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Users' Satisfaction with E-Payment System among Employees in Tarlac City

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Abstract: *This research is focused on determining the satisfaction level of user towards the E-payment system for Tarlac City employees and to determine if there is a significant relationship to the following factors: security, speed, ease of use, convenience, anonymity and traceability. The quantitative descriptive-correlational research design was utilized wherein 217 employees were purposively chosen as respondents. A researcher-constructed questionnaire was utilized to gather the data and was analyzed using frequency, percentage, mean, Pearson Product-Moment Correlation Coefficient (r) and p-values. The results showed that the respondents were mainly female, aged 30 years and below, and were using GCash as their e-payment platform. Respondents tended to agree that the viewed e-payment factors existed, with convenience rated as strongly agreed upon, and overall user satisfaction was assessed as agreeing, suggesting that users were somewhat satisfied with the e-payment systems. As to relationship, security, speed, ease of use, convenience, and anonymity were not significantly related to users' satisfaction, and traceability was a weak negatively but significantly related one with users' satisfaction (r=-0.149, p-value = 0.028). The study has been found that Tarlac City employees are satisfied for e-payment system in all the statements and only traceability significantly affect on users' satisfaction.*

Keywords: Digital Payment, E-payment System, Financial Technology, Tarlac City, Users' Satisfaction

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Introduction

Management of money, and payments in particular, have been transformed by digital technology. There is an increasing global trend towards e-payment systems, which are platforms users rely on to remit and receive money digitally as opposed to cash. They are essential in contemporary society as they offer faster, more efficient and more convenient ways to make payments. With the growth of digital transaction, e-payment system is being widely adopted by staffs and individuals for their daily financial activities.

E-payment systems offer users convenience during transactions, a quicker rate of payment processing, less physical contact with cash, and easier accessibility to financial services. But this is still a critical factor for assessing whether the public will keep using them. The satisfaction reflects to what extent the e-payment system can fulfill the desires and expectations of the user. System quality, according to IS success model, affects user satisfaction, and subsequently user satisfaction affects user continuance intention.

Existing research have shown that users' satisfaction with e-payment systems is influenced by a number of technical and behavioral factors. Two of the most widely applied theories to explain technology acceptance are the Technology Acceptance Model (TAM), proposed by Davis, 1989, and Unified Theory of Acceptance and Use of Technology (UTAUT), proposed by Venkatesh et al. Indeed, these theories suggest that perceived usefulness and ease of use affect a person's intent to use digital payment system. Anwar et al. (2024) also recognized usefulness as the strongest motivational factor for adoption, while performance expectancy and effort expectancy positively influence users' intention to adopt e-payment systems (Alduais and Al-Smadi, 2022).

Furthermore, there are some factors, which determine the users' satisfaction of e-payment systems. The security factor has a significant influence on users, since they care about their financial and personal information being safe. Satisfaction and continued usage are also influenced by trust and dependability. Consistent with Souanto et al. (2022) and Suteu et al. (2025), it is highlighted that users experience greater satisfaction when they are assured of security, trustworthiness, and advantage of e-payment systems. Besides this, other parameters including security, speed, ease of use, convenience, anonymity, and traceability may also affect user satisfaction. Yet, according to earlier results, the importance of these factors may differ between different users as well as study contexts.

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Although investigation on digital payment system has been increasing, the concern on the employee's satisfaction toward the e-payment system in Tarlac City still needs to be addressed locally. A lot of the existing research is more focused on the intention of users to adopt e-payment systems, rather than their satisfaction with them. To the best of our knowledge, there is lack of research analyzes the impact of security, speed, convenience and ease of use, anonymity and traceability on employees' satisfaction using e-payment systems in a local environment.

In view of these, the researcher conducted this study to find out the users' satisfaction towards e-payment systems for employees in Tarlac City. In particular, the study investigates the effects of security, speed, convenience, ease of use, anonymity and traceability on user satisfaction. This study findings are expected to enrich the literature and improve the effectiveness of sustained usage of e-payment systems.

Statement of the Problem

This study aimed to determine the level of users' satisfaction with the E-Payment System among Employees in Tarlac City. Specifically, the study sought to answer the following:

1. What is the demographic profile of the respondents in terms of:
   - Sex
   - Age
   - E-payment platforms used
2. How is the E-payment system described in terms of:
   - Security
   - Speed
   - Ease of use
   - Convenience
   - Anonymity
   - Traceability
3. How is the users' satisfaction with the E-payment system described?
4. Are the e-payment factors related to the users' satisfaction?

H1: Factors of E-payment have a positive relationship with user satisfaction.

Significance of the Study

The result of this study can give information relating to the level of satisfaction of e-payment system users among employees in Tarlac City. In particular, this study will be advantageous to the following:

To the Employees, this has the potential to assist them in gaining a greater understanding of the determinants of their satisfaction in using e-payment systems, including convenience, security, accessibility, and efficiency. The results may also provide guidance for them to enhance their utilization of digital payment platforms and make informed choices regarding appropriate e-payment services.

To the Employers and Business Owners The research will enable the business owner/employer to learn what are the concerns of the employees when it comes to the e-payment system, and this may possibly offer insight to the business owner on how they can improve his payroll system and promote the use of a more efficient and convenient digital payment system within the office.

To the Financial Technology (FinTech) Providers - This study will be a tool to enhance the quality, dependability, and access to e-payment services. The results may be useful for providers to better understand employee needs and concerns to increase user experience and satisfaction. To the Policymakers, this study could be instrumental in formulating rules, regulations, and activities that facilitate the safe and efficient use of digital payment systems by employees and organizations in Tarlac City towards digital financial inclusion.

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To the Students and Future Researchers, this study could be a reference and supplementary reading to future studies concerning e-payment system, user satisfaction, financial technology acceptance and digital payment behavior particularly to employees or any other industries.

Scope and Delimitations

This research focuses on how the employees in Tarlac City are satisfied with the use of electronic payment (e-payment) systems. It examines factors such as security, speed, ease of use, convenience, anonymity, traceability, and user satisfaction. The respondents of the study are the employees within Tarlac City who use the e-payment system as they are the most suitable source to speak about their satisfaction and experiences. The researchers chose Tarlac City as the locale of the study for easy access to the respondents and to gather the needed data. Employees outside of the Tarlac City and non-employees were not considered in this research.

Literature Review and Related Studies

The digital finance technology greatly changed the financial transaction behavior of employees. E-payment systems offer a speedy, convenient, and reliable substitute to traditional cash-based payment methods with the capabilities of users to send, receive, and manage payments. With the rise of digital payment systems in everyday life, it is more important than ever to identify factors influencing employees' adoption of e-payment systems and satisfaction to ensure their continuous usage and effectiveness. Various factors, such as perceived usefulness, convenience, ease of use, security, and reliability, influencing e-payment usage and satisfaction have been studied by recent international research.

J. Lopez (2021) studied on customers satisfaction and choice of use of e-payments among employees of the provincial government of batangas.). This research employed descriptive quantitative research design and data were collected from government employees by means of survey questionnaires. Results Showed That The Respondents Were Satisfied With The E-Payment Systems Due To Convenience, Reliability, Usefulness And Security. The research also revealed a positive correlation between customer satisfaction and the preference for e-payment systems, suggesting that users are more committed towards using these digital payment avenues if they consider them efficient and reliable. Moreover, the study also indicated that e-payments gained more preference during the COVID-19 pandemic as they facilitate safe, non-contact transactions and other related features, which are all highly valued by customers. The study is applicable to this research as both the research studies examined the recipient satisfaction with e-payment and factors that influence the continuance use of digital payment platform among staff members.

Using the Technology Acceptance Model (TAM) theory, Yawised and Apasrawirote's (2022) study also examined how SMEs in Phitsanulok, Thailand, use the e-payment system. Taking the data from 413 SME respondents, the study examined the impact of technological attitudes, perceived ease of use, and behavioral intention on the adoption of e-payment. The results suggested that the perceived ease of use and attitude towards technology positively affect the actual use, and business-related attributes (size, type of industry, and year of operation) could be considered as the modulator of innovation-related behavior in adoption. The present study aligns with the results of this study in that system usability and complexity play instrumental roles in e-payment platforms satisfaction for employees in microentrepreneurs. It also illustrates the potential influence of demographic and business characteristics on adoption and user satisfaction, aligning with the study variables for respondents based on business profile and demographic profile.

Furthermore, Sari et al. (2024) explored the connection between security and satisfaction of users when applying online payment methods in e-commerce. Through a mixed-methods approach, results showed that users' trust in digital payment platforms is largely influenced by transaction security, privacy and platform reliability, and security positively affects satisfaction. It also concluded that system reliability and usability can contribute to improving the user experience, which implies that the certainty is not enough to make the users satisfy with the system, but the system’s usability and convenience also matter. Such results have significant implications for employees, who depend on their confidence in digital payment schemes for both the quantity and quality of their transactions.

There are several correlating aspects which contribute to employees' satisfaction on the e-payment system including perceived ease of use, perceived convenience, perceived usefulness and security among others. These are considered as the foundation of this study in evaluating the satisfaction of the employees in the

City of Tarlac in terms of their perceptions and types of trust towards the system as the mode of adoption and continuous use.

Anwar et al. (2024) pulled together research on mobile payment use to uncover what shapes people's decisions to adopt digital payments. Through a structured analysis of past papers, their method focused on theories like TAM, UTAUT, TPB, and DOI to map common patterns. What stands out is how strongly perceived benefit drives acceptance -more than any other factor - with simplicity in use coming second. On the flipside, worries about safety and potential threats tend to slow things down. Scattered results across earlier efforts suggest gaps remain in connecting these influences consistently across varied environments. Since attitudes around utility, effort, and risk matter so much, insights from this review feed directly into expectations about how microentrepreneurs might experience satisfaction when using electronic payment tools.

Arianita et al. (2023) explored what drives people to start using digital payment methods through a modified version of the UTAUT framework. With numbers at the core, their approach brought together standard elements - like how useful something seems or how easy it is to use - alongside newer ideas such as confidence in the system and openness to new tech. It was found that perceived usefulness, support infrastructure, perceived reliability and perceived novelty were significantly correlated with adoption intention; however perceived ease of use and peer pressure were not significant predictors of adoption intention. Instead, people who want to participate tend to remain engaged and are more open to share their experiences with strangers. Surprisingly, what other people do now is not influential in deciding whether to continue using digital payment tools, but rather people's confidence in the technology and how useful they perceive it to be. The present research is in line with this since satisfaction of users who are employees are also greatly influenced by reliability, functionality, and whether they think that they gained something of worth.

Turning to adoption of digital payment overall across Asia, Susanto et al. (2022) synthesized prior studies to identify emerging trends and theoretical models. Rather than conducting a new study they based their analysis on reviewing extant literature - primarily those based on the TAM or UTAUT theories. What jumps out? “Trust is a big deal, feeling safe online, concerns about risk, and if support systems are available close-by." But the results change dramatically with national wealth, habits, or technology availability differing across borders. This implies that users' perceptions of digital payments are more diverse than expected and may be influenced by regional factors rather than just national influence. These results are important here because they illustrate why close examination of specific domains can be instructive in revealing how particular groups -such as small businesses -feel about electronic payment instruments when they evaluate prospect measures of satisfaction.

Alduais and Al-Smadi (2022) used UTAUT to study characteristics that increase digital payment acceptability in a developing country. Their findings were startling. They relied on numbers- gathered through surveys, then crunching them statistically-to assess the impact of usefulness, ease of use, peer pressure, and support on decision-making among readers. Every one of those factors exhibited obvious weight in nudging user intent, most of all belief in practical benefit, which was the clearest standout. Individuals gravitate towards continued use of systems not because they are novel but when value and simplicity are observed in the routine transactions. One reason these results are important is that they demonstrate that the UTAUT model can be successfully applied in developing countries. Since here the benefits of perceived usefulness and easiness of are the prime factors, their importance should not be underestimated. These insights are directly relevant to this study, in terms of what might influence use patterns and user satisfaction. When it comes to small business owners, attitudes to digital payments frequently rely on pragmatism. What you end up with instead is a scenario in which acceptance is driven not only by access, but by the experience of how tools feel in use every day.

Among the digital payment platform users, Suteu et al. (2025) examined the influence of personal beliefs towards benefits and dependency on their overall satisfaction. Rather than qualitative interviews, quantitative methods informed the methodology-researchers disseminated a series of structured surveys and subsequently processed the responses through statistics. No wonder those who rated such systems as helpful, easy, or safe were most positive — those assessments turned on a dime. Trust in the platform did more than stand on its own—it magnified the importance of usefulness on satisfaction. Satisfaction not only increased with small

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reward, but this compound effect was especially pronounced when trust was high. Although they seem to be separate concepts at first, expectations of benefits and security of trust were closely linked in the opinions of the respondents. It is worth mentioning that prior studies identified a gap: the majority of the papers investigate the willingness to adopt, and very few they discuss user satisfaction. Therefore, this study is informed by prior literature indicating that both trust and technology usefulness are significant determinants of satisfaction towards digital payment methods. Collectively, this and previous work establish a strong basis to predict user satisfaction in this environment.

Castilar and Naval (2026) assessed the extent of satisfaction on the E-Pay system among users of a few banks in Daet, Camarines Norte. A quantitative descriptive research design was utilized by the investigators and data were collected using questionnaires from those who are the customers and uses the E-payment services of the commercial banks in the form of mobile banking, online banking, debit cards, and credit cards. They were satisfied with e-payment systems with perceived usefulness (PU) and perceived ease of use (PEOU). However, a certain number of users complained of related to internet connection, operation system and security. The study highlighted that convenience, access, and efficiency have a positive impact on the satisfaction and continuous use of e-payment system. This research is significant to the current study as both investigates user satisfaction in e-payment systems and explores the factors that impact the experience and perception of end-users of digital payment.

One finding stood out clearly - GCash dominated among beauty care providers in Batangas City. Instead of broad generalizations, Caseda et al. (2025) zoomed into actual usage patterns across 100 small firms relying on digital wallets. Not only did they map business profiles, but also traced how long each had operated and what platforms customers favored. Despite gains in transaction speed, shaky internet access continued to disrupt daily workflows. Because trust matters, safety fears around mobile payments slowed wider acceptance. Where learning gaps existed, especially regarding app functions, adoption lagged behind potential. Rather than assuming uniform success, the work revealed uneven progress shaped by awareness levels. While convenience improved, many owners still lacked proper guidance on using digital tools effectively. From real-world habits emerged a mixed picture - one where technology helped, yet hurdles remained firmly in place.

Looking into how Filipinos view electronic payments, Ching (2017) explored what drives adoption across different groups. Despite growing interest, many still lean heavily on cash and paper checks for transactions. Digital tools see limited use each month, suggesting slow integration into everyday life. Hardly any studies have examined local views on privacy or confidence in these platforms. The researcher collected responses from 33 participants using numerical analysis methods. Findings showed those working more hours per day tended to express stronger worries about safety online. Where people get their money affected how they judged both protection measures and reliability of systems. Women, notably, displayed distinct patterns in assessing trustworthiness. Important elements like ease of access, gadget habits, safeguards, and belief in system integrity stood out as central influences. Government efforts toward modernizing financial behavior appear to be gaining some ground, though progress remains uneven. While momentum builds slowly, structural habits continue shaping user decisions behind the scenes.

Security

Houcheimi and Mezei (2024) revealed that security is necessary for user trust and motivation to use digital payment systems. Customers prefer security when using digital payment methods, with convenience ranking second. Strong security features like authentication and encryption, as well as fraud detection, increase user trust and security when utilizing payment systems. Increased security often leads to greater use of the EPE system for financial transactions. They stress that a payment environment that is seen as secure is a key driver of consumer trust in digital commerce.

In addition, the study continued to identify that people have the greatest tendency to access e-payment services when they feel that their financial and personal information is safeguarded against threats such as fraud and cyber-crimes. An increased perception of security helps individuals to reassure fear and concerns related to possible financial and privacy harms. This sense of safety motivates people to rely more on electronic payment services to conduct their daily affairs, they said. Additionally, secure systems help to build a stronger relationship of trust between users and financial technology providers. As a result, improved

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perceptions of security can lead to increased usage of e-payment systems and higher overall customer satisfaction.

Speed

A recent study from Lin et al. (2025) confirms that transaction speed is one of the keys for user experience enhancement in digital payment systems. The analysis concluded that fast processing enables users to conduct transactions quickly and efficiently, which is important in the increasingly high-speed world of the internet. Ife-payment systems offer immediate or near-instant transaction verification, users consider them more trustworthy and effective systems. This immediate action eliminates downtimes and increases the convenience of financial transactions. As a result, users' service perception is greatly enhanced over the faster payment scheme.

The research also demonstrates that effective payment processing is beneficial to companies and individuals that frequent or volume trading. High speed transactions remove hold-ups in payments, leading to more efficient business and financial management. Since users will have greater motivation to use digital payment services that allow them to perform transactions quickly and smoothly, instead of traditional payment methods that are time-consuming. Moreover, swift transaction processing contributes to enhanced user experience and strengthens the confidence of users in the system. Hence, the perceived transaction speed is crucial for the stimulation of e-payment systems adoption and continuance usage which finally results in higher level of users' satisfaction.

Ease of Use

A 2024 study by Novira, Utomo and Mulyanto denotes that perceived ease of use is the largest determining factor impacting user satisfaction and continuance intention in the case of e-wallet service. The study suggests that digital-payment providers that simplify the process will attract more consumers and retain them. An easy-to-use interface also reduces the complexity of the transaction, making the users more comfortable and confident when they use the platform.

In addition, the findings indicate that people tend to have a general preference for payment solutions that are easy to use and do not require advanced technological expertise. When an e-payment scheme is perceived as easy to use, users can perform their transactions quickly and effortlessly. It is this simplicity that motivates users to increasingly use digital payment platforms for their financial needs. Furthermore, easy-to-understand and use systems tend to attract more users and increase users' satisfaction with the applications. To sum up, payment ease is considered as a significant determinant for intention to adopt and continuous usage of e-payment system among the consumers since it enriches the overall user experience and it is more likely for them to use the technology more than once.

Convenience

In a recent study of Zhao et al. (2024) also presents the importance of convenience on users' perception and satisfaction of electronic banking and digital payment services. As accessibility to payment systems is facilitated, the users perceive more value from the services as they can make financial transactions without going to the walls of physical banks or payment centers. Such enhancement in accessibility contributes toward the practicality and usefulness of these digital payment methods for day-to-day financial work as users are able to transact both "anytime" and “anywhere”. A new study also shows that simple payment services greatly enhance user satisfaction, as users of mobile and web apps to transact while traveling feel more at ease and efficient. This not only spares users from the hassles and inconveniences of traditional payment methods but also encourages them to use digital payments more often for their daily needs. Ultimately, convenience is one of the major factors in determining users' acceptance and satisfaction towards electronic payment system.

Anonymity

Papanikolaou, Boufounou and Eriotis (2025) highlighted the role of anonymity in promoting users trust and use intention in FinTech. They observed that many people are reluctant to deal with payment systems that ask them to disclose their identity or financial information. When the ranks of the advocates for privacy in digital payments refuse to budge, users can transact with greater security and peace of mind. That feeling of

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protection alleviates fears of identity theft, personal information being used without permission, or obtaining access to sensitive financial information -and it motivates users to trust and use electronic payment service.

The research also confirmed that anonymity increases the perception of privacy in users of financial technology. Customers feel more confident to use electronic payment system for their financial needs, if they think their personal and transactional information is kept secret. Privacy protection motivates user transactions and not to worry about information exposure or misuse of their information. In addition to this, anonymity may also enhance trust towards digital payments service providers. Thus, anonymity appears as the most influential antecedent affecting users' intention towards usage and satisfaction in the e-payment system.

Traceability

As stated by Hossain et al. (2024), traceability is an important feature of the digital payment system, which improves the transparency and accountability of financial transactions. The article states that with traceability, users can keep track of itself and have a proof of its payment activity via digital records and transaction histories. When transactions are easy to track, as they are in traditional payment methods, users feel more confident about the stability of the payment system. This level of transparency alleviates concerns and builds user trust in internet-based financial services, thereby promoting the use of electronic payment services.

The article also states that traceability enables users to view the details of their transactions at any time. Users can also use the clear payment records to ascertain whether a transaction was processed properly or if there were any mistakes. It is very useful for the consumers or store owners who needs to do many transactions daily. In addition, since each transaction in a traceable payment system can be tracked and verified with ease, traceable payment systems promote a higher level of accountability. Consequently, the inclusion of traceability in an electronic payment system creates a more trusting and satisfying experience for its users.

Satisfaction with E-payment System

As noted by Suteu et al. (2025), the benefits perceived and trust in electronic payment system greatly influence the user's satisfaction in the system. When users perceive benefits such as effectiveness, ease of use, and trustworthiness, they tend to have a more positive feelings of satisfaction; in case the system conform or exceed in expectance in term of functionality and usability, the users are more likely to be satisfied. Of course, trust also affects this experience as a whole, that is, when users trust a digital payment service, they are more likely to use it. There was a significant positive relationship between trust, perceived usefulness and users' satisfaction in the study: if users think that the system used can be trusted and is useful, they form a positive attitude which make them use the system for different transactions. In addition, a happy user is likely to promote the service to others, which in turn drives further diffusion of e-payment methods. In conclusion, user satisfaction is heavily impacted on an individual's judgment towards the perceived value, reliability, and performance of the service quality of two kinds of digital payment platforms in this paper.

Conceptual Framework

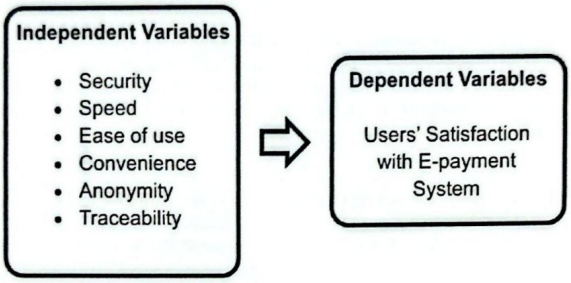

Figure 1: Paradigm of the Study

The conceptual framework is presented using boxes and arrows to clearly show the structure and relationship of variables in the study. The boxes are used to represent the variables because they help organize the concepts into groups, specifically, the independent variables and the dependent variable. The arrow, on the

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other hand, represents the direction of influence, indicating that the independent variables affect or influence the dependent variable.

The first box displays the independent variables security, speed, ease of use, convenience, anonymity and traceability. These variables were a priority selected based on related literature and questionnaire as they are deemed to be the key ones influencing the user experience in e-payment systems. Each of them corresponds to a specific feature of the system: Security is related to safety and trust, speed concerns how fast the transactions are handled, ease of payment is about user-friendliness, convenience expresses the level of accessibility, anonymity is related to privacy, and traceability is concerned with the extent to which transactions can be traced.

The second box shows the dependent variable, the users' satisfaction toward e-payment system. This is the key result of the study, and means this is the fact the research wants to measure and explain. Satisfaction is influenced by how users perceive the different features of the e-payment system.

The arrow connecting the two boxes shows that the independent variables directly influence user satisfaction. This means that if employees perceive the system as secure, fast, easy to use, convenient, private, and traceable, they are more likely to be satisfied. Conversely, if these factors are perceived negatively, the level of satisfaction may decrease. Additionally, the framework includes control variables, such as demographic profile. These are not the main focus of the study but are important because they may affect how respondents perceive the system.

Research Methodology

Research Design: In the present study, descriptive-correlational research was employed to effectively describe users' satisfaction in the e-payment system among employees in Tarlac City and to find out if any significant relationship exists among factors that contribute to their satisfaction. The design of the research is descriptive to accurately illustrate the experiences and opinions of the employees about the e-payment system without any variable being manipulated (McCombes, 2022). While, correlation analysis was conducted to test the potential correlations between the employees' satisfaction and the seven e-payment system features, which include security, speed, convenience, ease of use, reliability, cost, and traceability. The adoption of quantitative descriptive-correlational design was suitable to this study to achieve its specific aims. This design enabled the researchers to measure the level of satisfaction of employees in e-payment system in the city of Tarlac and to determine if a relationship exist between satisfaction and the different factors of e-payment systems such as security, speed, convenience, ease of use, anonymity, and traceability.

Locale of the Study: The locale of this study is focused on Tarlac City, Philippines as the place of the study. The city has also witnessed growing penetration of electronic payments (e-payments) systems with people and merchants moving towards more digital transactions for convenience, efficiency, and ease of use.

The respondents of this study were employees who resided and worked in Tarlac City and who were regular users of e-payment systems in their financial transactions. The rationale for choosing Tarlac City as the place of the study is that the use of digital financial services among working people is becoming more popular, hence it can be a good place to check on the user's satisfaction to e-payment systems. The site was ideal for enabling the collection of information based upon employees' experiences, attitudes and satisfaction levels on the use of e-payment services.

Sampling Design: The respondents of this study were chosen through purposive sampling from the employees of an organization in Tarlac City. The use of non-probability sampling technique is suitable to the purpose of the study, and the researchers can select or choose their respondents based on their own judgment. Etikan et al. (2016) note that purposive sampling is applied when subjects with particular characteristics related to topic under investigation are selected intentionally by researchers. Hence, this sampling technique was appropriate for the present study, since it was limited to Tarlac City employees who are regular users of e-payment systems.

As per the researchers' set of guidelines, the respondents have to work in Tarlac City and have to be an active user of e-payment tools for business financial transaction applications. The rationale was that they should be in a position to provide valid information on their level of satisfaction towards the e-payment systems.

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Through screening, potential respondents for the study were identified and selected to meet eligibility criteria.

Participants of the Study: This research was conducted among employees in Tarlac City, Philippines. More specifically, the respondents were employees who were actively engaged in using the e-payment system for their business transactions. They were chosen because they had first-hand experience of digital payment platforms, and as such, were appropriate sources for data on user satisfaction.

The following were the criteria for participation: (1) employees in Tarlac City, and (2) currently employing at least one form of e-payment system, such as mobile wallets, online banking, and QR-based payment platforms, among others, for business transactions. There is a total of 217 respondents who took part in the study some of whom were responding to hard copies questionnaires that were personally hand to them while others took the survey through Google Forms to streamline and make their participation more convenient. This mix of data collection methods is the key to higher response rate and broader coverage of participation.

The people under consideration in this sample are broadly consistent with those of similar research within the context of e-payment systems, respondents are users of the digital payment solutions, employees of the company, and have actual experiences with these services in (digital) payment platforms as end users and potential end users and the outcomes are thus based on real rather than anticipated experiences. For instance, earlier research has considered users like staff or business owners who regularly use the e-payment system, to assess satisfaction and system performance.

Research Instrument: The main instrument in this study was structured survey questionnaire which was aimed to measure the degree of users' satisfaction with e-payment systems by employees in Tarlac City. The questionnaire was adopted from validated instruments used in previous studies on e-payment system to increase reliability and applicability of the items.

In order to guarantee the validity of the instrument, the questionnaire was adapted and modified from relevant studies such as the Pueblos and Timoteo (2023), as well as Tella and Abdulmumin (2015), and this was in line with the objectives of the research. Moreover, the adaptation of items from previous researches contributes to the validity of the instrument. Similarly, both Pueblos and Timoteo (2023) and Tella and Abdulmumin (2015) adopted modified questionnaires to measure user satisfaction and assess related factors in their studies of e-payment system, indicating the effectiveness of this approach.

The questionnaire consisted of two main parts:

Part 1-Respondents' Profile: This section collected the demographic information of the respondents, including sex, age, and e-payment platforms used.

Part II-E-Payment System Factors and User Satisfaction: This section measured the key variables of the study, which include security, speed, ease of payment, convenience, anonymity, traceability, and user satisfaction. Each variable was represented by a set of statements that describe the respondents' experiences and perceptions when using e-payment systems.

The questionnaires in the survey were on a five-point Likert scale to what extent they agreed with each statement about the e-payment system. The following responses answers rates were available: 5 - Strongly Agree, 4 - Agree, 3 -Neutral, 2 - Disagree, and 1 - Strongly Disagree. This method of scaling allowed the researchers to convert respondents' opinion and satisfaction towards e-payment system into numbers, and find meaningful results through analyzing the collected data.

This scaling provided the researchers a numerical value of how much they agreed to each statement and the satisfaction with the e-payment system in general.

Data Gathering Procedure: Upon receiving approval to start the survey, a letter to the participants was attached provided by the research adviser. The researchers first asked permission from the respondents. The researchers first sought the consent of the participants. When the participants had consented to take part, the researchers introduced themselves and the aim of the study was explained. Once consent was given, the questionnaires were handed out. Information was collected via a questionnaire which was the main research tool.

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The researchers conducted a survey of 217 employees who work in Tarlac City, of these they targeted individuals that are users of digital payment platform. 43 of the respondents filled in the printed questionnaires, which were distributed and collected in person immediately after the completion. The other 174 respondents took part online by filling in the same questionnaire in Google Forms, which allowed for an easier option to respond online. The combination of these two sampling techniques promoted high response rate and ease of access. The researchers also ensured the procedures for collecting information remained ethical and respectful at all times, and confidentiality was tightly maintained during the study.

Data Analysis: All the calculations in this study were carried out with the help of a statistician using the free software Jamovi. The data obtained from the respondents were encoded, tabulated and analyzed to assess the satisfaction of users in e-payment systems among employees in Tarlac City and the effect of the following factors: security, speed, ease of payment, convenience, anonymity and traceability.

In order to portray the profile of the respondents on their demographics, the frequencies and percentages were computed. These analysis tools gave a simple demographic summary of the respondents by sex, age, and the e-payment platforms subscribed to.

To assess the levels of the independent and dependent variables, descriptive statistics (mean) were calculated using Jamovi. The mean was used to determine the average response of the respondents for each indicator. The interpretation of the results was based on the Likert scale descriptors provided in the questionnaire, where higher mean scores indicated stronger agreement and higher levels of satisfaction

To examine the relationship between the independent variables (security, speed, ease of payment, convenience, anonymity, and traceability) and the dependent variable (users' satisfaction), the Pearson Product-Moment Correlation Coefficient (r) and p-value (probability value) was employed. This statistical test was used to determine the strength and direction of the relationship between variables.

1.00-1.49	Strongly Disagree
1.50-2.49	Disagree
2.50-3.49	Neutral
3.50-4.49	Agree
4.50-5.00	Strongly Agree

Table 1: Mean Range and Verbal Interpretations

The responses gathered from the questionnaire were interpreted using a five-point Likert scale. To determine the verbal interpretation of the computed mean scores, the scale was divided into equal intervals. The ratings were interpreted as follows: 4.50-5.00 = Strongly Agree, 3.50-449 = Agree 2.50-3.49 = Neutral, 1.50-2.49 = Disagree and 1.00-1.49 = Strongly Disagree. This approach guaranteed uniform and valid understanding of the respondents' degree of agreement to each item.

By using these statistical methods, the study guaranteed to have objective, dependable and valid findings. The application of Jamovi enabled precise calculations and analysis of the data which led to reliable findings concerning the determinants of users' satisfaction with e-payment system in the context of employees in Tarlac City.

Ethical Considerations: The participants were informed about the purpose, the procedure and the outcome of the study ,and consent was obtained from all of the participants before the study began. Participation was optional, and the respondents were advised that the decision to participate would not affect their employment status, workplace responsibilities, or professional relationships within their organization. This research met ethical standards and was compliant with the Data Privacy Act of 2012 which ensures protection of personal data. All the collected data was anonymized, safe and solely utilized for research. To prevent breaches, any identifying information was destroyed following completion of the study.

The researchers protected the integrity of the study by ensuring that they did not cause harm to any participant and that they treated each participant equitably, irrespective of their age, sex, or experience with e-payment systems. The study was motivated by a curiosity to understand how employees perceive digital payment systems in terms of their potential advantages in the workplace. The researchers remained neutral and controlled biases throughout the study, allowing real and truthful results to emerge.

Results And Discussion

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Part I. Demographic Profile of the Respondents

Sex	Frequency	Percentage
Male	99	46
Female	118	54
Total	217	100

Table 2: Demographic Profile in terms of Sex

The study has a total response of 217. Sex: females represented 54.4% (n=118) of the respondents and the males 45.6% (n=99), suggesting that women represent a larger share of employees engaging in e-payment usage in Tarlac City.

Age	Frequency	Percentage
30 years and below	150	69
31 – 40years	49	23
41 – 50years	15	7
51 – 60years	3	1
Total	217	100

Table 3: Demographic Profile in terms of Age

In terms of age, most respondents fall under the 18-30 years old (69.1%, n=150), followed by those aged 31-40 years (22.6%, n=49), 41-50 years (6.9%, n=15), and 51-60 years (1.4% ,n=3). This shows that younger people are the main users of the main pay systems, as they are more familiar with and flexible toward digital technologies.

E-Payment Platform Use	Frequency	Percentage
GCash	106	49
Maya	34	16
GrabPay	3	1
ShopeePay	4	2
Coins.ph	1	1
Paypal	6	3
QR Ph	63	29
Total	217	100

Table 4: E-Payment Platform Used

In terms of e-payment platform usage, GCash was the most popular platform (48.8%, =106) followed by QR P (29.0%, n=63) and Maya (15..7%, n=34). Usage was low for PayPal (2.8%, n=6), ShopeePay (1.8%, n=4), GrabPay (1.4%, n=3) and Coins.ph (0.5%, n=1), and no one indicated they use for such as this could be good bolstered in our content and form of thoughts. This suggests that locally-based and mobile wallet-based platforms are more favored because they are easy to use and accessible in the Philippines.

Part II. Description of E-Payment System in Terms of:

Indicators	Mean	Verbal Description
E-payment system is the most secure payments: paying by invoice	4.39	Agree
With e-payment system, there is the fear that hacker can threats bank website	4.11	Agree
E-payment provides great security for salary payment/other transaction	4.26	Agree
The privacy and integrity of my personal information can be compromised	4.06	Agree
Composite Mean	4.21	Agree

Table 5: Security

Table 5 presents the perception levels of employees regarding the security of the e-payment system. The overall composite mean of 4.21 with a verbal description of "Agree" indicates that respondents generally view e-payment systems as secure and reliable for transactions. The highest mean of 4.39 indicates that the respondents agreed that e-payment systems are a safe way of making payments. They also agreed that e-payments were secured in salary payment and other transaction with a mean of 4.26. Yet the respondents expressed some concerns about potential hacking threats to bank websites (4.11) and compromising personal

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information (4.06). In sum, the results suggest that although the employees are generally confident in the security of e-payment system, they are still skeptical towards cyber-attacks and information privacy threats.

Indicators	Mean	Verbal Description
E-payment facilitates timely workers' salary payment	4.41	Agree
Receiving monthly salary is now very fast.	4.50	Strongly Agree
The speedy alert that salary has been paid is fantastic	4.47	Agree
Overall, I cherish receiving alert for early salary payment	4.59	Strongly Agree
Composite Mean	4.49	Agree

Table 6: Speed

Table 6 shows the degree of satisfaction for speed of e-payment systems. The aggregate standard deviation composite of 4.49 which is interpreted as "Agree", means that the employees of are generally satisfied on speed of e-payment transactions.

Among the items, "Receiving monthly salary is now very fast" gained the highest mean (4.50) of grade strongly agree, which shows that the respondents acknowledged the efficiency of e-payment systems in speeding up financial transactions. This is followed by "Overall, I cherish receiving alerts for early salary payment" with a mean value of 4.59(Agree), which shows that the timely notifications have a positive effect on the user experience. Meanwhile, "The speedy alert that salary has been paid is fantastic", got the mean of 4.47 (Agree), and "E-payment ensures workers' salary paid on time"' had the smallest mean of 4.41, interpreted as Agree.

These findings highlight that the speed and promptness of e-payment systems are crucial factors that can contribute to increasing the level of user satisfaction among employees. Efficient transaction process and instant notification result in better financial management, and more adoptive e-payment system.

Indicators	Mean	Verbal Description
E-payment makes salary payment easier than before	4.60	Strongly Agree
E-payment system has reduced errors in the payment of workers' salary to a barest minimum.	4.17	Agree
E-payment is rigid and inflexible	3.46	Neutral
Overall, e-payment system is an easy means of salary payment	4.53	Strongly Agree
Composite Mean	4.19	Agree

Table 7: Ease of Use

Based on table 7, it shows the respondents' view on the ease of use when using the e-payment systems. According to the first indicator, "e-payment makes salary payment easier than before" received a mean of 4.60, interpreted as strongly agree, stating that the respondents strongly recognize the improvement of payment in convenience. The next indicator, "e-payment system has reduced errors in the payment of workers' salary to a barest minimum" got a mean of 4.17, interpreted as agree, indicating that respondents thought it would reduce errors in payments.

Meanwhile, "e-payment is rigid and inflexible" got a mean of 3.46, interpreted as neutral, showing doubt among respondents as to its flexibility. Lastly, "overall, e-payment is an easy means of salary payment" recorded a mean of 4.53, interpreted as strongly agree, making it seem as easy to use as it really is. With a composite mean of 4.19, interpreted as agree, the findings suggest that the respondents were generally positive towards the e-payment system and considered it an easy and convenient way of salary transactions. In summary, the results show that most respondents believe e-payment is a convenient and efficient way to handle salary transactions, although there are some mixed opinions regarding its flexibility.

Indicators	Mean	Verbal Description
Using e-payment system is stress free	4.46	Agree
I don't need to appear in the bank physically before instructing transfer	4.53	Strongly Agree
It provides convenience of access as it is available 24/7	4.57	Strongly Agree
E-payment effortless accessibility for differently abled people	4.47	Agree
Composite Mean	4.51	Strongly Agree

Table 8: Convenience

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Table 8 indicates the level of convenience that the users are experiencing in using the e-payment system. It reflects on the respondents' attitudes towards various elements of convenience in digital commerce transactions to show whether they consider the system easy in terms of use and usefulness.

Regarding to the indicator, “Using e-payment system is stress free” has the highest mean of 4.46 which indicates that the users agree to the statement and it means that most of them are comfortable using it. Next, "I don't need to appear in the bank physically before instructing transfer" received a mean of 4.53, which is rated as Strongly Agree, indicating that users place a high value on the convenience of not having to visit the bank. Also, “It provides convenience of access as it is available 24/7” gets the highest mean of 4.57, which is also interpreted as Strongly Agree, this implies that the users attach more importance to the function that they can use the service whenever they want.

Meanwhile, "E-payment effortless accessibility for differently abled people” recorded a mean of 4.47, representing an Agreement with the statement and denoting that users also concurred with the statement that it is more accessible. A composite mean of 4.51 with a verbal interpretation of Strongly Agree was obtained that implied in general, the respondents strongly agreed that the e-payment system is convenient. To sum up, the findings imply that users tend to accept e-payment systems as an everyday financial transaction tool for its ease of use, availability and time saving, and that the level of trust was sufficiently high to be a reliable factor.

Indicators	Mean	Verbal Description
I will continue using e-payment because of identity revelation during payment	4.27	Agree
Would prefer that their purchases are registered to avoid disputes	4.25	Agree
Need of registration of purchases for a better service	4.28	Agree
There is concerned that customers can register their purchases	4.02	Agree
Composite Mean	4.21	Agree

Table 9: Anonymity

Table 9 presents employees' perception of anonymity when they adopt e-payment systems. The findings report a result of 4.21 for the composite mean score that indicates agreement with the statement. This suggests that respondents perceive anonymity as a desirable and positive feature of e-payment systems. Out of all questions, the highest mean score, 4.28, was given to the statement "Need of registration of purchases for a better service". Next highest were the statement "I will continue using e-payment because of identity revelation during payment” scored 4.27, and “Would prefer that their purchases are registered to avoid disputes" with a score of 4.25. All these answers were taken to be "Agree". These results indicate that although users care about privacy, they also perceive a need to have a transaction record for security, accountability, and dispute resolution.

Conversely, the item "There is concerned that customers can register their purchases” obtained the lowest mean score of 4.02, but it is still regarded as “Agree.” This means that respondents have some concerns about customers’ management of their transaction data but these concerns do not severely impact their acceptance of e-payment systems. To summarize, the results show that employees have a somewhat moderate perspective of anonymity, they value both privacy protections and the transparency that comes with transaction records. This reinforces the idea that although anonymity may increase user confidence, a certain level of identifiable transaction tracing is still wanted for ensuring security and enhancing service quality.

Indicators	Mean	Verbal Description
Would not like to reveal information about source of income	4.27	Agree
E-payment system lacks standard format for remittance	3.53	Agree
Tracing errors could be very complex with e-payment	3.70	Agree
There is no way to verify that I am transacting with whom I intend to	3.47	Neutral
Composite Mean	3.74	Agree

Table 10: Traceability

This table illustrates the traceability features within the e-payment systems as perceived by employees from Tarlac City. The mean score was 3.74 for all the items, which is rated as "Agree.” This indicates that the

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respondents have a moderate level of agreement regarding the significance of traceability in e-payment system in the other factors.

Among the measures, a very strong agreement was indicated by "Would not like to reveal information about source of income" with the mean value of 4.27. The two other statements with the highest score were - in terms of descending order of the mean scores and evaluating as "Agree": "Tracing errors could be very complex with e-payment"(3.70), and "E-payment system lacks standard format for remittance" (3.53). The results indicate that users attach importance to traceability, but at the same time expressed concerns about privacy and the difficulty in tracking transactions and handling errors. Conversely, the item "There is no way to verify that I am transacting with whom I intend to" attained the lowest mean value of 3.47, expressing an attitude of "Neutral." It suggests that respondents are a little bit doubtful about the reliability of verification in e-payment system. This might be the case.

In general, the results demonstrate that e-payment systems' employees believe traceability is important in providing transparency and accountability in financial transactions. Nevertheless, the adversary privacy, the system standardization and the error tracing complexity problems still indicate improvements are in demand to enhance user's trust and satisfaction in e-payment systems.

Part III. Users' Satisfaction

Indicators	Mean	Verbal Description
The e-payment system is wonderful	4.62	Strongly Agree
The current e-payment system is stimulating	4.47	Agree
I am satisfied with this system because it's free from error	4.22	Agree
Overall, I am extremely satisfied receiving salary through e-payment system	4.56	Strongly Agree
Composite Mean	4.47	Agree

Table 11: Satisfaction with E-payment System

The results of the study reveal that employees are more than satisfied with the e-payment system. It can be seen in the results related to satisfaction that most of the participants ticked "Strongly Agree" or "Agree" in the scales. For instance, a substantial proportion of respondents reported that they strongly agree/agree with important items like Q1 and Q4, with the highest mean value (4.62) and the second highest mean value (4.56) respectively. This indicates that they consider e-payment system as an efficient and trusted tool to carry out their business deals. However, a few "Agree" answers can be found in some items (Q2 and 3), and the general pattern shows that answers in favor are far more than those against or in undecided.

These findings indicate that employees still derive benefits from e-payment systems and rely on such platforms for their efficiency and convenience. Respondents agreed that these systems help them conduct transactions more quickly, they are more productive and the interface is easier to use. Speed, ease of use, and convenience were among the most agreed upon attributes, indicating their influence on overall satisfaction of users.

Part IV. Influence of Users' Satisfaction on E-Payment System

E-Payment Factors	r	P-value
Security	-0.036	0.602
Speed	-0.005	0.941
Ease of Use	0.021	0.757
Convenience	-0.07	0.304
Anonymity	-0.008	0.912
Traceability	-0.149	0.028

Table 12: Correlation Matrix - Relationship of User's Satisfaction and Factors of E-Payment

The correlation matrix shows how user satisfaction is positively related with security, speed, ease of use, convenience, anonymity and traceability of the e-payment system. The researchers calculated the data results applying the Pearson product moment correlation coefficients (r) and corresponding p-values to evaluate these associations.

The results show that almost all of these factors have very weak correlations with user satisfaction and have no statistical significance, given that all their p-values are above the 0.05 significance level. Specifically, the

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correlations are as follows: security (r=-0036, p=0602), speed (r=-000, p=0941), ease of use (r=0021, p=077) convenience (r=-0.070, p=0.304), and anonymity (r=-0.008, p=0.912). These findings suggest that such factors are insignificant in influencing the satisfaction of employees included in this research.

In contrast, traceability is characterized by a weak negative correlation (r=-0.149) and is significant (p=0.028), as the value of p lies below the 0.05 line. This implies that the stronger traceability concerns are the less user satisfaction e-payment system could provide. This inverse relationship may reflect users' concerns that e-payment systems enable transaction information to be tracked or monitored, leading to privacy and data security concerns.

Although convenience, speed, security, ease of use and anonymity have been proven to significantly affect user satisfaction in other studies, our study result is different due to the difference in context as well as respondents. The respondents of our study are the employees of Tarlac City and it is possible that those elements are baseline or anticipated features of e-payment systems as far as they are concerned. Because most e-payment services now are considered to be fast, convenient, and easy to use in general, these characteristics may have less impact on satisfaction due to the fact that such features were considered as given by users. Conversely, traceability was found to be significant.

Traceability allows them to check payments, prevent mistakes, ensure transparency, and organize business records effectively. Because the staff carry out daily financial operations, the payments trace functionality may have an immediate influence on their confidence and satisfaction in the system. This contrast to previous research also indicates that user satisfaction may be different for respondents, business situational, and the local context.

Traceability is the largest concern as employees do the business transactions day to day, and they want to track and check the payments easily. Thanks to traceability, users have access to transaction history, can check the status of payments, know whether they have been completed, track their records, and prevent misunderstandings or financial mishaps. Unlike convenience or speed which the users have taken as their expectations from e-payment system, traceability provides an additional sense of security, transparency and responsibility to the employees while dealing with business finance. This is particularly crucial in business in which all of transactions are watched and every payment counts.

To sum up, the results showed that nearly all of the e-payment systems related factors had no influence on user satisfaction. However, one exception was case traceability, which showed a significant relation with user satisfaction. This means that concerns for transaction monitoring and information tracking may be very influential in the way employees perceive and assess e-payment systems.

Conclusion

From the result, it implies that the satisfaction of the respondents with the e-payment system in Tarlac City is high as the verbal interpretation of the overall mean is "Agree" in the indicators of user satisfaction. The respondents agreed that e-payment systems are efficient, trustworthy and easy to use when performing financial transactions, especially on dimensions of convenience and anonymity.

On the positive side of these e-payment system influencing factors, respondents agreed with all the mentioned factors of security, speed, convenient, ease of use, anonymous and traceable, and they considered convenience to be the most significant factor. It can be inferred that employees benefit from e-payment systems for daily finance transactions, which this implication also deemed as surprising.

In addition, from the Pearson correlation analysis, security, speed, ease of use, convenience and anonymity were not significantly associated with users' satisfaction as their p-values were found to be >0.05. Thus, the null hypothesis is to be accepted as far as these variables are concerned which also imply that these have no marked bearing on the satisfaction of users with e-payment systems among the employees in the city of Tarlac.

Nonetheless, traceability was found to have strong significance with users' satisfaction as the p-value is less than 0.05 (p=0.028), however, the correlation was weak and negative. Thus, the null hypothesis of traceability is rejected and it means that traceability has a significant impact on users' satisfaction. This indicates that employees might worry about transaction monitoring, privacy, and tracking their financial information, which would decrease their satisfaction with e-payment systems slightly.

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The study generally ends that the employees in Tarlac City are satisfied with e-payment system. Nevertheless, of the factors, only traceability had a significant predictive relationship with users' satisfaction.

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