



RESEARCH ARTICLE

**CASHLESS PAYMENTS IN BUSINESS TRANSACTION IN PETER PAUL MEDICAL CENTER OF CANDELARIA, INC.: CUSTOMER SATISFACTION**

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ABSTRACT

This study explores the cashless payments made by clients at Peter Paul Medical Center of Candelaria, Inc. In terms of bank transfers, cashless payments, electronic payments, and using QR codes for paying their bills or the services that they need. The study employed a quantitative research method. The participants of the study were 100 clients, selected based on random sampling. Findings show that the clients are generally satisfied with the service provided by the different departments at Peter Paul Medical Center of Candelaria, Inc. in terms of fast service, accurate and on-time payment of bills, accommodating staff, and open communication with the bank, client, and its billing partners. The recommendation includes the following: PPMCCI with lower satisfaction ratings should take steps to improve their service delivery, PPMCCI should take into consideration the feedback and complaints of their clients to identify areas of improvement, and PPMCCI should continuously monitor and improve the services and aim to provide excellent service with a heart.

KEYWORDS

Internal control systems, prevention, and detection, stakeholders, implementation, fraud risk management program

1. INTRODUCTION

Companies are adjusting their business practices as financial transactions become more digital. They are shifting away from cash payments and toward cashless transactions. This trend is most obvious in the healthcare field, where quick and safe payment processing is very important. Peter Paul Medical Center of Candelaria, Inc. (PPMCCI) is one organization that has adopted cashless payment systems to enhance its operations and services. The issues that arise in cashless payment transactions include system malfunctions, security concerns, and people who lack understanding of how to use cashless payment. Furthermore, some concessionaires continue choosing cash transactions because they are more used to doing so and because they are concerned about hidden fees. To ensure an effortless transition to a cashless system, the company must have a thorough understanding of these challenges.

Cashless payments in healthcare settings need to be reliable, safe, and fast; however, there are several challenges necessary to be surmounted (Johnson and White 2020). Digital payments are directly linked with improving productivity and reducing billing errors; however, a few patients and medical personnel are still concerned about fraud (Gupta and Sharma 2018). That fraud concerns, system malfunctions, and/or cashless payment systems are psychological barriers that reduce the degree of consumption in hospitals (Kim et al., 2022). A reliable medical billing system requires strong networks and good infrastructure (Tanaka 2023). This study will focus on the importance of addressing the technological, psychological, and infrastructure issues related to cashless payments in the healthcare field. The main focus of this study is on the security, dependability, and ease of use of cashless transactions at Peter Paul Medical Center of Candelaria, Inc..It aims to provide details about an implementation that appears to be proceeding smoothly; identify with PPMCCI personnel and stakeholders the challenges that cashless payment systems present; and, based on stakeholder and personnel experience, provide recommendations for improving cashless payment systems in

PPMCCI business transactions.


2. LITERATURE REVIEW

2.1. Diffusion of Innovation Theory

A cashless transaction uses electronic transfers and check payments to exchange goods and services without the need for actual cash. This transformation represents a part of the broader financial transaction modernization process (Paul and Friday 2012). The theory of Diffusion of Innovations (DOI) offers a way of thinking about the economic consequences of cashless payments, and it does so by making use of a couple of conceptual tools that the theory provides. The first is the idea that some societies adopt new payment systems, like cashless methods, more readily than others. The second tool has to do with what happens in a society when the technology is adopted and how the technology interacts with human life, or societal payoffs, if you will. Both of these tools can be used in a couple of ways.

2.2 Convenience

Electronic Payment Systems (EPS) have become popular in modern financial operations due to their efficiency, ease of use, and speed. Furthermore, the trust, usability, perceived value, security, and user attitude all have an impact on e-payment acceptance (Ngereza and Iravo 2013). As attested by he found that concerns about privacy and the perceived ease of e-payments have an impact on the best pricing and promotional strategies when analyzing e-tailing behaviors (Choi 2017). For example, depending on market volatility, risk-averse e-tailers modify their pricing and promotional strategies in different ways. This study analyzed customer satisfaction in cashless payments, highlighting that convenience, transaction speed, and ease of use enhance satisfaction, although delays and poor customer support may diminish user trust (Gupta and Arora 2021).

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**2.3 Security**

A positive and continuous correlation between the use of electronic payment systems and the level of confidence and security associated with them (Tani 2015). For example, before an electronic payment can be processed, a sequence of validations must be completed. This is done to ensure that the individual approving the transaction has the proper authority. This also emphasized the importance of data integrity, confidentiality, and accessibility in electronic payment systems Masihuddin et al. 2017). They stated that users’ willingness to use and faith in e-payment systems are closely tied to data security, or lack thereof. They emphasized that because e-banking systems rely on critical ICT infrastructures, they remain vulnerable to cybersecurity assaults (Kumar, 2009).

**2.4 Reliability**

This research define reliability as the dependability and consistency of an electronic payment system (Kundu and Datta 2014). They determined that the key indicators of reliability are transaction verifications, system uptime, effective authentication methods, and the speed at which the system resolves errors. The confidentiality of financial and personal information is another crucial component of user trust.

**2.5 Electronic Payment in the Philippine Context**

E-payment platforms like GCash and PayMaya in the Philippines provide mobile device access without the need for conventional bank accounts. These platforms are ideal for a population that is primarily unbanked, claims (Zoleta 2021). Drawing on the Technology Acceptance Model (TAM) and the Theory of Reasoned Action, the consumers are driven to digital wallets because of their versatility and ease of use (Raon et al. 2021). Despite growing awareness and use, the Bangko Sentral ng Philipinas (BSP) reported a dip in active e-wallet accounts from 11.4 million in 2018 to 8.6 million, citing challenges such as user trust, system dependability, and demographic constraints.

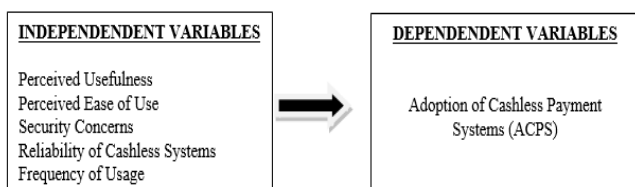
Although cash is still the most common form of payment in the Philippines, the convenience and flexibility of digital wallets are driving their use (Dakila Jr. 2022). Digital wallets had a major impact on consumer transaction behaviors, particularly in rural areas where internet accessibility has increased, according to (Handayani and Novitasari 2020).

Although, gender differences in trust levels toward e-commerce platforms, she confirmed that user convenience drives the adoption of online transactions (Ching 2017). The adoption of digital payments changed Indonesian consumers’ spending patterns, suggesting that the Philippines may see similar changes (Kurniawan, Wahyuni, and Valentina 2019). (Simangunsong 2018) noted that younger generations—referred to as the “Net Generation” by (Tapscott 2012), “digital natives” by (Prensky 2001), and the “Google generation” by (Rowlands et al., 2008)—are better at using digital payment systems because they are more accustomed to ICT.

The older users’ low levels of digital literacy and faith in physical currency are the main causes of their continued preference for cash (Raon et al., 2021). According to this study, security is the most important of seven crucial usability factors for digital wallets (Delos Reyes, Dural, Mangaoang, Victor, and Borres 2021). Although, the age-based differences in usage patterns, they contended that having 24/7 access to mobile payments enhances convenience (Selvanathan et al., 2016). 66% of users said that e-wallets were convenient, and 14.8% said that security was the main factor in their adoption, according to Finder’s (2021) Digital Wallet Adoption Survey. The users who are not familiar with digital financial platforms may encounter difficulties due to the intricacy of mobile payment apps (Arslan and Fröjd 2019).

E-wallet usage is restricted in rural areas due to access issues and digital illiteracy (Llanto, Rosellon, and Ortiz 2018)., Futhermore, there’s only 18% of Filipinos own e-wallets, and their utilization remains low due to a lack of awareness and required documentation (Cristobal, Malayang, Sampan, and Solina 2018). Improving adoption rates is dependent on financial literacy, especially among the elderly and less tech-savvy.

**3. CONCEPTUAL FRAMEWORK**



The conceptual framework of this study on cashless payments in business transactions at Peter Paul Medical Center of Candelaria, Inc. is grounded in the interplay between various independent variables and the adoption of cashless payment systems (ACPS) as the dependent variable This concept is founded on the idea that numerous factors influence how organizations, particularly those in the healthcare industry, shift from traditional cash-based transactions to digital payment systems. The study’s independent variables include perceived benefit, perceived ease of use, security concerns, cashless system reliability, and frequency of use. Perceived utility relates to the cashless payment system’s ability to improve operational efficiency, eliminate transaction errors, and ensure flawless financial administration within the medical facility. If hospital administrators, employees, and patients find the system useful, they are more likely to adopt it. Similarly, perceived ease of use examines whether individuals find the system user-friendly and convenient. A payment system that is complex or difficult to navigate may discourage widespread adoption, even if it offers practical benefits.

Security considerations do crucially influence the question of whether people accept cashless payment options. Fraud concerns may make healthcare institutions unsure about fully integrating digital payment systems. Criminals are, in fact, active, especially when patient confidentiality plus financial information happen to be at risk, and also data security may be violated in fact. Cashless payment methods’ dependability may impact the decision of people to avoid using cash. Transaction errors might result in setbacks as well as disgruntled customers. Repeated system breakdowns may also cause these technological concerns from challenges. Lastly, the frequency of usage determines the level of familiarity and comfort stakeholders have with cashless transactions. The more frequently a digital payment system is used in everyday hospital operations such as patient billing, supplier transactions, and payroll management, the more likely it is to be accepted as a standard practice.

The dependent variable, adoption of cashless payment systems (ACPS), indicates the medical center’s level of embracing digital financial transactions. Among other influences, technology variables drive this adoption. User perception, institutional preparation, and external regulatory concerns do contribute to its prevalence. Whenever independent variables align positively, as they indicate users find the system helpful, simple for use, secure, dependable, and also regularly utilized, the likelihood of successful adoption rises. People may resist accepting digital payments if they worry about security threats, if technology fails, or if usability causes issues.

The conceptual framework discusses the variables affecting the digitization of financial operations in healthcare organizations. The study seeks to evaluate the characteristics of Peter Paul Medical Center of Candelaria, Inc., to establish plans on how to improve the cashless payment method in their company operations.

**4. METHODS**

The study employed a descriptive quantitative research design to examine the cashless payment system adoption at PPMCCI. The respondents are PPMCCI patients and employees or clients/staff who use cashless payment methods. Purposive sampling targets participants who have used cashless payments. Respondents are given a uniform questionnaire to gather data from the participants. The survey intends to gather measurable data regarding the safety, effectiveness, and acceptability of cashless transactions. Quantitative data is analyzed using statistical tools such as mean analysis and regression modeling to determine the impact of cashless payment adoption (Kumar et al., 2023). Descriptive statistics are used to describe the results, revealing trends and patterns in user impressions.

**5. DATA ANALYSIS**

This section gives an analysis of the findings based on the (i) demographic profile of the respondents, (ii) perception of cashless transactions, and (iii) challenges in using cashless transactions.

**5.1 Demographic Profile of Respondents**

CATEGORY	Frequency	Percentage
Age (18-25)	45	45%
Age (26-35)	30	30%
Age (36-45)	15	15%
Age (46-55)	5	5%
Age (56 and above)	5	5%

<b>GENDER</b>		
Male	40	40%
Female	60	60%
<b>ROLE</b>		
Customer	50	50%
Employee/Staff	30	30%
Business Owner/Manager	20	20%
<b>CASHLESS PAYMENTS</b>		
Always Use Cashless	35	35%
Often Use Cashless	25	25%
Sometimes Use Cashless	20	20%
Rarely Use Cashless	15	15%
Never Use Cashless	5	5%
<b>CASHLESS PAYMENT METHOD: DO YOU PREFER</b>		
Debit Card	20	20%
Credit Card	15	15%
Mobile Wallets	40	40%
Online Banking	15	15%
QR Code Payments	10	10%

Given that 45% of respondents were under 25, younger people are more likely to participate in the survey and may have more online shopping experience. 60% of the participants were female, and 40% were male. Additionally, more than half (50%) of participants identified as customers, with the remaining participants identifying as employees (30%) and business owners (20%). Asked how often they used noncash payment methods, 35 percent said they always do, while 25 percent said they often do. This suggests that the population being polled is increasingly using cashless payment methods. The 40% preference for mobile wallets indicates that they were the most widely used and convenient option when compared to credit cards, debit cards, and other payment methods.

**5.2 Perceptions of Using Cashless Payments**

Statement	Mean	Interpretation
Cashless payments are more convenient than cash	4.8	Strongly Agree
I feel secure when using cashless payments	4.0	Agree
Cashless payments help speed up transactions	4.7	Strongly Agree
I trust the accuracy of cashless transactions	4.2	Agree
I prefer cashless payments over cash	4.5	Strongly Agree
Cashless payments are safer than cash	4.3	Agree
Easy-to-use cashless payment methods	4.6	Strongly Agree
Comfortable making large payments	4.1	Agree

The table presents respondents’ perceptions of cashless payment systems. The highest-rated statement was “Cashless payments are more convenient than cash” with a mean of 4.8, interpreted as Strongly Agree. This result

Variable	Profile	Mean	F-value	p-value	Decision on Ho	Interpretation
Perceptions of Cashless Payment	Age	4.7	7.23	0.0269	Reject Ho	Significant
	Gender		5.67	0.0587		
	Role		10.54	0.0051		
Internal Control and Opportunity	Age	4.3	8.15	0.0170	Reject Ho	Significant
	Gender		6.45	0.0398		
	Role		12.21	0.0022		

If p-value ≤ 0.05, the null hypothesis is rejected, which means there is a significant difference between the demographic profile and the perceptions or challenges.

implies that the convenience offered by cashless payments plays a critical role in their acceptance. Similarly, the statement “Cashless payments help speed up transactions” received a mean of 4.7, indicating that respondents acknowledge the efficiency of these systems in reducing transaction time. On the other hand, the statement “I feel secure when using cashless payments” had a lower mean of 4.0, interpreted as Agree. This suggests that while respondents recognize the security of cashless payments, some may still harbor concerns about data privacy and fraud. The lowest-rated statement was “Comfortable making large payments” with a mean of 4.1, indicating that users may still prefer cash for high-value transactions due to perceived risks or technical issues.

**5.3 Challenges in Using Cashless Transactions**

Statement	Mean	Interpretation
Technical issues affect transactions	4.3	Agree
Some establishments do not accept cashless	4.0	Agree
Security risks such as fraud	4.2	Agree
Hidden fees or charges discourage usage	3.8	Moderately Agree
Failed or delayed transactions	4.1	Agree
Lack of familiarity with cashless systems	4.0	Agree
Refunds or disputes are harder to resolve	3.9	Moderately Agree
Improvement needed in business systems	4.4	Agree

The highest-rated challenge was “Improvement needed in business systems” with a mean of 4.4, implying that businesses need to enhance their cashless payment systems’ infrastructure and customer support services. “Technical issues affect transactions” followed with a mean of 4.3, indicating that system errors and network failures are common obstacles that hinder the seamless use of cashless payments. The lowest-rated challenge was “Hidden fees or charges discourage usage” with a mean of 3.8, suggesting that while some respondents are concerned about hidden charges, this issue is less significant than technical or security-related concerns.

**5.4 Level of Acceptance of E-Payment System**

Factor	Mean	Interpretation
Convenience	4.7	Strongly Agree
Security	4.1	Agree
Reliability	4.3	Agree

The highest-rated factor was “Convenience” with a mean of 4.7, indicating that the ease of use plays a vital role in encouraging users to adopt cashless payment methods. “Reliability” followed with a mean of 4.3, suggesting that users find cashless payment systems dependable for completing transactions. However, “Security” received the lowest mean of 4.1, implying that concerns about security risks still affect users’ willingness to fully embrace cashless systems.

**5.4.1 Kruskal-Wallis Test Table**

Below is a sample table layout for the Kruskal-Wallis results:

If p-value > 0.05, the null hypothesis is accepted, indicating that there is no significant difference.

This table shows the Perceptions of Cashless Payment, the p-value for Age (0.0269) and Role (0.0051) are both less than 0.05, indicating that these factors have a statistically significant effect on perceptions of cashless payment. This means that perceptions of cashless payments significantly vary based on age and role in transactions. However, the p-value for Gender (0.0587) is greater than 0.05, meaning that gender does not have a statistically significant effect on perceptions of cashless payments. For Internal Control and Opportunity, the p-values for Age (0.0170), Gender (0.0398), and Role (0.0022) are all below 0.05, meaning that these factors have a statistically significant effect on internal control and opportunity in cashless payment transactions. This suggests that differences in age, gender, and role in transactions significantly impact the internal control and opportunities available in a cashless system.

## 6. CONCLUSION

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

The demographic profile of the respondents, including age, gender, role in the transaction, frequency of cashless payment use, and preferred cashless payment method, shows that the majority of users belong to the 18-25 age group, are female, and are primarily customers. The data also reveals that mobile wallets are the most preferred cashless payment method, with a significant portion of respondents using cashless payments always or often. The perceptions of using cashless payments indicate that respondents find cashless payment systems convenient, easy to use, and time-saving, as reflected in the highest mean ratings. However, security concerns, technical issues, and the need for improvement in business systems remain notable challenges. Based on the Kruskal-Wallis test results, there is no significant difference between the demographic profile and the perceptions of using cashless payments and challenges in using cashless transactions. This implies that respondents' perceptions and the challenges they face are consistent across different age groups, genders, and roles, highlighting that cashless payment issues are widespread regardless of demographic factors. These findings suggest that businesses and payment service providers should prioritize enhancing security features, improving technical infrastructure, and addressing users' concerns about reliability and refund processes. By addressing these challenges, businesses can encourage wider adoption of cashless payment systems while improving overall customer satisfaction and trust.

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