

The Relationship of Utilization of Digital Payment and Customer Satisfaction among DepEd Employees in Digos City

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Abstract. The research explored the relationship between digital payment utilization and customer satisfaction among DepEd employees in Digos City, with a specific focus on GCash services. It employs a descriptive-correlational design, analyzing responses from 100 DepEd employees to understand this dynamic. The findings indicate a high level of digital payment utilization and customer satisfaction, suggesting that digital payment methods are well-integrated and appreciated by the employees. A significant correlation exists between the frequency of digital payment use and customer satisfaction levels. This emphasizes the need for improved digital payment systems to enhance user experience and security. For instance, simplifying the transactional procedures, enhancing technical protection measures, and increasing the extent of digital payment use are identified as significant predictors of customer satisfaction, highlighting areas for potential improvement to increase satisfaction. The study underscores the importance of continuous innovation in digital payment systems to meet user needs and enhance satisfaction. The implications are particularly relevant for educational institutions transitioning to digital payments, as they can benefit from a more streamlined and secure payment process. The research recommends focusing on transactional efficiency, technical protection, and perceived benefits to improve user satisfaction and adoption rates. By addressing these areas, institutions can ensure that their digital payment systems are more user-friendly and secure, thereby increasing overall satisfaction and adoption. This study highlights the critical role of digital payment systems in modernizing financial transactions within educational institutions. Continuous improvement and innovation in these systems are essential to maintain high levels of user satisfaction and to support the broader adoption of digital payments.

Keywords: Digital payment; Customer satisfaction; Department of education.

1.0 Introduction

Providing superior customer value and satisfaction is essential for a company to be competitive (Deng et al., 2013, cited by Lee et al., 2016). However, Mohammed (2019) stated that customer satisfaction does not guarantee repurchase behavior. Additionally, customer satisfaction is a very poor predictor of future customer behaviors; the fact that a consumer expresses satisfaction does not guarantee that they will continue to utilize a company's goods or services (Tropp, 2019). It is challenging to determine whether the clients are satisfied with the availability of the good or service. Giving customers what they want is therefore not an easy undertaking because other factors must be considered (Khadka, 2017). The necessity to understand customer satisfaction levels is even greater if increasing customer satisfaction results in improved performance (Saeidi et al., 2015).

Customer satisfaction plays an important role in online marketing as it shapes customer loyalty (Oktaviani et al., 2019). It also shown that customer satisfaction is one of the tools for recognizing company goals like increasing sales, increasing profits, expanding market share, and so forth (Tjiptono et al., 2015). A study conducted by Mar'ati

and Sudarwanto (2016) also revealed that quality service and price have a significant influence on customer satisfaction. Customer loyalty is the result of consumer satisfaction and that would lead to repeat purchases in the future. Knowing what customers value most enables businesses to allocate resources for ongoing improvement based on their requirements and desires. According to research using the Customer Satisfaction Index (CSI), a company's profitability and market value can be predicted (Chiu et al., 2011). Consumer satisfaction measures how satisfied or dissatisfied a customer feels after utilizing a product or service and comparing the actual experience to their expectations (Okeke, 2019). Customer satisfaction is crucial because it shows whether your target market approves of what you're doing (Ying, 2020).

E-payment systems (EPS) have been made possible by the digital revolution. With the development of e-banking, e-registration, e-shopping, e-payment, e-learning, e-libraries, etc., this revolution has taken place (Vinitha & Vasantha, 2018). A digital payment system is one in which money is transferred between two parties electronically. The study by Abrazhevich (2001, cited by Vinitha & Vasantha, 2018) revealed that the consumer's perception of e-payment has a vital influence on its actual usage and that it depends on the consumer's attitude. The actual use of digital payment systems is influenced by customer attitudes, the viability of the technology, how the technology is perceived by consumers and other factors. Customer satisfaction can only be increased by better customer service, uninterrupted website download speeds, and the development of strategies for attracting new consumers and keeping existing ones. Furthermore, in their study, Vinitha and Vasantha (2018) concluded that customers' levels of e-payment usage satisfaction, their readiness for adopting a changed lifestyle, and what motivates and demotivates them to use e-payments.

This study aimed to determine the relationships between the utilization of digital payment and its relation to customer satisfaction among DepEd employees in one of the secondary schools in Digos City. The utilization of digital payment was only limited to the usage of GCash payment services.

2.0 Methodology

2.1 Research Design

This study utilized a descriptive-correlational research design. A descriptive research design is a method that collects data to systematically describe a phenomenon, circumstance, or population. More specifically, it helps in providing answers to the research problem's what, when, where, and how questions rather than its why (Chaudhari, 2022). While correlational research design examines the relationships between variables without the researcher being able to manipulate or control any of them. The degree and/or direction of the relationship between two (or more) variables is reflected in a correlation (Bhandari, 2022). In this study, descriptive research design was used to describe the level of utilization of digital payment and customer satisfaction. While correlational research design was used to measure the relationship between utilization of digital payment and customer satisfaction.

2.2 Research Participants

The respondents of this study were the DepEd employees of Digos City. The researchers employed a purposive sampling technique in selecting the respondents. Purposive sampling refers to several non-probability sampling procedures where units are chosen because they have the qualities that you need in your sample. In other words, in purposive sampling, units are chosen on purpose (Nikolopoulou, 2022). More specifically, the researchers selected 100 respondents who are employees of DepEd in Digos City.

2.3 Research Instrument

The study utilized an adapted research survey questionnaire for utilization of digital payment from (Kim et al., 2010) in their study "An empirical study of customers' perceptions of security and trust in e-payment systems" with a Cronbach alpha result of 0.97, comprised of six indicators, and has three to six items per indicator. An adapted research survey questionnaire for customer satisfaction from (Tella & Abdulmumin, 2015) in their study "Predictors of Users' Satisfaction with E-payment System: a Case Study of Staff at the University of Ilorin, Nigeria" with a Cronbach alpha result of 0.93, comprised of seven indicators, and has four items per indicator. Moreover, the survey questionnaire was subjected to reliability and validity tests.

2.4 Data Gathering Procedure

In gathering the information needed for the study, the researchers adhered to proper procedures to collect data from the respondents. The researchers asked permission from the Graduate School Dean to conduct the study. After that, the researchers asked for approval from the head of the office of the chosen institution. Then, the researchers selected 100 respondents for the study according to the set inclusion criteria and by utilizing a purposive sampling technique. The researchers sent a letter to the identified respondents, asking for their participation in the survey. The researchers then created the survey questionnaire using Google Forms, and the link to the Google Form was sent to the respondents' email accounts.

2.5 Ethical Considerations

In the conduct of the study, ethical considerations were observed. In addition, the study complied with the ethical standards by the UIC-REC (University of the Immaculate Conception-Research Ethics Committee) as such participation of the respondents was completely voluntary and they were treated with the utmost respect, their concerns were immediately addressed, their personal information obtained were treated with the utmost confidentiality, and they were given the full freedom to withdraw their participation from the survey in the event of any inconvenience. Additionally, the researchers made sure that the survey questionnaire did not contain any degrading, discriminating, or foul language; careful data collection to avoid gathering irrelevant data; and extra precautions to preserve respondents' well-being. The researchers strictly adhere to the principles of privacy and confidentiality of the information governed by the Data Privacy Act of 2012 of the Philippines (Republic Act 10173). The researcher assured also the respondents that the study's findings would only be used for academic and educational purposes.

3.0 Results and Discussion

3.1 Demographic Profile of Respondents

Table 1. Descriptive statistics of respondents' profile

Profile	Frequency	Percentage
Age		
21-30	37	37
31-40	31	31
41-50	31	31
51-60	1	1
Sex		
Male	32	32
Female	68	68
Type of Employment		
Teaching	89	89
Non-teaching	11	11

As can be seen in Table 1, the majority of the respondents belong to the 21 to 30 age group, with a total number of thirty-seven respondents, representing 37% of the respondents, suggesting a positive trend toward digital payment adoption. While 31 respondents belong to the 31 to 40 age bracket, representing 31% of the respondents, this result indicates varying levels of familiarity with the technology. Similarly, 31 respondents belong to the 41 to 50 age bracket, also representing 31% of the respondents, connoting varying levels of ease with the technology. Additionally, 1% of the respondents belong to the 51 to 60 age bracket, highlighting potential challenges in ensuring widespread adoption across all age groups. Most of the respondents are female, with a total of sixty-eight (68) respondents, representing 68% of the total, whereas males total thirty-two (32) respondents, representing 32%. This result suggests that gender-specific preferences and barriers must be considered to maximize engagement. On the other hand, most respondents belong to the teaching category, totaling eighty-nine (89) respondents and representing 89%. Meanwhile, 11 respondents are non-teaching, representing 11%. This indicates that the findings are more reflective of the former's experiences, necessitating tailored training and promotional efforts.

3.2 Utilization of Digital Payment

Table 2. Descriptive statistics on utilization of digital payment

Indicators	Mean	SD	Description
Transaction Procedures in Eps	4.1	0.36	High
Technical Protections in Eps	4.02	0.43	High
Security Statements in Eps	3.97	0.41	High
Perceived Security in Eps	3.9	0.52	High
Perceived Trust in Eps	3.87	0.44	High
Extent of Eps Use	3.98	0.45	High
Overall Mean	3.99	0.62	High

Presented in Table 2 are the ratings of the respondents on the level of utilization of digital payment in terms of transaction procedures in eps, technical protections in eps, security statements in eps, perceived security in eps, perceived trust in eps, and extent of eps use. The level of utilization of digital payment has an overall rating of 3.99 which is described as High. This high level of utilization suggests that digital payment methods are frequently used and well-integrated into the transaction procedures within the organization. The results align with the findings of Jiang et al. (2018) and Prastyaningsih et al. (2014), which assert that the success of a brand's services or goods is indicated by its significant impact on consumers and notable features that encourage utilization and spending. Transaction procedures in eps obtained the highest mean among the indicators of utilization of digital payment with a 4.1 category mean which is described as High, indicating that the respondents find these procedures highly efficient and user-friendly. This highlights the importance of streamlined transaction processes in fostering the adoption and continued use of digital payment systems. On the other hand, perceived trust in EPS received the lowest mean score among the indicators, at 3.87, although still described as high. This suggests that while trust in the security and reliability of digital payment systems is generally strong, it is the aspect that requires the most attention to further enhance user confidence.

3.3 Customer Satisfaction

Table 3. Descriptive statistics on customer satisfaction

Indicators	Mean	SD	Description
5.1 Perceived Security	3.9	0.5	High
5.2 Perceived Speed of E-Payment	4.12	0.43	High
5.3 Perceived Ease Payment	4.09	0.42	High
5.4 Convenience	4.14	0.38	High
5.5 Anonymity	4.04	0.40	High
5.6 Traceability	3.88	0.45	High
5.7 Satisfaction Of E-Payment System	3.97	0.44	High
Overall Mean	4.02	0.61	High

Presented in Table 3 are the ratings of the respondents on the level of customer satisfaction in terms of security, speed of e-payment, ease of payment, convenience, anonymity, traceability, and satisfaction with the e-payment system. The level of customer satisfaction has an overall rating of 4.02 which is described as High. This result means that customer satisfaction is often experienced by the Deped employees in Digos City. This high level of satisfaction supports the conclusions of Tella and Abdulmumin (2015), who identified perceived ease of payment as a key determinant of satisfaction. Additionally, the results align with Cabanillas et al. (2018), who found that ease of use is a crucial factor in technology adoption and customer satisfaction. Among the various indicators of customer satisfaction, convenience received the highest rating, with a mean score of 4.14, suggesting that users highly value the convenience offered by e-payment systems. Conversely, traceability received the lowest rating, with a mean score of 3.88, although it still falls within the "High" category. These findings imply that while all aspects of the e-payment system are generally well-received, there is a particular appreciation for the convenience it offers and a relative area for improvement in traceability. This highlights the importance of focusing on these factors to enhance overall user satisfaction and potentially improve the adoption rates of e-payment systems among employees.

3.4 Relationship between Utilization of Digital Payment and Customer Satisfaction

The findings from Table 4 indicate a significant relationship between the utilization of digital payment and customer satisfaction. Each indicator of digital payment utilization—Transactional Procedures in EPS ($r=.47$,

$p < .05$), Technical Protection in EPS ($r = .59$, $p < .05$), Security Statements in EPS ($r = .60$, $p < .05$), Security in EPS ($r = .46$, $p < .05$), Trust in EPS ($r = .55$, $p < .05$), and Extent of EPS Use ($r = .56$, $p < .05$)—shows a positive correlation with customer satisfaction. This implies that as the utilization of digital payment systems increases, customer satisfaction also improves. This finding supports those of Jiang et al. (2018) and Prastyarningsih et al. (2014), which assert that positive user feedback demonstrates the effectiveness of digital payment systems. Furthermore, the success of a brand's services or goods is significantly impacted by consumer satisfaction and the notable features of these digital payment systems that encourage utilization and spending. This underscores the importance of enhancing digital payment systems to boost customer satisfaction and overall business success.

Table 4. Correlation analysis between variables

Indicators Paired With Customer Satisfaction	r	p-value	Remarks
Transactional Procedures in Eps	.47	.00	Significant
Technical Protection in Eps	.59	.00	Significant
Security Statements in Eps	.60	.00	Significant
Security in Eps	.46	.00	Significant
Trust in Eps	.55	.00	Significant
Extent of Eps Use	.47	.00	Significant

*Significant at .01 level

3.5 Predictors of Customer Satisfaction

Table 5. Regression analysis of predictors of customer satisfaction

Indicators Paired with Customer Satisfaction	B	p-value	t	Remarks
Transactional Procedures In Eps	.22	.01	2.71	Significant
Technical Protection In Eps	.33	.00	3.56	Significant
Security Statements In Eps	.15	.21	1.28	Not Significant
Security In Eps	-.19	.07	-1.83	Not Significant
Trust In Eps	.12	.28	1.09	Not Significant
Extent of Eps Use	.34	.00	3.82	Significant
$r^2 = .55$				
$p = .00$				
$F = 19.33$				

The data in Table 5 demonstrates that among the six indicators of digital payment utilization, only transactional procedures in EPS, technical protection in EPS, and the extent of EPS use significantly predict customer satisfaction among DepEd employees ($p < .05$). This implies that improving these aspects can directly enhance customer satisfaction. Specifically, the beta coefficients of .22, .33, and .34 suggest that each unit improvement in transactional procedures, technical protection, and the extent of use would result in respective increases in customer satisfaction by .22, .33, and .34 units. Conversely, the other three indicators—security statements in EPS, security in EPS, and trust in EPS—do not significantly influence customer satisfaction on their own ($p > .05$). These indicators likely require the support of the more impactful factors to enhance customer satisfaction, indicating an interdependence among the variables. The r^2 value of .55 indicates that 55% of the variation in customer satisfaction can be explained by the combined influence of the six indicators, leaving 45% of the variation attributable to other factors not covered in this study.

These findings support the research by Junadi and Sfenrianto (2015), emphasizing that security is crucial in the digital payment experience. Additionally, they align with Xiao et al. (2020), highlighting that technical protection, including privacy, stability, and integrity, is essential for creating trust and security in electronic payment systems. This implies that enhancing customer protection regarding privacy concerns can further encourage the adoption of digital payments. However, the study's findings contradict Oney et al. (2017), who assert that trust in EPS is paramount for increasing the use of electronic systems. In this study, trust in EPS did not have a significant relationship with customer satisfaction, suggesting that other factors like transactional efficiency and technical protection play more critical roles in influencing satisfaction among DepEd employees.

4.0 Conclusion

The study covered 100 DepEd employees working in one secondary school in Digos City. Generally, the level of utilization of digital payment, as assessed by the DepEd employees, is high. This indicates that all domains of digital payment utilization are often employed, but not to a very high degree, suggesting that there is still room for improvement in digital payment utilization. Similarly, the level of customer satisfaction, as assessed by the DepEd employees, is high. This means that all domains of customer satisfaction are frequently experienced, though not exceptionally, indicating that customer satisfaction also requires further enhancement.

The study found a significant relationship between the utilization of digital payment and customer satisfaction. Specifically, this relationship holds for all domains of digital payment utilization examined in this study, which include transaction procedures in EPS, technical protections in EPS, security statements in EPS, perceived security in EPS, perceived trust in EPS, and the extent of EPS use. Among these indicators, only transactional procedures in EPS, technical protection in EPS, and the extent of EPS use could significantly predict customer satisfaction individually. This implies that improvements in these areas will result in increased customer satisfaction. Conversely, the other three indicators—security statements in EPS, perceived security in EPS, and perceived trust in EPS—require the support of the other indicators to influence customer satisfaction effectively.

Furthermore, only 55 percent of the variation in customer satisfaction can be attributed to the combined influence of the six indicators of digital payment utilization examined in this study. The results conform to the Expectancy Disconfirmation Theory, which posits that expectations and perceived performance together determine post-purchase satisfaction. In this study, the expectations and perceived performance relate to the utilization of digital payment (the independent variable), while post-purchase satisfaction pertains to customer satisfaction (the dependent variable). The research confirmed that higher utilization of digital payment leads to greater customer satisfaction, aligning with the findings of Segawa (2018), which revealed a substantial positive relationship between the use of electronic payments and customer satisfaction.

5.0 Contributions of Authors

All authors were involved in the conceptualization of the study, Author 1 was involved in the research design, Author 2 conducted the data analysis, Authors 3 and 4 were involved in the data gathering and the finalization of the manuscript, and Author 5 was data gathering and contributed to the revision.

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7.0 Conflict of Interests

The authors assert the absence of any conflicts of interest about the completion and the publication of this manuscript.

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