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Unveiling the Digital Payment Preferences of Customers in Toledo City

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Abstract

Aim: This study determined to unveil the digital payment preferences of the customers in Toledo City among GCash, PayMaya, and PayPal using Technology Acceptance Model by Davis (1989), as cited by Wibowo (2019).

Methodology: This study used a descriptive, comparative and correlational design using surveys to determine which of the three platforms thus the customers/users preferred. This study was conducted at Toledo City, Cebu with 384 respondents. Purposive sampling was employed with the criteria that they had an experience using the three platforms, were 18 years and above, and were willing to participate in the study.

Results: GCash had the highest overall weighted mean in terms of how the users perceived its usefulness (5.24), ease of use (5:31), attitude towards using (5.28), and behavioral intention to use (5:40). GCash also noted as the preffered digital payment in the area opting a highest frequency in their actual use (347 out of 384). Difference were found in the perceived ease of use and usfulness among Gcash and PayPal (p-value= 0.001). With a correlation coefficient (p) of 0.826, 0.846, and 0.798, there is a very strong positive correlation (GCash, and PayMaya) and strong positive correlation (PayPal) between users' perceived usefulness and behavioral intention to use. Furthermore, there is a very strong and positive correlation between users' perceoved ease of use and behavioral intention to use, as indicated by the correlation coefficient of (p) 0.864, 0.887, and 0.853. . Moreover, there is also a very strong and positive correlation (p = 0.894, 0.908, and 0.879) on the the relationship between the users' attitude towards using and behavioral intention to use it.

Conclusion: This study revealed a distinct preference for GCash among digital payment users in Toledo City, with GCash surpassing PayMaya and PayPal in perceived usefulness, ease of use, and users attitude towards using, resulting in a higher inclination to use the platform. As significant difference were found between the users' perceived ease of use and usefulness among GCash, PayMaya, and PayPal. There is a strong positive correlation between users' perceived usefulness and behavioral intention to use it. Furthermore, there is a very strong and positive correlation between the users perceived ease of use and behavioral intention to use it. Moreover, there is also a very strong and positive correlation on the relationship between users' attitude towards using and behavioral intention to use.

Keywords: comparative, correlation, digital payment, GCash, PayMaya, PayPal, Technology Acceptance Model

INTRODUCTION

As the world's technology advances, most individuals use it anywhere and at any time. This includes children, teenagers, parents, and even grandparents. People constantly use technology to execute activities, and it has become an essential component of their daily lives. With these advancements, many things change, particularly in the corporate world. In today's environment, businesses frequently accept digital payments as a method of payment. The cashless system is a vital component of daily life, offering a convenient payment method. It is a key factor in the transition towards digitalization (Mohd & Pal, 2020).

This widespread adoption of technology, particularly in the realm of digital payments, necessitates a framework like the Technology Acceptance Model (TAM) to understand the underlying factors driving consumer behavior. The Technology Acceptance Model (TAM) suggests that a person's intention to use a technology is primarily driven by how easy they perceive it to be and how useful they believe it will be. This intention, in turn,

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directly influences their actual use of the technology (Silva, 2015). The TAM provides a valuable lens for examining how consumers' perceptions of usefulness, ease of use, trust, and compatibility have evolved in a technologically advanced world, leading to a significant shift in how they interact with technology.

Digital payment allows you to carry currency in a digital format. Credit or debit card information should be linked to the digital wallet application, or money can be sent online to a mobile wallet. Instead of using a traditional credit card to make purchases, you can pay with your smartphone, tablet, or smart watch. Digital wallets provide services such as balance inquiry, passbook/transaction history, add money, accept money, and pay money. They are made up of both digital wallet devices and digital wallet systems. A mobile wallet is essentially a digital wallet on a mobile device (Franciska & Sahayaselvi, 2017).

Despite the ubiquity of digital payment solutions, some consumers still exhibit a preference for cash transactions. Notably, cash payments retain significance in many nations, even amidst extensive promotion of alternative methods such as card payments (Bogodistov & Moormann, 2019). This enduring preference for cash can be attributed, in part, to factors such as the limited network structure of digital platforms and the persistent absence of internet connectivity in various locations (Yucha et al., 2020). Regardless the growing popularity of digital payments, some people may still prefer traditional methods of paying bills and making purchases due to limited and slow internet and just because they prefer to.

The use of digital wallets is growing in acceptance among young people, including employees and students. Because consumers in India embrace digital wallets and rely on a digital lifestyle for convenience and speed, the use of digital wallets is growing (Akhila, 2018).

Moreover, online transactions are convenient for Filipinos who have limited time to physically complete required duties such as paying utilities and/or sending money to relatives. Providing secure electronic payment systems and user-friendly applications can encourage adoption of digital payment (Ching, 2017). With the popularity of digital payment, different platforms such as GCash, PayMaya, and PayPal arose.

GCash is an online payment platform developed by Globe Telecom and it was introduced in 2017. The platform lets users transfer and receive money, pay bills, and make online purchases (Rivera et al., 2023). In fact, it has over 8 million users (Gamboa, 2023). On the other hand, in 2002, Smart Communications created Smart Padala, a SMS-based financial transfer service. It was recently re-launched as PayMaya, which stands for Smart digital financial innovation and has over 600,000 active users in November 2016 (Crisanto, 2017). Moreover, PayPal wasn't named "PayPal" when it was founded in 1998 in California; instead it is named as "Confinity". Its foundation was the idea that businesses and consumers might make inexpensive, nearly seamless digital payments (O'Connell, 2020). It has over 429 million active accounts in 2022 (Global Data, n.d.).

GCash, PayMaya, and PayPal are some of the famous digital payment platforms in the Philippines. However, it appears that there's a lack of specific research on digital payment preferences in the demographic area. Thus, this motivated the researcher to do research about the preferred digital payment among the users of the three digital payment platforms such as GCash, PayMaya, and Paypal in Toledo City, Cebu. This study can help fill the gap by focusing specifically on users' digital payment preferences, its behavioral intention to use that specific platform, its attitude towards using, and their actual usage. This targeted approach will provide valuable insights into how people engage with digital payments, addressing the lack of research in this specific demographic. Our findings will contribute to a better understanding of digital payment and aids companies in comprehending how people want to conduct business online. Businesses can use this information to prioritize which payment methods, which will streamline transactions and improve customer convenience.

This study is directly relevant to the UN's Sustainable Development Goal 9, which focuses on building strong infrastructure, promoting economic growth for all, and driving technological advancements. As Tay et al., (2022) emphasize the vital role of digital financial inclusion in driving sustainable development, arguing that it is crucial for achieving inclusive economic growth. Our research delves into the factors shaping customer preferences for digital payments. By understanding these preferences, we can identify ways to enhance the accessibility, affordability, and efficiency of digital payment systems. This is crucial for achieving Target 9.c, which aims to expand access to information and communication technology, and for promoting greater financial inclusion. Ultimately, our research supports the creation of a more inclusive and sustainable economy by encouraging the use of digital technologies and fostering innovation in the financial sector.

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Objectives

This research utilized a descriptive-comparative and correlational analysis to unveil the customers digital payment preference across the three platforms: GCash, PayMaya, and Lazada utilizing the Technology Acceptance Model.

In the context of this study, the following research questions were addressed:

1. What is the users' perceived usefulness and perceived ease of use on the following
   1.1. GCash;
   1.2. PayMaya; and
   1.3. PayPal?
2. What is the users' attitude towards using GCash, PayMaya, and PayPal?
3. What is the users' behavioral intention to use on GCash, PayMaya, and PayPal?
4. What is the users' actual use among GCash, PayMaya, and PayPal?
5. Is there a significant difference between GCash, PayMaya, and PayPal in terms of the following
   5.1 Perceived Ease of Use; and
   5.2 Perceived Usefulness?
6. Is there a significant relationship between the users' behavioral intention to use and the following
   6.1 Perceived Usefulness;
   6.2 Perceived Ease of Use; and
   6.3 Attitude Towards Using?

Hypothesis

Given the stated research problem, the following hypotheses were tested:

Hypothesis 1: There is no significant difference between the users' perceived ease of use in GCash, PayMaya, and PayPal.

Hypothesis 2: There is no significant difference between users' perceived usefulness in GCash, PayMaya, and PayPal

Hypothesis 3: There is no significant relationship between the users' perceived usefulness and behavioral intention to use.

Hypothesis 4: There is no significant relationship between the users' perceived ease of use and behavioral intention to use.

Hypothesis 5: There is no significant relationship between the users' attitude towards using and behavioral intention to use.

METHODS

Research Design

This study used a descriptive, comparative, and correlational design using surveys to determine the digital payment preferences of the customer among the three platforms: GCash, PayMaya, and PayPal.

Population and Sampling

This study was conducted at Toledo City, Cebu, Philippines, from May to June 2024 with 384 respondents. Purposive sampling was employed with the criteria that they had an experience using the three platforms, were 18 years and above, and were willing to participate in the study.

Instrument

Adapted survey questionnaire was used to collect the necessary data in this study. Said instrument was validated by experts in the field and undergone reliability test with an excellent internal consistency.

Data Collection

Researchers employed a rigorous methodology, collecting data anonymously through Google Forms from participants who met the study's inclusion criteria and willingly agreed to participate, providing informed consent. The data was collected, reviewed, and analyzed in line with the study's objectives and all established research guidelines.

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Treatment of Data

A normality test was conducted prior to data treatment, revealing a non-normal distribution based on the Kolmogorov-Smirnov test. Consequently, non-parametric tests were employed for data analysis. Descriptive statistics were utilized to examine users' perceptions of usefulness, ease of use, attitude towards usage, and actual usage across GCash, PayMaya, and PayPal. The analysis included comparisons of perceived ease of use and usefulness among the three platforms. Additionally, the relationships between perceived usefulness and behavioral intention to use, perceived ease of use and behavioral intention to use, and attitude towards usage and behavioral intention to use were explored.

Ethical Considarations

The researchers prioritized ethical considerations throughout the study, ensuring compliance with all relevant research protocols to protect the interests of participants and institutions involved. The research paper underwent an ethical review by the University's Ethics Committee, receiving approval to proceed with data collection.

RESULTS and DISCUSSION

Among the 384 participants surveyed, the majority, 67.45%, identified as female, while a smaller portion, 32.55%, identified as male. This disparity suggests that females are more likely to adopt digital payment methods, with 259 females making up 67.45% of the sample and 125 males accounting for 32.55%. This finding may indicate that women are more open to using digital payment methods, which could be attributed to various factors such as actual use, attitude towards using, behavioral intention to use, perceived ease of use and perceived usefulness. This result is corroborated by Sanchez and Tanpoco (2023), who similarly found that the majority of mobile wallet users were women. These participants share the view that mobile wallets are user-friendly, can complete the necessary tasks to operate the application, and enhance the effectiveness of financial transactions.

Majority of the participants ages of 18-22, with a significant proportion (62.24%) falling within this age range. This suggests that young adults are more likely to adopt and use digital payment methods.

As to the educational attainment, College Undergraduate scores highest in frequency (268 respondents, 69.79%) among the respondents whose educational attainment was analyzed in this survey on their use of digital payments. The second most common answer is "college graduate" (15.36%), with 59 respondents. Ranking third among 19 respondents (4.95%) is Senior High School Graduate. Fourth (17 replies, 4.43%) is High School Graduate. The senior high school level (8 responses, 2.08%) is ranked sixth. Five respondents, or 1.30%, rank sixth, none. Seventh graders (4 respondents, 1.04%) are in high school. In eighth place, ALS and Master's Degree are tied with two respondents apiece (0.52%). The data indicates that individuals with a college undergraduate degree demonstrate a higher propensity for adopting digital payment methods, with 69.79% (268 out of 384 respondents) falling into this category. This finding suggests that those with a college undergraduate education are more likely to utilize digital payment options.

Users' Perceived Usefulness and Perceived Ease of Use among GCash, PayMaya, and PayPal

Perceived Usefulness and Ease of Use are highlighted by users as factor to which it influences their adoption, in which GCash surprasses the two platform in both usefulness and ease of use. Table 1 demonstrates how users perceived the usefulness of GCash, PayMaya, and PayPal and Table 1.2 presents the users' perceived ease of use among GCash, PayMaya, and PayPal based on the gathered data. These descriptive analysis uses weighted mean and standard deviation to analyze the data.

Table 1
User's Perceived Usefulness of GCash, PayMaya, and PayPal

Item	GCash			PayMaya			PayPal		
	WM	SD	I	WM	SD	I	WM	SD	I
Quick accomplishment of task	5.39	2.04	MA	4.38	1.92	SA	4.02	1.88	N
Improves performance	5.32	1.97	MA	4.53	1.92	SA	4.23	1.91	N
Increase productivity	5.09	1.89	SA	4.34	1.72	N	4.15	1.66	N
Enhance Effectiveness	5.16	1.93	SA	4.37	1.83	N	4.13	1.79	N

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Overall	**5.24**	**SA**	**4.40**	**N**	**4.13**	**N**

Note. WM= Weighted Mean, SD= Standard Deviation, and I= Interpretation

1.00 - 1.85 Extremely Disagree (ED)
1.86 - 2.71 Moderately Disagree (MD)
2.72 - 3.57 Slightly Disagree (SD)
3.58 - 4.43 Neutral (N)
4.44 - 5.29 Slightly Agree (SA)
5:30 - 6:15 Moderately Agree (MA)
6.16 - 7.00 Extremely Agree (EA)

Users of GCash noted the highest mean score of 5.39 (Standard Deviation=2.04) interpreted as moderately agree when it comes to accomplishing task quickly. Users also rated moderately agree (Mean=5.32, Standard Deviation=1.97) in terms of increasing the performance and slightly agree on enhancing effectiveness (Mean=5.16, Standard Deviation=1.93) and in increasing productivity (Mean= 5.09, Standard Deviation= 1.89).

On the other hand, users of PayMaya rated the highest mean score of 4.53 (Standard Deviation=1.92) in terms of improving performance, verbally interpreted as slightly agree. It also shows that its users also slightly agree on accomplishing task quickly (Mean= 4.38, Standard Deviation= 1.92) and neutral in terms of enhancing effectiveness (Mean= 4.37, Standard Deviation=1.83) and increasing productivity (Mean=4.34, Standard Deviation=1.83).

However, in PayPal, the highest mean score of 4.23 (Standard Deviation=1.91) are noted in area of improving the performance interpreted as neutral. Additionally, in the case of increasing productivity (Mean=4.15, Standard Deviation=1.66), enhancing effectiveness (Mean=4.13, Standard Deviation=1.79), and improving performance (Mean=4.02, Standard Deviation=1.88) users rated it as neutral.

Overall, GCash has the highest weighted mean of 5.24 interpreted as slightly agree on its perceived usefulness, followed by PayMaya with a weighted mean of 4.40 interpreted as neutral. And, PayPal comes to last with an overall weighted mean of 413 verbally interpreted as neutral. This finding corresponds to the study of Susilo and Dizon (2023), which discovered that Generation Z's preference for GCash is largely driven by the convenience it offers. GCash provides a wide range of services, including money transfers, bill payments, buying mobile phone credits, and reserving movie tickets, all within one app. This aligns with Generation Z's desire for quick and efficient solutions that suit their fast-paced lifestyles.

Table 1.2
User's Perceived Ease of Use of GCash, PayMaya, and PayPal

Item	GCash			PayMaya			PayPal		
	WM	**SD**	**I**	**WM**	**SD**	**I**	**WM**	**SD**	**I**
Easy to use	5.48	1.98	MA	4.52	1.96	SA	4.17	1.92	N
Does not require much effort	5.21	1.95	SA	4.48	1.91	SA	4.19	1.87	N
Easy to master	5.18	1.96	SA	4.35	1.90	N	4.15	1.83	N
It is controllable	5.27	1.95	SA	4.45	1.98	SA	4.23	1.89	N
Knowledgeable enough to use this application.	5.43	1.95	MA	4.54	1.97	SA	4.27	1.93	N
Overall	**5.31**		**MA**	**4.47**		**SA**	**4.20**		**N**

Note. WM= Weighted Mean, SD= Standard Deviation, and I= Interpretation

1.00 - 1.85 Extremely Disagree (ED)
1.86 - 2.71 Moderately Disagree (MD)
2.72 - 3.57 Slightly Disagree (SD)
3.58 - 4.43 Neutral (N)

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4.44 - 5.29 *Slightly Agree (SA)*
5:30 - 6:15 *Moderately Agree (MA)*
6.16 - 7.00 *Extremely Agree (EA)*

GCash users gave the highest mean score of 5.43 (Standard Deviation=1.95) indicating a moderate agreement, in terms of easy to use. Users also slightly agreed on being knowledgeable enough to use the application (Mean=5.43, Standard Deviation=1.95), controllable (Mean=5.27, Standard Deviation=1.95), does not require much effort (Mean=5.21, Standard Deviation=1.95), and easy to master (Mean=5.18, Standard Deviation=1.96).

In contrast, PayMaya users rated the highest mean of 4.52 (Standard Deviation=1.96) in terms of being knowledgeable enough to use the application, interpreted as a slight agreement. They also slightly agreed in terms of its easy to use (Mean=4.52, Standard Deviation=1.96), does not require much effort(Mean=4.48, Standard Deviation=1.91), it's controllable(Mean=4.45, Standard Deviation=1.95), and felt neutral in terms of easy to master (Mean=4.35, Standard Deviation=1.79).

On the other hand, PayPal received the highest mean score of 4.23 (Standard Deviation=1.89) in terms of its controllable, interpreted as neutral. Users rated it neutrally for the rest of the item.

Overall, GCash had the highest weighted mean when it comes to how users perceived its ease of use with 5.31 weighted mean, indicating a moderately agreement, followed by PayMaya with a weighted mean of 4.48, interpreted as slightly agree. PayPal had the lowest overall weighted mean of 4.20, also interpreted as neutral. This finding is supported by Afable (2024), who concluded that GCash app has emerged as a dependable tool for Filipinos, significantly altering our daily routines. Individuals who once endured long queues are now liberated from waiting and can conveniently interact with the app at their fingertips, anytime and anywhere. People from various social backgrounds in the Philippines can now easily send and receive money, initiate fundraising efforts, shop online, transfer funds to loved ones, and ask for financial support from others.

Users' Attitude toward using GCash, PayMaya, and PayPal

Table 2 projects the users' attitude towards using GCash, PayMaya, and PayPal based on the gathered data using weighted mean and standard deviation.

Table 2
User's Attitude towards using GCash, PayMaya, and PayPal

Item	GCash			PayMaya			PayPal		
	WM	**SD**	**I**	**WM**	**SD**	**I**	**WM**	**SD**	**I**
Looking forward to use this in my job that requires digital payment application.	5.30	1.93	MA	4.52	1.96	SA	4.31	1.92	N
Enjoyed using this application.	5.31	1.99	MA	4.55	1.94	SA	4.30	1.87	N
Felt positive to use this application	5.24	1.94	SA	4.54	1.92	N	4.31	1.84	N
Overall	**5.28**		**SA**	**4.54**		**SA**	**4.31**		**N**

Note. WM= Weighted Mean, SD= Standard Deviation, and I= Interpretation

1.00 - 1.85 *Extremely Disagree (ED)*
1.86 - 2.71 *Moderately Disagree (MD)*
2.72 - 3.57 *Slightly Disagree (SD)*
3.58 - 4.43 *Neutral (N)*
4.44 - 5.29 *Slightly Agree (SA)*
5:30 - 6:15 *Moderately Agree (MA)*
6.16 - 7.00 *Extremely Agree (EA)*

The survey results show that respondents generally have a neutral to slightly positive attitude towards using a digital payment application. GCash with 5.28 and PayMaya of weighted mean of 4.54 means that the respondents are slightly agree with this digital application in terms of attitudes towards using and Paypal with weighted mean of

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4.31 resulted of neutral means that respondents find it neutral to their attitude towards using. The data is divided into different sections, each representing different groups or contexts. The overall trends show a slight tendency towards positive feelings and agreement with statements about the digital payment application. This finding is supported by the study of Balakrishnan and Shuib (2021), which found that the readiness of an individual to utilize and want to utilize a digital payment method can be affected by different factors including risk and intrinsic motivation, which may explain the results shown in this table regarding the respondent's attitude towards using these digital payment methods.

Users' Behavioral intention to use GCash, PayMaya, and PayPal

Behvaioral intention to use influences by how the users perceived its usefulness and ease of use, in which GCash surprasses the two platform. Table3 presents the users' behavioral intention to use GCash, PayMaya, and PayPal using weighted mean and standard deviation.

Table 3
User's Behavioral Intention to Use GCash, PayMaya, and PayPal

Item	GCash			PayMaya			PayPal		
	WM	**SD**	**I**	**WM**	**SD**	**I**	**WM**	**SD**	**I**
Intend to continue using this in the future	5.37	1.98	MA	4.62	1.98	SA	4.40	1.92	N
Expect to use this in the future	5.42	1.99	MA	4.67	2.03	SA	4.49	1.87	SA
Plan to use this in the future.	5.42	2.00	MA	4.72	2.05	SA	4.52	1.84	SA
Overall	**5.40**		**MA**	**4.67**		**SA**	**4.47**		**SA**

Note. WM= Weighted Mean, SD= Standard Deviation, and I= Interpretation

1.00 - 1.85 Extremely Disagree (ED)
1.86 - 2.71 Moderately Disagree (MD)
2.72 - 3.57 Slightly Disagree (SD)
3.58 - 4.43 Neutral (N)
4.44 - 5.29 Slightly Agree (SA)
5:30 - 6:15 Moderately Agree (MA)
6.16 - 7.00 Extremely Agree (EA)

The table shows that user's behavioral intention to use towards GCash, PayMaya, and PayPal revealed that GCash has the largest weighted mean among the other platforms, which is 5.40 and can be interpreted as moderately agree. Following GCash, is the PayMaya with an overall mean of 4.67 can be interpreted as slightly agree. And the least among the platforms is the PayPal, with an overall mean of 4.47 which can be interpreted the same as the PayMaya (slightly agree). With these finding, it is evident that users are willingly adopt GCash, followed by PayMaya, and PayPal comes last.

This outcome aligns with the study of Syifa and Tohang (2020), demonstrating that the perceived benefits of e-wallets can enhance users' performance and impact their intentions to use the system. Additionally, this result also aligns with Sanchez and Tanpoco (2023), who also discovered that users experience satisfaction and contentment when using mobile wallets, making it highly likely that they will continue to use these services. The findings of Castillo (2024), also added that digital wallets are noted for their convenience and user-friendliness in digital payments, money transfers, and bill and loan payments. Moreover, users of digital wallets firmly agreed that these applications offer convenience, ease of use, and rapid transactions.

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Users' Actual Use among GCash, PayMaya, and PayPal

Table 4 presents the most often use platforms among the three mentioned using Frequency.

Table 4
User's Actual Use Among GCash, PayMaya, and PayPal

Platform	Frequency	Percentage	Rank
Gcash	347	90.36	1
PayMaya	28	7.29	2
PayPal	9	2.34	3
Total	**384**	**100.00**	

Among 384 surveyed participants, the majority, having 90.36% (347 users), favored GCash as their top choice, establishing it as the most preferred platform. In contrast, PayMaya garnered the second-highest preference, with 7.29% (28 users) of participants opting for this platform. Conversely, PayPal had the least preference, with only 2.34% (9 users) of respondents selecting it as their preferred digital payment platform. This ranking expresses a clear order of user preferences, with GCash emerging as the most favored, followed by PayMaya and then PayPal. A study of Diaz et al. (2022), also found that a vast majority of 96% of participants frequently utilize GCash, showcasing its immense popularity.

The difference between user's Perceived Ease of Use among GCash, PayMaya, and PayPal and the difference between users' Perceived Usefulness among GCash, PayMaya, and PayPal

The following data are the difference between the user's perceived ease of use and perceived usefulness across platforms using Kruskal-Wallis Test. Table 5 presents the difference of Perceived Ease of Use among GCash, PayMaya, and PayPal. Table 5.1 presents the difference of Perceived Usefulness among GCash, PayMaya, and PayPal and Table 5.1.1 presents the post-hoc test result for multiple comparisons.

Table 5
Difference between the user's Perceived Ease of Use Among GCash, PayMaya, and PayPal

Digital Payment Platform	N	Mean Rank	X^2	df	P-Value	Interpretation	Decision
Gcash	384	705.89					
PayMaya	384	537.58	92.212	2	<.001	Significant	Reject $H_0$1
PayPal	384	486.03					

Note: N= Sample Size, X^2= Chi-Square, and df= Degrees of Freedom. Mean difference is significant at p<0.05.

This table compares how people perceived the ease of use of GCash, PayMaya, and PayPal. The data reveals that GCash had a mean rank of 705.89, PayMaya had a mean rank of 537.58, and PayPal had a mean rank of 486.03. The Kruskal-Wallis test reveals a significant difference in perceived ease of use across the three platforms (X2(2) =92.212, p=.001). This result are in line with the findings of the study of Ghrbeia (2020), who also concluded that significant factors that contributed to the popularity and intention to use a payment method could be attributed to the perceived benefits and ease of use.

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Table 5.1
Difference between the user's Perceived Usefulness Among GCash, PayMaya, and PayPal

Digital Payment Platform	N	Mean Rank	X^2	df	P-Value	Interpretation	Decision
Gcash	384	711.81	101.879	2	<.001	Significant	Reject $H_0$2
PayMaya	384	538.48					
PayPal	384	479.21					

Note: N= Sample Size, X2= Chi-Square, and df= Degrees of Freedom. Mean difference is significant at p<0.05.

Table 5.1 compares users' perceived usefulness of GCash, PayMaya, and PayPal. The analysis reveals that the mean rank of perceived usefulness of Gcash was 711.81. In contrast, PayMaya reflected a mean rank of 538.48, while PayPal had a mean rank of 479.21. The Kruskal Wallis test revealed a significant difference in perceived usefulness among users of GCash, PayMaya, and PayPal, X2(2) =101.879, p=.001. To delve further into this variance, a post-hoc test was conducted, and is detailed in table 7.1.

Table 5.1.1
Kruskal-Wallis Test: Post Hoc Test

Multiple Comparison	U	W	Z	P	I
GCash and PayMaya	50959.500	124879.500	-7.434	<.001	Significant
Gcash and PayPal	44536.500	118456.500	-9.526	<.001	Significant
PayMaya and PayPal	65558.500	139478.500	-2.662	<.008	Significant

*Note. *. U= Mann-Whitney U, W= Wilcoxon, Z= Z-Score,and I= Interpretation. The mean difference is significant at the 0.017 level after applying the Bonferroni correction for multiple comparisons.*

This table presents the results of the Kruskal-Wallis Post Hoc test using pairwise comparison to identify where the significant differences in users' perceived usefulness among GCash, PayMaya, and PayPal. Moreover, to ensure that the Type 1 errors do not build up to more than 0.5, a correction using Bonferroni correction was established (alpha=.05 / 3 comparisons). The findings revealed a significant difference in the perceived usefulness among GCash, PayMaya, and PayPal. Specifically between GCash and PayMaya (U=50959.500, W=124879.500, Z=-7.434, P=<.001), between GCash and PayPal (U=44536.500, W=118456.500, Z=-9.526, P=<.001), and between PayMaya and PayPal (U=65558.500, W=139478.500, Z=-2.662, P=<.008). Thus, the null hypothesis of no significant difference in:

1. Users' perceived ease of use between GCash and PayMaya is rejected.
2. Users' perceived ease of use between GCash and PayPal is rejected.
3. Users' perceived ease of use between PayMaya and PayPal is rejected.

This result is in line with Rivera et al. (2023) study, which revealed that the more advantages individuals derive from using GCash, the more positively they perceive it. They also noted that the improved user-friendliness of GCash and the higher trust level in the app lead to a stronger inclination to use GCash for electronic payments. On the other hand, Delos Reyes et al. (2021), highlighted that PayMaya excelled in all areas, placing special emphasis on security. In contrast, Niranjanamurthy (2014), pointed out that PayPal as one of the most popular digital payment methods used by many countries across the globe. He noted PayPal's security features, flexibility, and various features such as the ability to send money, mobile phone applications, and how it is completely free to use among other features.

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The relationship between user's Perceived Usefulness and Behavioral Intention to Use

The following data presented are the correlation between the users' perceived usefulness and behavioral (table 6), between users' perceived ease of use and behavioral intention to use (table 6.1), and between attitude towards using and behavioral intention (table 6.2) to use using Spearman's Rho Correlation.

Table 6
Correlation between user's Perceived Usefulness and Behavioral Intention to Use

	GCash		PayMaya		PayPal	
	Spearman's Rho Correlation Coefficient	**Sig. (2-tailed)**	**Spearman's Rho Correlation Coefficient**	**Sig. (2-tailed)**	**Spearman's Rho Correlation Coefficient**	**Sig. (2-tailed)**
Perceived Usefulness and Behavioral Intention to Use	.826**	<.001	.846**	<.001	.798**	<.001
Interpretation	Significant		Significant		Significant	
Decision	Reject $H_0$3					

*Note. **. Correlation is significant at the 0.01 level (2-tailed).*

The analysis shows a significant relationship between users' perceived usefulness and their intention to use GCash, PayMaya, and PayPal (p-value <.001). The data analysis reveals a relationship between GCash users' perceived usefulness and behavioral desire to use (correlation coefficient = 0.826**). Similarly, there is a connection between PayMaya users' perceived utility and behavioral intention to use (correlation coefficient = 0.846**). Furthermore, for PayPal users, there is a relation between perceived usefulness and behavioral intention to use (correlation coefficient = 0.798**). These findings demonstrate a very strong and positive relationship between perceived usefulness and behavioral intention to use among GCash and PayMaya users. Furthermore, the user's perceived usefulness and behavioral intention to use PayPal show a strong and positive relationship. As a result, the findings indicate that as perceived usefulness improves, so does the intention to use these platforms. As such, H_0 3 there is no significant relationship between the users' perceived usefulness and behavioral intention to use is rejected.

This outcome aligns with the results of Siagian et al. (2022), who discovered that perceived usefulness influences consumer behavioral intention. The participants in their research indicated a high level of perceived usefulness in digital payment apps, meeting their expectations.

Table 6.1
Correlation between user's Perceived Ease of Use and Behavioral Intention to Use

	GCash		PayMaya		PayPal	
	Spearman's Rho Correlation Coefficient	**Sig. (2-tailed)**	**Spearman's Rho Correlation Coefficient**	**Sig. (2-tailed)**	**Spearman's Rho Correlation Coefficient**	**Sig. (2-tailed)**
Perceived Ease of Use and Behavioral Intention to Use	.864**	<.001	.887**	<.001	.853**	<.001
Decision	Significant		Significant		Significant	
Interpretation	Reject $H_0$4					

*Note. **. Correlation is significant at the 0.01 level (2-tailed).*

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The table presents the correlation between the perceived ease of use and the behavioral intention to use GCash, PayMaya, and PayPal (p-value <.001). The analysis indicates a correlation between GCash user's perceived ease of use and their behavioral intention to use it (correlation coefficient = 0.864**). Similarly, there is a correlation between PayMaya user's perceived ease of use and their intention to use it (correlation coefficient = 0.887**). Lastly, for PayPal users, there is a correlation between perceived ease of use and intention to use (correlation coefficient = 0.853**). These findings highlight a very strong and positive relationship between the perceived ease of use and the behavioral intention to use among users of GCash, PayMaya, and PayPal. Therefore, the results suggest that as perceived ease of use increases, so does the intention to use these platforms. As such, H_0 4 there is no significant relationship between the users' perceived ease of use and behavioral intention to use is rejected.

The study result is aligns with the research conducted by Amelia and Hurriyati (2022). Their study similarly indicated that the perceived usefulness and perceived ease of use play a significant and crucial role in influencing behavioral intention. It suggests that enhancing consumers' perception of the benefits and usability of products, as well as the ease of use during essential transactions, can increase consumers' desire to use our products.

Table 6.2
Correlation between user's Attitude Towards Using and Behavioral Intention to Use

	GCash		**PayMaya**		**PayPal**	
	Spearman's Rho Correlation Coefficient	**Sig. (2-tailed)**	**Spearman's Rho Correlation Coefficient**	**Sig. (2-tailed)**	**Spearman's Rho Correlation Coefficient**	**Sig. (2-tailed)**
Attitude Towards Using and Behavioral Intention to Use	.894**	<.001	.908**	<.001	.879**	<.001
Interpretation	Significant		Significant		Significant	
Decision	Reject $H_0$5					

*Note. **. Correlation is significant at the 0.01 level (2-tailed).*

The table displays the correlation between the attitude towards using GCash, PayMaya, and PayPal and the behavioral intention to use them (p-value <.001). The findings reveal a correlation between GCash user's attitude towards using and their behavioral intention to use it (correlation coefficient = 0.894**). Likewise, there is a correlation between PayMaya users' attitude towards using and their behavioral intention to use it (correlation coefficient = 0.908**). Lastly, for PayPal users, there is a correlation between attitude towards use and behavioral intention to use (correlation coefficient = 0.879). Therefore, these results suggest a very strong and positive relationship between the attitude towards using GCash, PayMaya, and PayPal and the behavioral intention to use them. This indicates that as the attitude towards using increases, the intention to use will also increases. As such, H_0 5 there is no significant relationship between the users' attitude towards using and behavioral intention to use is rejected.

This outcome is substantiated by the discovery of Kustono et al. (2020), that also identified that the attitude towards using is crucial for the effective utilization of e-wallet applications. The level of attitude towards using directly impacts the behavioral intention to use.

Conclusions

This study highlights a clear preference for GCash among digital payment users in Toledo City, with GCash outperforming PayMaya and PayPal in perceived usefulness, ease of use, and user attitude, leading to a greater likelihood of platform adoption. Most respondents slightly agreed on GCash's usefulness and moderately agreed on its ease of use, based on their perceptions.

GCash also excels in influencing users' attitudes towards using digital payment platforms, with most users moderately agreeing on their intention to use the platform in the future. The analysis further demonstrated that GCash is distinct from PayMaya and PayPal regarding usefulness and ease of use, and that PayMaya differs from

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PayPal in perceived usefulness. Additionally, the findings showed that the majority of users in Toledo City favored GCash.

There is a strong positive correlation between users' perceived usefulness and their behavioral intention to use the digital payment platform, suggesting that as users' perception of usefulness improves, their intention to use the platform increases. Similarly, a very strong positive correlation was found between perceived ease of use and behavioral intention to use, indicating that as users find the platform easier to use, their intention to adopt it grows. Furthermore, there is a very strong positive correlation between attitude towards using the platform and behavioral intention to use, meaning that as users' attitudes improve, their intention to use GCash also increases.

Recommendations

Based on the study's findings and conclusions, several recommendations are offered. For businesses in Toledo City, it is suggested to provide alternative payment methods like GCash to enhance customer service and convenience, catering to a diverse clientele. Businesses are also advised to integrate GCash or other digital payment applications to streamline operations, reduce costs related to manual cash handling, minimize errors, and lower transaction fees. For digital payment providers, it is recommended to upgrade their user interface, making it more intuitive and user-friendly to improve perceived usefulness and ease of use, which can enhance customer engagement and increase platform usage. Future researchers are encouraged to conduct similar studies in different locations, including other digital payment platforms for comprehensive analysis, and to explore factors that influence users' perceptions of ease of use and usefulness based on demographic profiles. Additionally, future research could benefit from utilizing the UTAUT model to further examine the factors influencing behavioral intention to use, as this framework covers a wider range of aspects such as performance expectancy, effort expectancy, social influence, and facilitating conditions.

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