Model.

II. BACKGROUND OF THE STUDY

Through the years of gold, silver, and bronze as the method of payment way back in old age. The use of metal objects became the medium for money and as a payment to exchange goods for services going way back to 5000 B.C. before the monetary bill starts to rise. In 1690 the use of paper money was invented in the United States as represented credit bills until, In 1861, new currencies were launched in the United States to aid in the financial support of the Civil War.

Years passed and the monetary bills were launched into the trade markets and became one of the modes of payments to every transaction up until now. Cheques were advanced to the fact that it was used to be given to the bank in exchange for money. Thus, began in the 1950s the use of credit cards was introduced. There are a lot of Banks that started to use credit cards in the U.S such as Visa and MasterCard. Therefore, the first cashless or contactless payment has started and has been later introduced and been used in the world.

Moving on to the digital technology world, according to Gupta (2017), where technology is already a part of everyday life. A cashless transaction is one in which the payment is made without the use of real cash, as is the case with mobile payments.

Nowadays mobile payment systems started to be one of the alternative ways to receive payment from restaurants. Even if it is fast food or fine dining, people have found a way to make a contactless payment with ease to use and trusted mobile bank/payment apps. Cashless transactions are on the rise as a result of new trends driven by consumer preferences, convenience, and transaction efficiency. (Ahmed, 2016) Despite the Pandemic which is Covid-19, using Mobile payment in the Philippines became on top especially GCash and PayMaya. The researchers pursue the study of "Consumers Acceptance of Mobile Payment Technology: A study among Foodservice Consumers in Selected Cities in the Province of Cavite" to assess the acceptance of mobile payments in the food business and the solution to our problem with Mobile Payment Systems: Compatibility, Subjective norm, Security, Ease of use, Usefulness, and experiences with MPS."

An article on the Manila Times website on March 30, 2021 (Christine G.,). The Philippine digital payments business grew dramatically in 2020. In 2016, transactions on GCash, Globe Telecom's maintained mobile wallet, increased by 254 percent year over year.

The company's customer base would have swelled to 33 million customers by 2020. G-remarkable Cash's rapid expansion attracted New York-based firm, Bow Wave, earlier in 2021, which might help the company expand even further.

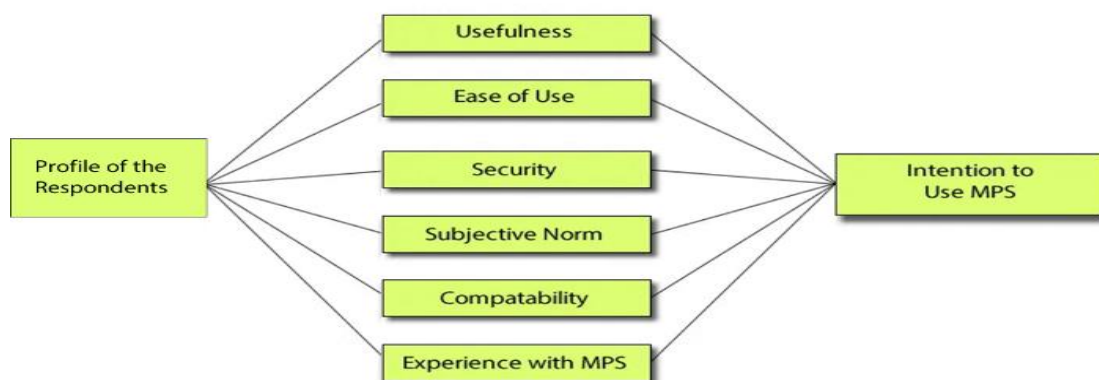
Both GCash and PayMaya are focusing their efforts in places wherein digital money is projected to rise quickly. Gcash will help taxis install QR code-based scan-to-pay systems with the help of government funds. Users will be able to pay using their phones through scanning the barcode on payment sensors.

The administrator of the digital payments system, PayMaya Philippines, had partnered with Makati Medical Center, Manila, to accept telehealth fees. Patients can use a videoconferencing application to "see" their clinicians at home utilizing the teleconsultation service. The Government in the Philippines is taking steps to make cashless payment more widely accepted.

III. CONCEPTUAL FRAMEWORK

One hypothesis in information science can demonstrate how digital information resources are utilized. The Technology Acceptance Model of Davis, was proposed in the 1980s. TAM is a theory of information systems that explains how humans interact with and use technology. When people are introduced to new technology, the concept claims that a variety of factors influence how and when they utilize it.

Classic TAM has the advantages of being made up of a reliable instrument, as well as being simple and empirically sound. (Wang et al., 2011; Pavlou, 2003). On the other hand, the traditional Technology Acceptance Model fails to account for all critical variables that may influence consumers' adoption of various technologies in various businesses. TAM, for example, excludes social influence, which may have an impact on consumers' willingness to use mobile payments in restaurants. Consumers will be able to observe their friends' acts when dining out and using their phones in public places, and they will be able to change their conduct in response to their significant others' reactions (Nysveen et al., 2005). As a result, this study covers a number of essential areas of MPS implementation in the restaurant industry.



Conceptual Framework Adapted from Technology Acceptance Model Framework of Davis, 1989.

STATEMENT OF THE PROBLEM

The researchers want to know how comfortable respondents are with using Mobile Payment System technology to buy things or get services in a food service establishment. This will be determined through the use of an online survey questionnaire. The study's specific goal is to find answers to the following questions:

1. What is the demographic profile of the respondents in terms of:
 - 1.1 Gender
 - 1.2 Age
 - 1.3 Residence
 - 1.4 Marital Status
 - 1.5 Employment Status
 - 1.6 Income Level
 - 1.7 Frequency usage of MPS
 - 1.8 Type of MPS
2. What is the level of acceptance of the respondents whether to adopt MPS in terms of:
 - 2.1 Perceived Usefulness
 - 2.2 Perceived Ease of Use
 - 2.3 Perceived Trust or Security
 - 2.4 Perceived Compatibility with Lifestyle

2.5 Subjective Norm

2.6 Previous Experience with MPS

3. What is the level of intention of utilizing MPS as a method to process payment in a food service transaction?

4. Is there a relation between the respondents' demographic profile and the level of acceptance to use MPS?

STATEMENT HYPOTHESIS

The following null hypothesis is tested at a 0.05 level of significance:

Ho1. There is no correlation between the demographic profile of the respondents and their intention to utilize MPS.

IV. LITERATURE REVIEW

One of the most crucial characteristics of e-commerce is the electronic payment system. This payment service makes use of IC cards, cryptography, and communications networks, among other things (Raja et. al., 2008). A well-functioning electronic payment system lowers transaction costs and is considered to have effective capital and interbank market operations. Electronic payment system evolves alongside technological development. Meaning, as this industry progresses, digital wallets, electronic currency, and various online payment methods will still improve and develop.

It is of basic knowledge that safety and security are the top priorities of every consumer in making online transactions as these are vulnerable to fraud, scams, and data privacy risks. When the data contains sensitive financial information, it becomes even riskier (Raja et. al., 2008). For its sustainability, businesses in the growing e-commerce industry must consider the security and authentication stability of their various electronic payment systems practices (Aigbe and Akpojar, 2014). Being able to address practical and analytical problems occurring and might occur in the electronic payment system will help gain deeper confidence from the consumers. Legislation and regulation (protection of customers and sellers), e-payment service providers' technological capabilities, economic cooperation, and security concerns such as verification and identification issues are only a few of the roadblocks that need to be given long-term solutions to. (Paunov and Vickery, 2006).

Forecast on Mobile Proximity Payment market size is measured based on consumers' online activity payments through proximity. In this study, *Consumer Mobile Wallet Usage Analysis* is created after having been evaluated the proprietary survey results including key indicators such as the consumers' identified demographics (*such as age, gender, income level, etc.*). Breaking down consumers' retail spending into specific categories will offer precise information in predicting factors affecting *Consumer Behavior and the Changing Dynamics of Mobile Wallet Spending*. Specific categories identified are those of related to basic necessities, health and beauty, luxury and relaxation, hobbies and entertainment and other retail spending categories.

In an in-depth look at the market dynamic for mobile payments, understanding the market prospects and important trends in the Philippines are pivotal keys. It is crucial to create market-specific strategies, identify opportunities for innovation, adapt to evolving industry trends and manage risk to be able to achieve longevity. As this industry expands over the course of time, it is beneficial to gather extensive information on growth and development of mobile wallets usage in the Philippine setting.

The act of transferring monies from the payer to the payee in exchange for products or services is known as payment (Kokkola, 2010). Payments have always been an important part of financial institutions' operations. In the 1950s, the launch of the first credit card represented a turning point in the industry's history (Gardner, 2009).

Mobile payments utilize mobile devices. Using your wireless devices, you can now pay for your purchased goods, acquired services and bills using various online payment mediums. Characters: 165 (Dahlberg et al., 2008b). Through mobile ticketing, a system that combines ticketing and payment services, customers can either request, activate and validate purchased tickets using their mobile devices. (Apanasevic and Markendahl, 2018, p. 293). Another type of online payment solution uses contactless cards. These transactions use wireless communication technology to link variety of debit and credit cards and other e-wallets to smartphones, tablets, wearable devices, stickers, and key fobs. (The UK Card Association, n.d.).

A cashless payment is one in which money is exchanged for something other than currency. (2017, Gupta). Consumer demand, convenience, and transaction efficiency have all fostered the growth of cashless transactions. 2016 (Ahmed)

Edward Bellamy's public articles popularized the concept of a cashless transaction system in the nineteenth century. Paper transactions will be phased out in favor of a credit card-based system, according to him. 2000 (Bellamy) Mobile wallets, online payment providers, and near field communication technology (NFC) are all constantly reinventing the way consumers transact, with the bulk of payment options being "Tap-and-Go." (Ahmed 2016, for example) As companies like Apple Pay, Google Wallet, Paymaya, Gcash, and others promote this method, mobile transactions will continue to grow in 2017. (2017, NASDAQ).

According to Statista, By the end of 2021, the Philippine digital payments sector is predicted to reach \$15 billion, with a 16 percent increase to \$28 billion by 2024. While cash is still the most frequent method of payment in the Philippines, the pandemic has brought digital payments to the forefront of people's minds. Rajkishore is a character in the film Rajkishore (Rajkishore 2020).

Retail payments are governed either directly by a payment system regulator, such as the Central Bank, or indirectly by a Payment System Management Body (PSMB), which the Central Bank can appoint with delegated responsibilities. The PSMB, which is made up of representatives from many stakeholders, manages risk and self-regulates its members by developing rules, risk monitoring, auditing and compliance, and a clear overall regulatory framework. The BSP and Philippine Payments Management, Inc. signed a Memorandum of Understanding on January 12, 2018. (PPMI) and the BSP have signed a memorandum of understanding in which the BSP acknowledges PPMI as the payment system management body, and the PPMI recognizes the BSP's authority as the primary overseer of the retail payment system, as envisioned under the NRPS framework.

Circular No. 1033, issued by the Bangko Sentral ng Pilipinas (BSP), amends the restrictions on electronic banking services and other electronic operations. These revisions primarily address advancements in electronic payment and financial services (EPFS). More banks and businesses are recognizing the need for e-banking and other fintech solutions in improving the delivery of their services and commodities as a result of the pandemic's changes.

The present e-banking and operations guidelines demonstrate how the BSP aims to make transactions between e-banking providers and users as easy as possible. To assist the delivery of these services, the BSP aspires to create a safe, efficient, reliable, economical, and inclusive national payment system. According to the BSP's 2017 Banking Sector Outlook Survey, technology will determine the future landscape of the local banking sector, with several institutions already leveraging electronic solutions or fintech to expand their reach. The BSP has also launched the FinTech Alliance. ph, acknowledging the role of fintech in digital transformation.

In November 2017, the Bangko Sentral ng Pilipinas (BSP) launched the Philippine EFT System and Operations Network (PESONet) which was described by the BSP as *a batch electronic fund transfer (EFT) credit payment scheme, which can be considered an electronic alternative to the paper-based check system*. The following year, they introduced InstaPay to the public and described it as *an electronic fund transfer (EFT) service that allows customers to transfer PHP funds almost instantly between accounts of participating BSP-supervised banks and non-bank e-money issuers in the Philippines*. As the general public views these changes positively, it greatly boosts the digital payments scheme in the Philippines. As the majority of the Filipinos are adapting to e-money transactions, in October of this year, Republic act No. 11127 or also known as *the National Payment Systems Act*, was established to promote a safe and reliable online payment systems that will contribute to the sustainable economic growth of the country giving BSP the jurisdiction to regulate all service providers and system operators involved in these transactions.

As a result of the COVID-19 outbreak, consumers and businesses are reconsidering how they transact and make payments. To reduce human contact, many merchants and retailers are adopting contactless payment alternatives. Although this kind of payment has been around for a long time, it is now more crucial than ever. You will not have to touch a filthy PIN pad to pay for your products if you use contactless payment solutions. You can also keep your distance from the cashier and walk away, expediting the checkout procedure. while making a transaction. Aside from lowering the danger of infection, contactless transactions are far simpler; you can simply tap your card.

Benchmark from the study of researchers from the University of South Florida Sarasota-Manatee published a research study in 2015 examining if consumers are ready to accept mobile payment in the restaurant industry. The concept of their study is relatable to the aim of this research study thus using the same variables identified, the researchers benchmarked factors to consider in measuring the local residents' acceptance of using mobile payment for food services in selected cities in Cavite.

V. THEORETICAL FRAMEWORK

This study has as theoretical bases the following theories and concepts:

Investment in IT results in business productivity improvements (theory of production).

IT investments, according to this hypothesis, are strongly linked to output. The IT assets are used as inputs as well as instruments for converting inputs to outputs. Proficiency and capacities to comprehend data and information to make proper judgments, profile customers, and maximize outreach, among other things, are examples of IT assets. The theory estimates the total benefits that investment in IT confers to consumers and posits that IT creates substantial value for consumers. The theory examines the IT stock of a firm, including IT hardware (e.g., computers) and information systems labour assets, in creating consumer value. Both of these assets have a significant effect on consumers' informational, transactional, and decision-making capabilities. A well-developed IT stock (as measured in theory) can facilitate consumer benefits, including timely access to information about promotions; products to enhance decision-making; and effective customer support before, during, and after the transaction.

According to the notion, IT investment does not always increase firm profitability. The profitability metrics of total stakeholder return, return on equity and return on assets are assessed in this analysis. The assumption demonstrates that "there is no inherent contradiction in the idea that IT can create value but destroy profits. The framework posited by the theory of IT business value (as explained above) provides a robust underpinning to analyse and identify the benefits to businesses of adopting O2O. It is pertinent to note that, while some researchers have highlighted business benefits – such as productivity improvements through enhanced quality of business processes, widening of distribution capabilities, cost reductions (Lei, Yang, Chen & Yao, 2018). The above-mentioned theory will serve as a pathway to determine the impact of technology, specifically IT on the business productivity and profitability of every store. The continuously developing IT industry have led business to transform the traditional brick and mortar stores to online food delivery apps and services for client's convenience.

VI. METHODOLOGY

The method by which the researchers conducted the study will be presented in this part. The research design, research location, sampling technique, research instruments and procedures, data collection procedure, and data analysis procedure are all included.

RESEARCH DESIGN

For this study, the appropriate research method is quantitative research method. Data collection and statistical methods are used to conduct a systematic study of phenomena. The sampling method applicable to the proposed study is purposive sampling method. The researcher will provide a set of criteria for choosing respondents.

Because the researchers will be gathering data using online surveys, the quantitative research approach is suited for this study. Because the study's goal is to measure how many individuals feel, act, think. The study employs large sample sizes and focuses on the volume of responses rather than the more focused or sensitive insight sought by qualitative research. The traditional quantitative research design format for this study is to ask each respondent the same questions in order to assess the complete data sample fairly. Respondents will be drawn from members of community Facebook groups in the study's target cities who voluntarily answer the online survey questionnaire.

RESEARCH LOCALE

The study will be conducted in the cities of Cavite. According to the Philippine Standard Time (PSA), the mentioned cities are the top cities of the province of Cavite in terms of population, number of business enterprises particularly food service establishments, and proximity to the residents of the researchers. Respondents are residents of the selected cities who are also considered as customers of a food service industry in their locality.

PARTICIPANTS OF THE STUDY

Residents of the specified cities who have used MPS as a method of payment in food service establishments are the study's particular respondents. For this study, the target sampling size will be at least fifty (50) respondents for each city, for a total of at least one hundred fifty respondents.

RESEARCH SAMPLING

The respondents of the study will be selected through the use of purposive sampling. Purposeful sampling, also referred to as subjective sampling, selective or judgment, is sort of non-probability sampling in which the researchers find participants from the population-based on their judgment. A researcher selects an intended sample by selecting persons from a sampling frame who have the attributes the researchers desire, according to the Foundation of Social Works Research. A researcher starts by selecting the attributes they want to look into, and then looks for study participants that have all of those traits. The following are some of the criteria:

1. The respondents must have used Gcash and PayMaya for mobile payment technology.
2. The respondents must have any experience in mobile payment technology in ordering food online.

RESEARCH INSTRUMENT

To obtain the needed data for this research study, the researchers will provide an online questionnaire to be uploaded to several Facebook community pages of the identified cities. The questionnaire is broken down into sections. The first section tries to determine the respondent's demographic profile. The second section focuses on the respondents' level of acceptance of the revised Technology Acceptance Model's factors (TAM).

All questions included in the survey questionnaires are aimed to provide relevant information and support this research study.

DATA GATHERING PROCEDURE

The survey questionnaire was created online form through Google Form. Since the targeted respondents are consumers who use MPS, the researchers aim to share the questionnaire via Google Form link which they can answer at their most convenient time. A link shall be posted in various Facebook community groups of the identified cities where the target respondents are residing. All respondents agreed to provide the necessary information with all honesty. All recorded responses will be imported into a Google sheet. The researchers will systematically arrange and categorize gathered data and present the result using graph analysis. The researchers will synthesize the data and interpret the meanings extracted from the collected data.

DATA TREATMENT AND ANALYSIS

Weighted Mean

The five-point Likert Scale method of evaluating attitudes was used to qualify the answers on the rating scale. Each statement includes five responses with weights of 5, 4, 3, 2, and 1 based on the degree of frequency. Every perception item was assessed by the respondents by selecting one of five possible answers or responses. As a result, the score was calculated as the sum of the weighted responses.

Formula:

$$W_x = \sum fwn$$

Where:

W_x = weighted mean

fw = sum of the product of the frequency

n = number of respondents

The following were the assigned points and interpretations of the Likert Scale.

Points/Weighted Mean	Scale	Description/Interpretation
4.50 – 5.00	1	Highly Disagree
3.50 – 4.49	2	Disagree
2.50 – 3.49	3	Neutral
1.50 – 2.49	4	Agree
1.00 – 1.49	5	Highly Agree

VII. RESULT AND DISCUSSION

1. DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Table 1.1 portrays the respondent's profiles based on their gender. The majority of the respondents are Female corresponding to 55.33% of the respondents, followed by Male, corresponding to 44.67% of the respondents, in overall 150 Respondents involved in the study. This shows that most of the respondents that are much more engaged in using Mobile Payment System in their purchasing are female. According to **Rakuten Insight** survey, Philippines (2022) As of February 2020, over 51% of female respondents and 46% of male respondents paid their transactions many times a month using an e-payment option. Six percent of male respondents, on the other hand, rarely used an e-payment option to complete their transactions.

Table 1.1 GENDER

Gender	Freq.	Percent
Female	83	55.33
Male	67	44.67
Total	150	100

Table 1.2 shows the respondent's profiles based on their age. The majority of the respondents are between 25 to 29 years old, corresponding to 44% of the total number of respondents, followed by 20-24 years old, corresponding to 28% of the total. On the other hand, the least, with only 1 out of 150 respondents is between 20-29 years old.

Table 1.2 AGE

Age	Freq.	Percent
20-24	42	28
20-29	1	0.67
25-29	66	44
30-34	20	13.33
35-39	5	3.33
40-44	3	2
45-49	4	2.67
50-54	3	2
55-59	6	4
Total	150	100

Table 1.3 shows the respondent's profiles based on the Cities in Cavite where they are residing. The majority of the participants are from **Imus Cavite**, corresponding to 52.67% of the total number of participants, followed by **Dasmariñas Cavite**, corresponding to 27.33% of the total number of participants. Lastly, the **City of Bacoor Cavite**, corresponding to 20% of the total number of participants. Since some researchers are residents of Imus Cavite, researchers obtain more respondents from the respective area.

Table 1.3 RESIDENCE

Residence	Freq.	Percent
Bacoor	30	20
Dasmariñas	41	27.33
Imus	79	52.67
Total	150	100

Table 1.4 shows the respondent's profiles based on their Marital status. The results illustrated that the majority of the respondents are single, corresponding to 72% of the total number of the respondents, followed by, Married, corresponding to 25.33%, followed by widowed, corresponding to 2% of the total. On the other hand, the least, with 1 out of 150 participants who is separated, corresponding to 0.67% of the total. Since most of the participants involved in the study are aged between 20-24 years old, the majority of them are students and entrepreneurs.

Table 1.4 MARITAL STATUS

Marital Status	Freq.	Percent
Married	38	25.33
Separated	1	0.67
Single	108	72
Widowed	3	2
Total	150	100

Table 1.5 shows the respondent's profiles based on their Employment status. The results illustrated that the majority of the respondents are students, corresponding to 46.67% of the total respondents, followed by, employed (private) corresponding to 30% of the total respondents, followed by Self-Employed/ Entrepreneur, corresponding to 18%, followed by, Unemployed (including Housewife), corresponding to 4.67% of the total, lastly, employed (Government), corresponding to 0.67% of the total respondents.

Table 1.5 EMPLOYMENT STATUS

Employment Status	Freq.	Percent
Employed (Government)	1	0.67
Employed (Private)	45	30
Self-Employed/ Entrepreneur	27	18
Student	70	46.67
Unemployed (Including Housewife)	7	4.67
Total	150	100

Table 1.6 shows the respondent's profiles based on their income level. The majority of the respondent's income level as shown in the table with the highest percentage of 38 is ₱30,000 above, followed by ₱15,000- 30,000 with 24.67%, ₱ 1,000 - 4,000 with 18%, ₱10,000- 15,000 with 10%, ₱4,000- 10,000 with 8.67%, and lastly with 0.67% is the retired.

Table 1.6 INCOME LEVEL

Income Level	Freq.	Percent
Retired	1	0.67
₱ 1,000 - 4,000	27	18
₱10,000- 15,000	15	10
₱15,000- 30,000	37	24.67
₱30,000 above	57	38
₱4,000- 10,000	13	8.67
Total	150	100

Table 1.7 shows the respondent's profiles based on the usage of a Mobile Payment System. The majority of the respondent's frequent usage illustrates that 58.67% of the respondents always use MPS, on the other hand 18% sometimes use MPS, 14.67% often use MPS, Lastly, 8.67% rarely use MPS in overall of 150 respondents.

Table 1.7 FREQUENCY OF USAGE OF MPS

Frequency of usage of MPS	Freq.	Percent
Always	88	58.67
Often	22	14.67
Rarely	13	8.67
Sometimes	27	18
Total	150	100

Table 1.8 shows the respondent's profiles based on the type of online payment. With the majority of what type of MPS does the respondents use Gcash is the leading platform with 81.33%, 14.67% of the respondents use Gcash; Paymaya, 3.33% only use Paymaya, and only 0.67 use Gcash; Paymaya; online Bank Transfers. According to the Article of **Christine C. (2019)** A study showed Mynt-owned GCash as the top mobile wallet used by Filipinos for cashless transactions with 4.9 million of the 6.4 million mobile wallet remitters in the Philippines.

Table 1.8 TYPE OF MPS

Type of online payment	Freq.	Percent
Gcash	122	81.33
Gcash;Paymaya	22	14.67
Gcash; Paymaya; online Bank Transfers	1	0.67
Paymaya	5	3.33
Total	150	100

2. LEVEL OF ACCEPTANCE OF RESPONDENTS

2.1 Perceived Usefulness

In terms of **Usefulness**, the table below shows that the statement with the highest mean response is statement number 6 (based on ranks). This means that the respondents generally strongly agree that mobile payment technology is convenient, with a mean response of 4.60. On the other hand, the statement with the lowest mean response is statement number 3. The mean is 4.24, which implies that the respondents generally agree that most of their transactions are through the mobile payment system. Overall, the composite mean is 4.48, which means that the usefulness of mobile payment systems (Gcash and Paymaya) is acceptable. In terms of the standard deviations, the highest value of 1.079 was obtained by statement number 3. This means that among the indicators of usefulness, the respondents have varied opinions regarding the statement "Payments are made easier even with more than one transaction." On the other hand, the statement with the lowest value of SD is statement number 6 also. The SD is 0.685 which implies that the respondents are consistent in saying that the mobile payment system is convenient.

Statement	Mean	Standard Deviation	Verbal Interpretation	Rank
Usefulness				
1. Using mobile payment saves time and is suitable for me.	4.54	0.729	Strongly Agree	3
2. Payments are made easier even with more than one transaction.	4.57	0.708	Strongly Agree	2
3. Nowadays, most of my payment transactions are thru mobile payment.	4.24	1.079	Agree	6
4. It fulfills my needs.	4.49	0.801	Agree	4
5. No need to have longer queue to pay.	4.45	0.832	Agree	5
6. Convenient, it helps me purchase without physical contact at germ-laden areas.	4.60	0.685	Strongly Agree	1
Composite Mean	4.48	0.711	Acceptable	

2.2 Perceived Ease of use

In terms of **Ease of use**, the table depicts that the statement with the highest mean response is statement number 4 (based on ranks). This means that the respondents generally strongly agree that the Mobile Payment Systems (Gcash and Paymaya) are easy to use and in terms of purchasing, it provides fast transactions with just one tap or two taps to pay, with a mean response of 4.61. On the other hand, the statement with the lowest mean response is statement number 3. The mean is 4.19, which signifies that the respondents generally agree that the Mobile Payment System is basic to accommodate audiences of different ages. Overall, the composite mean is 4.44, which means that the Ease of use of the Mobile payment system (Gcash and Paymaya) is acceptable. In terms of the standards deviations, the highest value of 1.113 was obtained by statement number 3. This means that among the indicators of Ease of use, the respondents have varied opinions regarding the statement " Mobile technologies are manageable. On the other hand, the statement with the lowest value of SD is statement number 4. The SD is 0.655 which implies that the respondents are consistent that mobile payment is fast and quick when it comes to transactions in purchasing, particularly in the long-distance away.

Ease of Use	Mean	Standard Deviation	Verbal Interpretation	Rank
1. Mobile payment technologies are manageable.	4.54	0.720	Strongly Agree	2
2. Mobile payment options are easy to understand.	4.50	0.784	Strongly Agree	3
3. Overall, I think mobile payment systems are basic to accommodate audiences of different ages.	4.19	1.113	Agree	4
4. Mobile payments are fast transactions, just one or two taps to pay.	4.61	0.655	Strongly Agree	1
Composite Mean	4.44	0.698	Acceptable	

2.3 Perceived Trust and Security

With the **MPS level of security**, the table shows with the highest response is statement number 2 (ranking 1st) with the mean response of 4.40 in which the respondents are secured that MPS strictly follows the data privacy policy. However, the lowest mean response of 3.98 from the respondents (ranking in 4th) is statement number 3 that dictates MPS has a low risk of scams and identity theft when using Mobile Payment platforms. Overall, the composite mean is 4.24 in which the perceived security of MPS is in fact acceptable. With the term of standard deviations, the highest value of 1,293 is obtained by statement number 3. This means that among the security of MPS, the respondents have a varied opinions with regards to a “low risk of scams and identity theft when using mobile payment technology”. On the other hand, the statement that has the lowest value of standard deviation with 0.760 is statement number 2 also. This implies that the respondents are secured with the MPS strictly following the data privacy policy.

Security	Mean	Standard Deviation	Verbal Interpretation	Rank
1. I think my personal details are secured when using mobile payment.	4.35	0.828	Agree	2
2. I think mobile payment systems strictly follow data privacy policy.	4.40	0.760	Agree	1
3. Overall, I think there is a low risk of scams and identity theft when using mobile payment technology.	3.98	1.293	Agree	4
4. Mobile wallets are more secure than bringing cash.	4.34	1.086	Agree	3
Composite Mean	4.24	0.923	Acceptable	

2.4 Perceived Compatibility with lifestyle

When it comes to **Compatibility**, the table shows that the highest mean response is statement number 3. The mean response is 4.62 where the respondents strongly agree to appreciate the benefits that the MPS gives such as discounts and earning points. But the lowest response in the table is statement number 2 with the means of 4.19 where the respondents prefer mobile payment over the traditional over-the-counter transactions. The overall composite mean is 4.43 in which the compatibility of using MPS is acceptable to the respondents. In terms of standard deviation, statement number 2 has the highest value with the total of 1.126. this means that the respondents have a varied opinions with the “prefer of using MPS over the traditional over-the-counter transactions. It suits my lifestyle”. On the other hand, the statement that has the lowest SD of 0.692 is statement number 3 only means that the respondents have consistent opinions with this statement.

Compatibility	Mean	Standard Deviation	Verbal Interpretation	Rank
1. It would be useful for me to use mobile payment both in online purchases and in-store purchases especially now in the new normal.	4.47	0.739	Agree	2
2. I prefer mobile payment over the traditional over-the-counter transactions. It suits my lifestyle.	4.19	1.126	Agree	3
3. I highly appreciate benefits of mobile payment such as discounts and earning points.	4.62	0.692	Strongly Agree	1
Composite Mean	4.43	0.746	Acceptable	

2.5 Subjective Norms

As shown from the figure below depicts that statement number 1 has the highest mean of 4.57 with the verbal interpretation of strongly agree that the respondents would recommend using mobile payment to family and friend. But statement number 2 obtain its lowest ranking with the mean of 3.95 and a verbal interpretation of agree. The composite mean is at 4.33 where the MPS subjective norm is acceptable. Nonetheless, when it comes to standard deviation, the statement with the highest SD is statement number 2 with 1.340 this means that the respondents have varied opinions regarding with this matter. Moreover, the statement that has the lowest deviation of 0.689 is statement number 1 that means the respondents have consistent opinions of recommending the use of mobile payment to family and friends.

Subjective Norms	Mean	Standard Deviation	Verbal Interpretation	Rank
1. I will recommend using mobile payment to my family and friends.	4.57	0.689	Strongly Agree	1
2. Mobile payment has a big influence in my purchasing behaviour as customer.	3.95	1.340	Agree	3
3. I have never been disappointed while using mobile payment.	4.48	0.809	Agree	2
Composite Mean	4.33	0.818	Acceptable	

2.6 MPS Previous Experience improvements

In the figure below, statement number 3 obtained the highest mean response of 4.63 with the verbal interpretation of strongly agree in which showing proof of identity gives security to every transaction to the respondents. On the other hand, statement number 2 has the lowest mean response of 4.52 with a verbal interpretation of strongly agree that the problems encountered are manageable and easy to fix. The overall composite mean is 4.58 with a verbal interpretation of totally acceptable. In terms of standard deviation, statement number 2 earned the highest SD of 0.766 that means the respondents have varied opinions with the encountered problems in the MPS. While statement number 3 has the lowest SD of 0.639 which only means that the respondents have consistent opinions of showing proof of identity gives security to every transaction.

Previous Experience	Mean	Standard Deviation	Verbal Interpretation	Rank
1. I find mobile payment systems still reliable in the future.	4.59	0.677	Strongly Agree	2
2. The problems encountered are manageable and easy to fix.	4.52	0.766	Strongly Agree	3
3. Showing proof of identity gives security to every transaction.	4.63	0.639	Strongly Agree	1
Composite Mean	4.58	0.658	Totally Acceptable	

LEVEL OF INTENTION

In terms of the **Intention of users**, the table shows that the statement with the highest mean response is statement number 2 (based on ranks). This means that the respondents generally strongly agree that they looking forward to more improvement, additional advancement, and integration of mobile payment systems in the Philippines, with a mean of 4.71. On the contrary, the statement with the lowest mean response is statement number 1. The mean is 4.52, which implies that the respondents generally strongly agree that they will continue using mobile payments (Gcash and Paymaya) on their transactions when they purchase. Overall, the composite mean is 4.61, which means that the statements given on the Intention of users in Mobile payment system is acceptable. In terms of standard deviations, the highest value of 0.702 was obtained by statement number 1. This means that among the indicators of Intention of use, the respondents have varied opinions regarding the statement " I will continue using mobile payments in my transaction". On the other hand, the statement with the lowest value of SD is statement number 2. The SD is 0.608 which implies that the respondents are consistent that there will be improvement and enhancement in the mobile payments.

Intention to use	Mean	Standard Deviation	Verbal Interpretation	Rank
1. I will continue using mobile payments in my transactions.	4.52	0.702	Strongly Agree	2
2. I am looking forward for more improvement and integration of mobile payment here in the Philippines.	4.71	0.608	Strongly Agree	1
Composite Mean	4.61	0.616	Very high intention	

RELATIONSHIP BETWEEN DEMOGRAPHICS AND LEVEL OF INTENTION

Demographic Profile	Chi-square value	df	p-value	Interpretation/Implication
Gender	7.00	4	0.0720	Not Significant/The level of acceptance does not depend on gender.
Age	68.71	28	<0.01	Significant/The level of acceptance depends on age.
Residence	4.90	8	0.556	Not Significant/The level of acceptance does not depend on residence.
Marital Status	7.56	12	0.579	Not Significant/The level of acceptance does not depend on marital status.
Employment Status	8.96	16	0.706	Not Significant/The level of acceptance does not depend on employment status.
Income Level	43.10	20	<0.01	Significant/The level of acceptance depends on income level.
Frequency of usage	97.51	16	<0.01	Significant/The level of acceptance depends on frequency of usage.
Type of MPS	9.25	12	0.415	Not Significant/The level of acceptance does not depend on type of MPS.

Interpretations and implications are already in the last column. The null hypothesis is rejected (significant) when p-value is less than 0.05, otherwise the null hypothesis was retained.

Null hypothesis: No significant relationship between demographic profile and level of acceptance.

VIII. CONCLUSION

Mobile payment system is an accessible application or platform in today's generation. The study found that most of the respondents particularly lives in Bacoor, Dasmarias and Imus are users of Gcash and Paymaya for their food purchase.

This study proves that MPS is an effective and essential tool, mostly it is used for purchase food, coupons for discounts and promos, avoid contact in covid virus and other benefits regarding of Usefulness, Ease of use, Security, Compatibility and Subject norms in MPS.

As a result of gathering the data and answering all the survey questions, the researchers conclude that in overall 150 participants who are using Gcash and Paymaya as their transaction on buying food products are positively affected by its behaviour, for it serves the consumers' benefits of Usefulness, Ease of use, Security, Compatibility and Subject norms because of its accessibility.

A. In the study, mobile payment using Gcash and Paymaya is generally accepted nowadays as mode of payment for food transaction.

B. As to age of respondents, ages 25 to 29 are most likely using mobile payment frequently. These respondents are mostly employed and entrepreneurs.

C. Majority of the respondents trusted mobile payment (GCash) instead (Paymaya) as very useful and easy to manage.

D. Researches show that mobile payment is quite manageable and acceptable in all aspects.

IX. RECOMMENDATIONS

Based on the findings and conclusion of the study, several recommendations were made to be considered:

1. For Consumers

A. Mobile payment should be embraced by consumers since we are in advanced technology already.

B. Mobile payments should be in broad dimension in all food and other related industries so that consumers will embrace it.

C. As to consumers, start practicing using mobile payment to avoid bringing cash.

2. For Merchants

- A. Should provide advertisements on how to use mobile payment so that people will be encouraged to use mobile payment.
- B. Restaurants and other food industries should enroll in mobile payment transaction so that consumers will be enjoined to use it.

3. For Future Researchers

This study is primarily focused on Cavite and users of Gcash and Paymaya as their mobile payment method, future researchers can add additional depth to it by expanding the scale to include nationwide respondents. It will be interesting to compare how past generations and current generations adopted mobile payment technology.

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