



**DIGITAL PAYMENTS: MOTORCAB DRIVER'S PERCEPTION,  
ACCEPTABILITY AND ADAPTABILITY**

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Bachelor of Science in Business Administration**

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## CERTIFICATE OF PANEL APPROVAL

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## **ABSTRACT**

Motorcab drivers' perceptions, acceptability, and adaptability towards digital payments encompass several key elements that provide a comprehensive overview of the research. The respondents of the study were motorcab drivers from Ozamiz City, selected to represent a diverse demographic profile that includes various factors such as age, gender, educational attainment, marital status, income, living conditions, and work conditions, which are essential for understanding the different perspectives and experiences regarding digital payment systems. The methodology employed in this research involves a quantitative design, utilizing structured questionnaires specifically crafted to assess the drivers' perceptions, acceptability, and adaptability towards digital payment methods: These include the Motorcab Drivers Perception Questionnaire, which evaluates the perceived benefits and challenges of digital payments; the Motorcab Drivers Acceptability Questionnaire, which examines the drivers' willingness to adopt these systems; and the Motorcab Drivers Adaptability Questionnaire, which assesses their readiness to adjust to the use of digital payment methods. To analyze the collected data, the study employs various statistical tools, including Mean and Standard Deviation, to evaluate the levels of perception, acceptability, and adaptability among the drivers. At the same time, the Pearson Product-Moment Correlation Coefficient is utilized to examine the relationships between the variables. The results reveal that motorcab drivers perceive digital payments as convenient and advantageous but require improved security measures, tailored digital literacy programs, and simplified training resources to enhance trust and adaptability. Implementing Beep cards for motorcab drivers could simplify digital payments, encourage cashless transactions, and improve both passenger convenience and system security.

*Keywords: acceptability and adaptability digital payments motorcab driver's perception*

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## INTRODUCTION

### *Rationale of the Study*

Digital payments have been expanding quickly since their birth in the early 1900s. In the same way, it is hard to imagine a world without digital payments, because new technologies change people's lives in so many ways. In this circumstance, mobile gadgets are crucial in facilitating this advancement, including communication networks, exchanging knowledge, shopping, entertainment, and most importantly, receiving internet services (Tseng & Wei, 2020).

A digital payment system is a highly advanced system that helps money flow digitally. This makes it safe and easy for people and businesses to do business online. Credit and debit cards, mobile wallets, internet banking, and electronic funds transfers are just some of the digital tools that are used to make money move easily. Security procedures and encryption keep private financial data safe, making digital payments in real time safe and reliable no matter where you are (Gowtham, 2023).

Digital payments offer higher levels of security compared to traditional forms of payment. The gateways are reinforced to resist tampering, and the platforms are closely monitored and safeguarded to ensure the security of one's funds. Implementing secure encryption and authentication protocols, along with the capability to conduct thorough audits of the payment process, simplifies the risk mitigation process and instills faith in both customers and businesses (Benarjee 2023).

The extensive implementation of digital payment methods has considerably reduced the need for cash, thereby promoting a more efficient financial system. As technology advances, these platforms keep evolving to provide new features and functionalities that improve the overall user experience. The creation of a digital payment by a customer begins with authorization and authentication processes.

The payment system subsequently verifies the authenticity of the customer's information using various security measures, such as card verification, address verification, and authentication. The process involves settlement and clearing phases, where payment details are sent to the acquiring and issuing banks, and the payment network verifies the customer's account details and funds. Thus, this secure process helps protect sensitive information, such as credit card details, from potential cyber threats, allowing customers to feel confident in online transactions by utilizing encryption and secure communication channels without fear of compromised data (Shyham, 2023).

Rapidly evolving payment technologies have motivated public transit agencies in the United States to adopt new fare payment systems (e.g., open payments and mobile ticketing applications) over the coming decade. New payment methods in transportation are far from isolated to transit; emerging autonomous, electric-powered, connected, and shared mobility technologies and services – broadly classified as "smart mobility" systems – also rely heavily on these emerging payment systems. Technological advances will likely streamline operations and make transit more convenient for many travelers (Rasjidin et.al, 2020).

Adopting the Unified Payments Interface has significantly contributed to making digital payments a regular habit and has propelled India toward becoming a cashless economy. In August 2022, as many as 346 banks had integrated with the UPI interface, resulting in a staggering 6.58 billion financial transactions. With its widespread adoption, UPI now accounts for over 40% of all digital transactions in India. This technology helped small enterprises and street vendors by facilitating fast and safe bank-to-bank transactions, even for small amounts. Moreover, UPI offers a seamless money transfer solution for migrant workers. The user-friendly technology requires minor physical effort, facilitating seamless monetary transactions through an easy QR code scan (Karnataka, 2023).

Public transportation provides a cost-effective commute for people to reach their destination (Capra, 2020). Transportation is a key sector in the country that links population and economic centers across the islands, consisting of road, water,

air, and rail transport. Due to the archipelago nature of the country, air and water transport play a crucial role in transportation. However, road transport dominates the sub-sector, accounting for 98% of passenger and 58% of cargo traffic. The common mode of public transportation is the tricycle, like a three-wheeled rickshaw or "tuk-tuk," a motorcycle with an attached sidecar for carrying passengers. Other modes of public transport include light rail transit (LRT), buses, all-utility vehicles, taxis, and pedicabs (non-motorized rickshaws) (Samson, 2023)

The public transportation system in Mindanao also includes jeepneys, modified jeeps, and habal-habal motorcycles for short-distance travel in rural areas. In general, the diverse modes of public transportation in Mindanao cater to the varying needs of its residents and visitors, ensuring efficient mobility across the region. According to the Department of Transportation (2024) stated that the Davao Public Transport Modernization Program will change the public transportation system in Mindanao.

On the other hand, trisikads, pedicabs, and motorized tricycles are the main modes of transportation in Ozamiz City. These modes of transportation are commonly used for short-distance trips within the city. Additionally, these diverse transportation options reflect the unique local culture and lifestyle in Ozamiz City. Rural Transit, Super Five, UV Express, and public utility jeepneys such as Lotradisco are primarily utilized for inter-provincial mobility. These larger trucks provide a more comfortable and effective means of transportation between cities and regions in Mindanao (Ozamiz, 2024).

The public transportation system in the Philippines requires urgent upgrading due to outdated equipment, financial instability among operators, and inadequate developmental support. The 2022 Urban Mobility ready Index ranks Manila, the capital of the Philippines, 58th out of 60 cities assessed globally for having the least effective public transit systems regarding "urban mobility readiness." Furthermore, Manila ranked 48th in sustainable mobility and 56th in public transit. The road transport sector in Manila encounters numerous obstacles,

such as the substandard condition of roads in the metropolitan area and the insufficient connectivity offered by the national road network (Agaton et al., 2020)

Transportation is the heart of any place in the Philippines. With transportation, people can travel long distances or go to their destinations. It is one of the most important things for people in school, at work, or any activities involving moving from one place to another. Meanwhile, "Bayanihan" is a mode of payment in jeepneys where passengers pass their money from passenger to passenger until the driver receives it and gives back a change from passenger to passenger again. Today, digital modes of payment are already implemented in some transportation systems, such as the Light Rail Transit and Metro Rail Transit, which use Beep cards. Digital modes of payment are implemented in transportation and markets such as grocery stores, malls, etc. A Quick Response Code, or QR Code, is a module displayed in black patterns on a white background. A QR code can redirect URLs and promote businesses, especially in transactions (Takada, et. al 2020).

This paper mainly presents the benefits of integrating QR codes as a digital mode of payment. This application can be implemented in motorcars and motorized tricycles using Android mobile phones to make transactions faster and more efficient. This application will help make transactions in pedicabs and motorized tricycles more convenient and secure for drivers and passengers. Additionally, integrating QR codes can help reduce the need for physical cash, making transactions more hygienic.

The BSP's dedication to maintaining the integrity of the Philippine currency was demonstrated through its initiative to replace inappropriate banknotes and coins, which were frequently unclean, soiled, limp, damaged, or displayed faded prints and engravings. The transition to digital payments mitigates the issues associated with insufficient physical currency and corresponds with global movements advocating for a cashless society.

While there is a significant amount of research on digital payments in various sectors, there is a clear lack of studies focusing on motorcab drivers' perceptions, acceptability, and adaptability towards digital payment systems.

Existing research has primarily concentrated on digital payments in broader contexts such as retail, e-commerce, and public transportation, but has not specifically addressed the unique perspectives and experiences of motorcab drivers.

### *Theoretical Framework*

This study was anchored on these theories, namely, the Technology Acceptance Model (Davis, 1989), The Theory of Reasoned Action (Ajzen & Fishbein, 1980), and the Diffusion of Innovation Theory (E.M. Rogers in 1962).

The *Technology Acceptance Model (TAM)* states that perceived usefulness (PU) and perceived ease of use (PEOU) are the primary determinants influencing an individual's desire to utilize a technology. Perceived usefulness represents the way in which an individual believes that utilizing a specific system would improve their performance, whereas perceived ease of use signifies the extent to which an individual believes that employing the system would require minimal effort. Perceived usefulness (PU) and perceived ease of use (PEOU) affect an individual's attitude towards technology, thus influencing their intention to utilize it (Davis, 1989). Many multidisciplinary investigations have employed the Technology Acceptance Model (TAM) as a foundational framework, either in its original version (Davis, 1989) or the augmented model (Venkatesh, 2000). The research indicates that the model may have improved its predictive accuracy regarding first-time online learners or early course management systems. Nonetheless, the Technology Acceptance Model (TAM) has proven to be an effective framework for explaining user engagement with course management systems and their satisfaction with online learning (Arbaugh, 2000). Davis and Wong (2007) discovered that perceived usefulness and ease of use fairly influenced students' intentions to utilize the CECIL system at the University of Auckland; however, student perceptions of flow and the system's playfulness, significantly affected by software speed, were more potent predictors of usage intentions. Arbaugh (2004) discovered that the perceived utility and user-friendliness of Blackboard significantly improved from

the initial to subsequent online course encounters. Nevertheless, due to the lack of substantial findings in studies investigating a potential TAM-learning association, the Technology Acceptance Model has proven less effective in predicting learning outcomes (Arbaugh, 2005).

Using this theory in our study is to understand how the Technology Acceptance Model's predictions about user attitudes and ease of use can help digital payment systems in motorcab drivers. Applying this knowledge can help improve the operational efficiency and overall user experience for drivers and customers. Through Technology Acceptance Model to digital payment systems in motorcabs drivers, the researchers aimed to identify potential barriers and facilitators to user acceptance and adoption. This will allow us to make informed decisions on designing and implementing these systems effectively in public transportation.

Therefore, technology designers must focus on enhancing perceived usefulness and ease of use to increase user acceptance and adoption. By addressing these factors, developers can create more user-friendly and effective technology that meets users' needs and preferences. The Technology Acceptance Model can serve as a theoretical framework for understanding the factors influencing the acceptance and adoption of digital payment systems in pedicab transportation. Applying the Technology Acceptance Model can assess how pedicab drivers and passengers perceive digital payment systems' usefulness and ease of use. Additionally, the Technology Acceptance Model can help identify potential barriers to adoption and inform strategies to enhance the acceptability and adaptability of digital payments among drivers.

*The Theory of Reasoned Action* asserts that an individual's intention to engage in a certain behavior is considered the best predictor of whether or not they engage. Attitudes and subjective norms, in turn, predict intentions. Therefore, the more positively a person regards a certain behavior or action and the more they perceive the behavior as important to their friends, family, or society, the more likely they are to form intentions to engage in the behavior.

The theory of reasoned action has been effectively implemented in Internet banking service environments to predict behavior and intention performance. In Taiwan, Shia and Fang (2004) have employed the Theory of Reasoned Action to investigate the impact of consumers' attitudes and subjective norms on the adoption of Internet banking. This investigation determined that subjective norms do not substantially influence adoption intention, while attitude occurs. The statistics from this study suggest that the theory of reasoned action is a suitable fit for the data.

The Theory of Reasoned Action was employed by Wan, Luk, and Chow (2005) to examine the factors that influence Hong Kong bank customers to adopt four main banking channel services. This study demonstrated that the Theory of Reasoned Action is less important when a behavior is habitual, such as the adoption of IBS or other branch and telephone banking channels.

In order to comprehend the variables that could potentially influence the utilization of IBS, Ok and Shon (2010) implemented the theory of reasoned action. The data for this study was gathered from 300 personal banking consumers in Korea who were Internet banking users. The results of this study indicated that the Theory of Reasoned Action accurately predicts the behavioral intention to use Internet banking. In accordance with the Theory of Reasoned Action, behavioral intention is determined by the user's intention to embrace, use, or adopt one or more IT fields. Most previous research in Internet banking has discovered a significant and positive relationship between intention and actual usage, as this factor is one of the most critical factors determining the end result of actual usage (Al-Qeisi, 2009; Tan & Teo, 2000; Shih & Fang, 2004).

The objective of this theory in our study is to determine the extent to which motorcab drivers' attitudes and perceived standards influence their intention to utilize and accept digital payment methods in the transportation sector. Additionally, the success of digital payment methods in this scenario can be more accurately predicted by analyzing the correlation between intention and actual utilization. This information will be beneficial to governments and businesses that are interested in promoting the adoption of digital payments in the transportation

sector. Strategies can be formulated to promote the broad acceptance and utilization of digital payment methods among passengers and motorcab drivers by comprehending the factors that influence intention and actual usage.

The Diffusion of Innovation Theory, established by E.M. Rogers in 1962, is among the oldest theories in social science. It developed in communication to clarify how, over time, an idea or product acquires power and distributes through a particular population or social system. This diffusion results in individuals incorporating an original concept, behavior, or product into a social structure. Adaptation refers to an individual altering their actions compared to prior behavior, such as acquiring or utilizing a new product or adopting a novel activity. Successful adaptation requires the individual to recognize the concept, behavior, or product as novel or inventive. This enables the occurrence of diffusion.

This approach has been effectively applied across different fields, including communication, agriculture, public health, criminal justice, social work, and marketing. In public health, the diffusion of innovation theory is employed to promote the adoption of significant public health initiatives that generally seek to modify the behavior of a social system. An intervention designed to tackle a public health issue is created and subsequently disseminated across a social system to facilitate adaptation, in accordance with the Diffusion of Innovation Theory. The most effective adaptation of a public health program arises from comprehending the target group and the elements affecting their rate of adaption.

The study conducted by Miyoung Jeong et al. (2018) utilized the diffusion of innovation theory to investigate the consumer adoption of the Uber mobile application. Their research indicated that the TAM factors (perceived usefulness and perceived ease of use) were substantially correlated with all DIT factors proposed in this Study—compatibility, complexity, observability, and social influence. The Uber mobile application's business model and the primary concept of "sharing" with others require the idea to be disseminated throughout the population.

Consequently, this investigation blended the fundamental components of

the diffusion of innovation in order to gain a more comprehensive understanding of the Uber mobile application's adoption. The outcome confirmed the idea that DIT factors can serve as an independent variable for assessing consumers' perceptions of technology adoption. Perceived effectiveness and ease of use were significantly influenced by relative advantage, particularly among the variables, which supported a previous study (Lee et al., 2011). This study effectively applied the Diffusion of Innovation Theory factors and confirms the idea that these factors directly affect the perceived usefulness and ease of use of mobile applications.

The purpose of this theory in our study is to understand how motorcab drivers perceive and adapt to new modes of payment in mobile applications, which is crucial for enhancing user experience and promoting technology adaptation in the transportation industry. By examining factors such as Trust in financial institutions, lifestyle compatibility, and technology familiarity, we can identify key drivers influencing the acceptance and usage of these innovative payment methods. Additionally, the study aims to explore any potential issues or challenges that may affect the adoption of mobile payment systems in the transportation sector. Understanding these factors can help inform strategies to increase user acceptance and improve overall efficiency and convenience in the sector.

The three theories are used to further the discussion of motorcar drivers' acceptability and adaptability perceptions. By examining the relationship between technology adaptation theories and relevant applications in the transportation industry, we can gain valuable insights into how mobile payment systems can be successfully implemented. This research contributes to the ongoing conversation about the future of payment methods in transportation and provide practical recommendations for the public looking to implement these technologies.

#### *Conceptual Framework*

Conceptually, motorcab drivers' perception is one of the fundamental facets of accepting and adapting to the digital payment mode. In this study, the perception of drivers is considered the independent variable, which includes the following constructs: ease of use, security concerns, and perceived benefits. Meanwhile,

digital payments adaptability and acceptability are the two dependent variables of the study with different constructs.

*Public (Motorcab Drivers') Perception* of the use of online transportation refers to the attitudes, beliefs, and opinions held by the general public regarding traffic regulations (Valerio, 2024). Public perception is proven that it can affect the view of online transportation. DOTr mentioned that they will utilize an Automatic Fare Collection System (AFCS) and the electronic toll collection. Those passengers who are not fortunate enough to apply for the AFCS must pay the driver in cash before boarding. The cashless payment solutions could help empower all modes of transportation, from small to large public transport vehicles (ABS-CBN News, 2020). The published journal article by (Sunio et al., 2021) showed that "The PUVMP (public utility vehicle modernization program) is one of the projects of the administration of President Duterte. Its objective is more than simple vehicle modernization. However, a holistic system approach and reform by transforming the dominant transport regime in the Philippines because online transportation provides services to the community, starting from the performance and attributes of transportation, can affect public perception. Good or bad perceptions exist in society towards online transportation, depending on the quality of the service itself. The service's success in the service sector is supported by the performance of online transportation drivers when providing services to the community. The services provided to the community will greatly affect the community's perception as consumers, both bad perceptions and good perceptions of online transportation (Johsia, 2022). 3 factors influence consumer perception: ease of use, security concerns, and perceived benefit.

The purpose of this construct in our study is to examine how these factors impact the ease of use, security concerns, and perceived benefits of online transportation services. For this reason, passenger perception plays a crucial role in determining the success of online transportation services. By understanding the factors that influence passenger perception, companies can improve their services to meet the needs and expectations of their customers. Motorcab drivers'

perceptions are also essential in online transportation services, as their satisfaction and feedback can directly impact the overall customer experience. Therefore, it is important to consider the perspectives of both passengers and drivers when assessing and improving their services.

*Ease of use* is the user's perception of the user-friendliness of a specific technology (Davis, 2021). Multiple research studies have demonstrated that user adoption of m-wallet services is substantially influenced by the ease of use, which in turn affects user intent toward m-wallet services (Lew et al., 2020). The complex system of transaction protocols and app manipulation causes confusion among technically advanced young people, elderly citizens, and uneducated merchants. The functionalism of digital services is increasing exponentially, particularly in order to ensure safety and security. The gradual increase in literacy rate and awareness is accompanied by restrictions. A digital payment service that is both user-friendly and technologically advanced will have operations that are both illustrious and vernacular. It will also have a simple and defined interface that is accessible to even the most non-technical users, while also ensuring immense security and privacy. Furthermore, in order to guarantee consistent ease and security across all platforms, it is essential to implement two-factor authentication (UPI pin and biometrics) that is protected by strict time-outs. Additionally, biometrics may be implemented for each event of subsequent application access. The previous app/transaction state will be disabled if the app is closed for a specified time-out.

Ease of use refers to digital payment systems' perceived simplicity, convenience, and user-friendliness for motorcab drivers and passengers. It encompasses factors such as the appearance of the payment interface, ease of initiating transactions, clarity of instructions, and overall smoothness of the payment process.

*Security concerns* in the digital age has become a major concern for consumers and businesses in e-commerce. Fortunately, technological advances have made it possible to implement robust security measures, such as two-factor

authentication and end-to-end encryption, that protect online transactions. (Marquez, 2023 ).

Security concerns involve protecting personal and financial information during transactions and the trustworthiness of the online transportation platform in safeguarding data. Security concerns refer to the worry or tension experienced by pedicab drivers and passengers regarding the safety and protection of their financial information, personal data, and transactions when using digital payment systems. They include perceptions of risks such as unauthorized access, data breaches, identity theft, and fraud and the overall reliability and robustness of security measures implemented within the digital payment platform.

*Perceived Benefits* are a collection of positive aspects that are derived from the final results of the process of enjoying the services that have been pursued. Nevertheless, Chemingui and Lallouna (2020) argued that customers' utilization of technology isn't just determined by the utility value of the technology itself; they also experience psychological effects. This is consistent with the explanation provided by Putri et al. (2020), which suggested that customers will experience the value of utilization and emotional values when they use a product or service. In the reverse process of alternative weighing and selection, both categories of benefits are expressed as evaluative criteria. Financial benefits, usability, and enjoyment are the three indicators of perceived benefits that customers typically experience when employing mobile payment, according to Zhao et al. (2020). The theory clarifies how consumers act in the adoption of technology, as per Zhang et al. (2020). Furthermore, benefits are the perceived usefulness and simplicity of use which are the foundation of the theory (Kaouther, 2020). Nevertheless, a study conducted by Kesharwani et al. (2020) suggested that perceived benefits can serve as a representation of the function by combining perceived usefulness and perceived simplicity of use. Perceived benefits are a compilation of the total benefits that consumers experience while utilizing a device.

Perceived benefit refers to the value and advantages consumers believe they receive from using online transportation services, such as cost-effectiveness, time-

saving, and convenience compared to traditional modes of transportation. Perceived benefit refers to the personal assessment made by motorcab drivers and passengers regarding the advantages, usefulness, and positive outcomes associated with adopting and using digital payment systems for transactions. It includes perceived improvements in convenience, efficiency, accessibility, cost-effectiveness, safety, and overall satisfaction derived from utilizing digital payment platforms compared to traditional cash-based transactions.

*Acceptability* is an approach to understanding the adoption of a new information system. It defines three factors that affect the user's acceptance of the Technology: *Transaction fees*, *Security issues*, and *Payment reliability*.

*Acceptability* refers to the degree to which motorcab drivers are willing to embrace and integrate digital payment systems into their regular transactional practices. It included factors such as attitudes, preferences, willingness to adopt, and intention to use digital payment platforms. Acceptability also considers the match of digital payment features and functionalities with the needs, habits, and expectations of pedicab drivers and passengers and the perceived compatibility of digital payment systems with existing practices and infrastructure.

*Transaction fees positively* impact the continued use of mobile payments through satisfaction, which is an important factor in their continued purpose. Trust can also be positively influenced by perceived similarity and perceived entitativity between online and mobile payments (Cao et al., 2021).

Transaction fees refer to the financial expenses imposed on motorcab drivers for using digital payment systems to conduct transactions. These fees may include fixed prices, percentage-based fees calculated on the transaction amount, or a combination. Transaction fees also encompass any additional charges, such as service fees, processing fees, or convenience fees, levied by digital payment service providers or intermediaries for facilitating the electronic transfer of funds between parties.

Trust issues refer to the extent to which customers perceive safety when utilizing a specific online payment method (Chawla & Joshi,

2022). Digital payments contain sensitive information, thereby introducing security risks if the device is compromised or lost. Many investigations (Moorthy et al., 2020) highlighted security risks associated with digital payments, but some studies (e.g., Khrais & Azizi, 2020) did not address this issue. This study argued that security issues are a significant factor deserving of investigation. This study presented the following hypothesis to investigate the correlation between social influence and Indian user attitudes on the adoption of mobile wallet services.

Trust issues refer to concerns or doubts regarding the reliability, honesty, and authenticity of digital payment systems and the people involved in facilitating transactions. It includes perceptions of risk related to potential security violations, fraud, data misuse, or other unethical practices that may undermine confidence in the safety and dependability of digital payment platforms. Trust issues also include transparency, accountability, and the perceived competence and honesty of digital payment service providers and intermediaries.

*Reliability of Payment* refers to digital payment systems' reliability, consistency, and accuracy in processing transactions accurately and efficiently. It encompasses the ability of payment platforms to facilitate transactions quickly, without delays, errors, or interruptions. Payment reliability also includes consideration of system performance, availability, and resilience to technical glitches or failures, ensuring that transactions are completed reliably and without disruption.

Another thing that makes people worry about online security is how reliable the payment system is. This is people's ability to believe that EPS can do what needs to be done without failing (Mrabet et al., 2020). In 2020, Ho and Ng did a study that compared EPS to traditional payment systems. They found that EPS's risk performance might make it harder for people to use it. Amedu (2020) said that some people have doubts about how reliable EPS is, which makes them less likely to accept it. It was stated by Pocar (2020) that one reason why EPS isn't widely used is that the network isn't always available. He also talked about eleven transactions in terms of consistency point of sale. It was noted that not all point-of-sale purchases

go through smoothly, which could let customers know that the system isn't always reliable (Lee et al., 2020).

Some researchers also discussed adaptability in digital payments (Teoh et al., 2021). Their study of Malaysian respondents who used digital payment also found that the most favorable factors affecting digital payments were ease of use and self-efficacy. However, they found a negative relationship between Trust and security (Reddy, 2021) found that the digital medium provides ease of use, safety, and security in payments. These issues were also discussed by Akhila Pai (2021). Along with ease of use, social factors and brand perception influence passenger adoption of digital payment (Chua et al., 2020). This was also supported by the research by Andrew et al. (2021), who also discussed the loyalty factor. In his article, Sivathanu (2021) mentioned the importance of how customers want to behave and resistance to innovations in the usage of digital payment. Three factors influence pedicab driver and passenger acceptability: *Trust in financial institutions, Familiarity with technology-perceived benefits, and Lifestyle compatibility*.

*Adaptability* refers to the ability and willingness of motorcab drivers to adjust their behaviors, practices, and routines to accommodate the acceptance and utilization of digital payment systems. It includes how individuals can learn, understand, and effectively use digital payment platforms within their existing workflows and preferences. Adaptability also includes the capacity to overcome barriers, learn new skills, and embrace changes in payment methods and technologies to incorporate digital payments into daily transactions successfully.

*Trust in financial institutions* in the payment system is shown to positively affect the usage of digital modes of payment. The central bank and banks have been in charge of regulation and the payment system for a long time. Now, non-banks have joined the framework as new players. The Monetary Authority of Singapore recently did an empirical study that found trust in banks changes the types of deals that happen. A cross-country study found that people who lived in countries where people didn't trust banks as much chose to pay for things with cash. Occasionally, a rise in Trust can cause people to open accounts and start using those accounts.

Central banks are also very important for keeping the banking system safe, honest, and stable. Having dealt with online fraud before can change your views, how you see things, your trust, and your payment habits. Card payments are affected by news stories about these events. How people used debit cards was influenced by the direction, strength, and frequency of media coverage. It has only been shown in a few studies that people use digital forms of payment when they have no cash on hand. It's known as "cash first" or "cash-burning," and consumers think it's the best policy. There are also studies that show people still pay with cash because it's hard to break old habits.

Trust in Financial Institutions is how much faith, trust, and dependability motorcab drivers have in banks, payment service providers, and other financial institutions that facilitate digital payments. It includes how people feel about the institution's honesty, skill, security measures, and dedication to protecting personal and financial property. In addition to past experiences, a person's readiness to trust financial institutions with their money and data is affected by their reputation, openness, and ability to address concerns.

*Familiarity with Technology's* perceived benefits has also influenced the intention to use digital wallets. People don't change their minds about using digital payments based on how useful they seem or how easy they are to use. On the other hand, opinions and beliefs about risks have a big effect on people's plans to use digital payments. In 2020, Zhang et al. (Zhang, et al.) said that people's decisions to buy things online were based on how they thought about the risks of product effects, service risks, and other risks. How much people trust an e-wallet site and whether or not people have heard bad things about it also affect what people buy. In 2020, Arifin et al. found that in the case of e-wallets, five perceived risk factors discourage people from using e-wallets when shopping online, with social risk having no significant effect. Among these factors, security risk is the primary concern preventing people from adopting e-wallets. Consumers face various challenges with the rise of e-wallets, including concerns about payment security, data safety, the legality and enforceability of e-contracts, insufficient information,

product quality, and the enforcement of consumer rights. Many stores fail to recognize the key factors that influence customers' perception of risk, contributing to this issue. A person's perception of these risks directly affects their decision to use e-wallets. However, there is still a lack of clear answers in studies regarding how consumers perceive the risks of using e-wallets. This paper addresses this gap by focusing on why students choose to use e-wallets.

A motorcab driver or rider's familiarity with technology is how well they understand, have used, and feel at ease with digital payment systems and other related tech tools. It looks at how well someone knows how digital payment systems work, how quickly they can finish transactions, and how well they can use payment interfaces. There is a level of familiarity with technology where someone has used it before and is sure they can use digital payment systems properly. These things affect how quickly and easily someone can accept and use new ways to pay with technology.

*Lifestyle compatibility* refers to "the shopping habits and daily lifestyles that influence user technology adoption" (Alswaigh et al., 2021). Therefore, the user's decision to employ Technology is influenced by lifestyle compatibility. Multiple research investigations (Hussain et al., 2022) have integrated the effects of various lifestyle compatibility dimensions on the propensity to adopt m-payment services, suggesting that lifestyle compatibility is a significant factor in determining users' intention to adopt digital payments. Therefore, this investigation poses a next hypothesis: to investigate the correlation between lifestyle compatibility and the attitudes of Indian users toward the adoption of digital payments services.

Lifestyle compatibility is how digital payment methods fit in with pedicab drivers' and riders' daily habits, routines, preferences, and financial situations. Concerns include how adaptable payment options are to different plans, transaction frequencies, and financial requirements. Other things, like accessibility, affordability, convenience, and ease of integration with current lifestyle patterns, affect people's willingness and ability to use digital payments successfully in their daily lives. When motorcab drivers recognize this particular modality's positive

advantages and convenience, they are more likely to embrace it. They accept potential digital payments, given their familiarity with the technology's delivery and secure construction. This aligns with their compatibility with their lifestyle. Furthermore, the degree of confidence in the security protocols of digital payment systems considerably influences individuals' inclination to embrace this mode of payment. In addition, the increasing availability of digital payment choices by businesses and service providers has led to a higher likelihood of individuals embracing this technology as an integral component of their everyday activities. Moreover, the simplicity and efficiency of digital payment methods play a crucial role in influencing motorcab drivers' acceptance. As individuals gain greater familiarity with the convenience and reliability of digital payment systems, they exhibit a greater weakness in incorporating them into their routine financial activities.

Furthermore, the capacity to conveniently monitor and regulate expenditures via digital payment systems is attractive to numerous individuals seeking enhanced financial autonomy. This additional advantage further promotes the acceptance of digital payments as a preferred means of carrying out transactions. The widespread acceptance of digital payments can be attributed to the growing popularity of online shopping and the emergence of digital payment methods. As an increasing number of passengers embrace digital payment methods, pedicab drivers are experiencing enhanced convenience in making transactions without the necessity of actual currency or cards.



**ACCEPTABILITY**

Transaction Fees

Reliability of the Payment  
System

Trust Issues

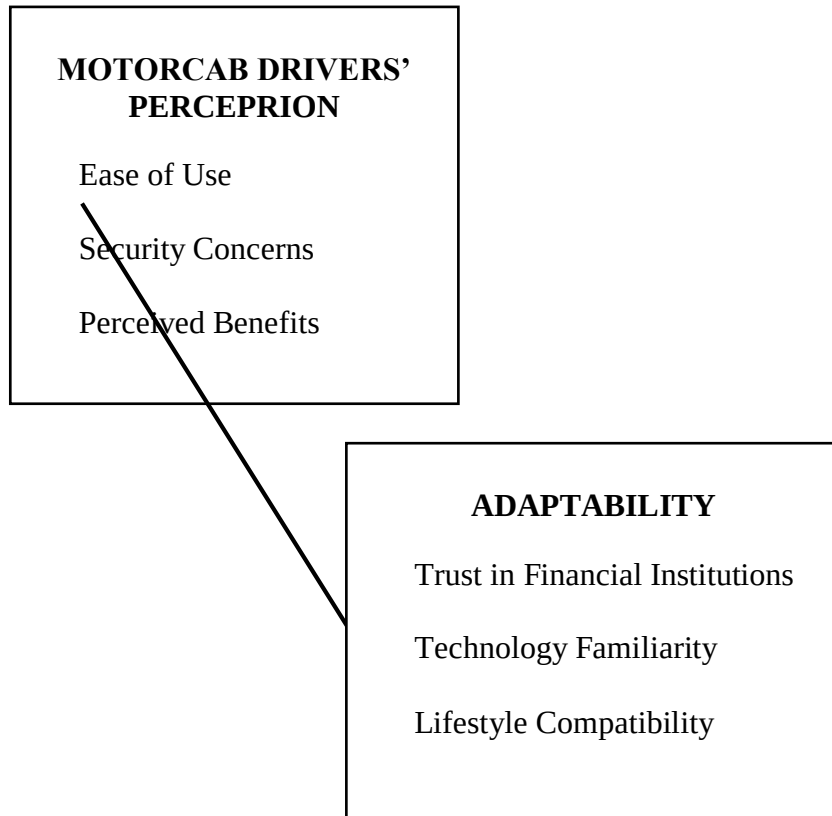


Figure 1. Schematic Diagram of the study

### *Statement of the Problem*

This study will explore the significant relationship between motorcab drivers' perceptions of their acceptability and adaptability.

Specifically, it sought to answer the following questions:

1. What is the demographic profile of the respondents in terms of age, gender, educational attainment, marital status, income ( Day to Day ), living conditions, and work conditions?

2. What is the level of Motorcab drivers' perception of digital payments in terms of ease of use, security concerns, and perceived benefits?
3. What is the level of Motorcab drivers' acceptability towards digital payments in terms of transaction fees, reliability of the payment system, and trust issues?
4. What is the level of Motorcab drivers' adaptability towards digital payments in terms of Trust in Financial Institutions, Technology Familiarity, and Lifestyle Compatibility?
5. Is there a significant relationship between Motorcab drivers' perception of digital payment and their acceptability?
6. Is there a significant relationship between the Motorcab drivers' perception of digital payments and adaptability?

#### *Null Hypotheses:*

The purpose of this study is to test the following hypothesis:

HO1: There is no significant relationship between motorcab drivers' perceptions of digital payment and their acceptability.

HO2: There is no significant relationship between the motorcab drivers' perception of digital payments and adaptability.

#### *Significance of the Study*

Thus, this study aimed to explore the perception, acceptability, and adaptability of digital payments among motorcab drivers to determine how these factors influence their willingness to adopt this technology in Ozamiz City. Focusing on motorcab drivers is appropriate because they are a significant part of the local transportation sector and are directly impacted by digital payment systems. Moreover, this study sheds light on how digital payments can improve the

efficiency, convenience, and safety of their daily transactions while addressing potential barriers to their adoption.

## **RESEARCH METHODOLOGY**

### *Research Design*

This study used a quantitative research design employing a descriptive-correctional approach by Lathom et al. (1995). These designs were integrated to establish a more concrete approach to collecting. It is interpreting and analyzing the data. A descriptive approach aims to describe a population, situation, or phenomenon accurately and systematically. This design is quantitative as it

attempts to collect information and statistically analyze it. Descriptive research consists of statistical outcomes that investigate phenomena in natural settings and do not manipulate variables. Subsequently, a correlational research design is incorporated to determine the degree to which a relationship exists between two or more variables. It is limited in nature and is a non-experimental research design where the researcher examines the relationship between two or more variables in a natural setting and does not involve manipulation or control. The descriptive-correlational design described the variables and the relationships occurring naturally between and among them. This design will be appropriate for the Study since it will explore the relationship between the level of effectiveness of the e-payment platform used by pedicab drivers in Ozamiz City.

#### *Locale of the Study*

The study was conducted in Ozamiz City, Misamis Occidental, specifically in Ozamiz City. The people in this city are using motorcars as a mode of transportation. Driving or operating pedicab units play a crucial role in providing a means of living for many locals. Pedicab drivers represent more than just a job. Instead, they embrace a lifestyle, expertly driving through cities with unwavering commitment and courage. The pedicab industry plays a crucial role in the local economy by offering job prospects to persons from various backgrounds. The motorcab represents the ability to recover quickly from difficulties, the chance for progress, and the sense of belonging to a group, transporting the hopes and dreams of the people of Ozamiz City toward a more promising tomorrow. It is a place where the use of digital payments is being planned and is in accordance with the city code. The majority of Ozamiz City residents rely on motorcycles as their main source of income. Therefore, the availability of e-payment options for services such as parking fees and charges would be extremely helpful for the citizens. This project is in line with the city's objective of improving ease and efficiency in everyday transactions. In addition, with the implementation of e-payment methods, Ozamiz City can decrease its dependence on cash transactions, resulting in a more safe and

transparent financial system. This modern method will not only be helpful to the people but also make a significant contribution to the overall economic advancement of the city.

### *Respondents of the Study*

The respondents were chosen through a purposive sampling technique. There are 4800 registered motorcab drivers in Ozamiz City, and 356 respondents were randomly selected to participate in our study. The researchers approached the respondents through face to face in common areas in Ozamiz City. In choosing the respondents, the following criteria were used: 1) must be a current registered pedicab driver; 2). must be a resident of Ozamiz City, and 3) must be willing to participate. This ensures informed consent and cooperation throughout the research process. Moreover, the researcher briefly discussed the subject and the purpose of the study with the selected respondents and requested their participation and time commitment. After that, the respondents gave their consent to serve as the respondents of the study.

### *Data Gathering Instruments*

*A. Motorcab Drivers' Perception (Questionnaire).* The questionnaire was adapted from Viswanathan, et al. (2017) The questionnaire has 19 indicators and consists of three constructs: ease of use, security concerns, and perceived benefits.

In determining the perception of Motorcab Drivers, the following scale was used:

| <b>Responses</b>         | <b>Continuum</b> | <b>Interpretation</b> |
|--------------------------|------------------|-----------------------|
| 4- Strongly Agree (SA)   | 3.25-4.00        | Very High (VH)        |
| 3- Agree (A)             | 2.50-3.24        | High (H)              |
| 2- Disagree (D)          | 1.75-2.49        | Low (L)               |
| 1-Strongly Disagree (SD) | 1.00-1.74        | Very Low (VL)         |

*B. Acceptability (Questionnaire).* The questionnaire was adapted from Brög, W., & Hoogendoorn-Lanser, S. (2017). It consists of 3 constructs: Transaction Fees, Reliability of the Payment System, and Trust Issues. It has 20 indicators. This questionnaire was used to determine the acceptability of motorcab drivers.

In determining the acceptability of Motorcab drivers, the following scale was used:

| <b>Responses</b>         | <b>Continuum</b> | <b>Interpretation</b> |
|--------------------------|------------------|-----------------------|
| 4- Strongly Agree (SA)   | 3.25-4.00        | Very High (VH)        |
| 3- Agree (A)             | 2.50-3.24        | High (H)              |
| 2- Disagree (D)          | 1.75-2.49        | Low (L)               |
| 1-Strongly Disagree (SD) | 1.00-1.74        | Very Low (VL)         |

*C. Adaptability (Questionnaire).* This is a four point-Likert scale questionnaire adapted and modified from Shaheen, S. A., & Cohen, A. P. (2013). The questionnaire consists of 3 constructs: Trust in Financial Institutions, Technology Familiarity, and Lifestyle Compatibility. It has 20 indicators.

In determining the adaptability of Motorcab drivers, the following scale was used:

| <b>Responses</b>         | <b>Continuum</b> | <b>Interpretation</b> |
|--------------------------|------------------|-----------------------|
| 4- Strongly Agree (SA)   | 3.25-4.00        | Very High (VH)        |
| 3- Agree (A)             | 2.50-3.24        | High (H)              |
| 2- Disagree (D)          | 1.75-2.49        | Low (L)               |
| 1-Strongly Disagree (SD) | 1.00-1.74        | Very Low (VL)         |

### *Data Gathering Procedure*

Collecting data was an important part of all study projects. So, the interviewees were carefully questioned to get all the information that was needed. Before starting the survey with the chosen respondents, the researchers asked for an approval from the university's Dean of the College of Business Administration to do the study and interview. This was done through a formal letter. It was only after getting permission from the Dean that the researchers asked the Land Transportation Office (LTO) for permission to do the study in the city. After getting the necessary permissions, the researchers went ahead with their plans. Once the questions have been answered, the researchers retrieved them. Statistical methods were used to count, assess, and look at the data.

### *Mode of Analysis*

The following statistical tools were employed to analyze and interpret the data collected in this study:

*Mean and Standard Deviation* were utilized to assess pedicab drivers' perceptions, acceptability, and adaptability toward electronic payments.

*The Pearson Product-Moment Correlation Coefficient* was employed to explore the relationships among the variables Perception, Acceptance, and Adaptability and their potential influences.

### *Ethical Considerations*

Before conducting the study, all ethical requirements were carefully followed in order to conduct the research properly. Participation in this study was entirely voluntary, and respondents maintained the opportunity to withdraw at any point, even after providing initial consent and signing the permission form. All respondents were granted informed consent, assuring their full comprehension of the study's objectives and their willingness to participate. Respondents were

guaranteed that declining or withdrawing from participation would result in no consequences and would not impact their relationship with the researcher.

Respondents maintained the ability to review, change, or remove any information they submitted at any stage of the Study. A consent letter provided to legally authorized respondents included essential information regarding the Study's advantages, implications, and other relevant elements, allowing them to make an informed decision ahead of participation.

The identities of respondents were anonymous to maintain confidentiality. Identifiers (e.g., Respondent 1; Respondent 2, etc.) were utilized to protect personal information. The Study maintained integrity by appropriately acknowledging trustworthy sources, transparently presenting results, and assuring accurate and ethical interpretation of all data.

## **RESULTS AND DISCUSSIONS**

### *Demographic Profile of the Respondents*

Table 1 presents the demographic profile of the 356 respondents and reveals that the majority are male (96.89%), indicating a gender imbalance in the motorcab driving profession. The most common age range is 45-48 years (14.96%), followed by 25-28 years (13.84%). This suggests that motorcab drivers are predominantly middle-aged, with a smaller portion of the younger population engaging in this

work. For this reason, older drivers are more experienced and may have been in the profession for a longer period of time, which could impact their perception of and adaptability to digital payment systems. While younger drivers may be more tech-savvy and open to new technologies, older drivers may require additional training and support to successfully transition to digital payment methods. This highlights the importance of considering age demographics when implementing new technologies in the motorcab driving profession.

On the other hand, the lower age category is 62-65, with 1.69%, which means that there are still drivers who are senior citizens who fail to engage in digital payment systems due to a lack of familiarity or comfort with technology. In terms of educational attainment, the highest percentage of respondents have no formal education because they easily got married and started to have a family at a young age, limiting their opportunities for higher education. Another reason is that their family did not have enough income, so they were forced to find a way and work hard. As a result, these individuals may have missed out on opportunities to learn about and adapt to new technologies, including digital payment systems. They may be familiar with the technology, but they find it difficult to navigate and utilize more advanced features. This lack of exposure to technology may also contribute to their hesitation or reluctance to embrace digital payment systems, as they may feel overwhelmed or unsure about how to use them effectively. Meanwhile, 19.77% completed secondary education, highlighting potential challenges for digital literacy, which could affect the adoption of digital payments.

Furthermore, only 5.32% of motorcab drivers have a college degree, indicating a potential understanding of the technology but limited knowledge of its more complex functions. In terms of their marital status, the majority of motorcab drivers are married, which could indicate a sense of responsibility and stability that may influence their approach to adopting new technologies. Additionally, their family obligations may also play a role in their decision-making process when it comes to embracing digital payment systems.

In terms of their income and financial stability, motorcab drivers may be more cautious in adopting digital payments, as they may prefer to stick to familiar and reliable methods of handling money. With 401-600 pesos within 7-9 hours a day, motorcab drivers may be hesitant to switch to digital payments due to potential fees or uncertainties about the security of their funds. This cautious approach may stem from a desire to protect their hard-earned income and ensure financial stability for themselves and their families. This is especially drivers who only rent for a day and make 200 to 400 pesos a day with no more than 10 hours of use of the vehicle may be more inclined to rely on cash transactions to avoid any additional costs or complications that could arise from using digital payment platforms. Additionally, the lack of access to smartphones or internet connectivity in some areas may also contribute to their preference for traditional payment methods. Collectively, these findings underscore the importance of targeted interventions to improve digital literacy skills among motorcab drivers, as well as initiatives to increase access to higher education opportunities for individuals in this occupation. Efforts to provide targeted support and resources for these age groups could improve overall proficiency in technology use among motorcab drivers.

The highest level of proficiency in technology use was observed among drivers aged 25-48, suggesting that focusing on this age group for training and support could lead to significant improvements in digital literacy within the profession. This significant difference shows the importance of customized training programs that address the unique demands and challenges faced by motorcab drivers across all age demographics. The findings underscore the potential efficacy of age-specific interventions in improving technology skills among motorcab drivers, hence promoting efficiency and competitiveness within the business. It is essential for organizations and policymakers to recognize the diverse needs of drivers across different age groups and implement targeted strategies to bridge the digital divide within this profession.

Generally, as a way to stop the spread of COVID-19 once these forms of transportation start running again, the Land Transportation Franchising and

Regulatory Board (LTFRB) says it is encouraging people to use digital payments. A number of cashless payment providers have been in touch with the office to make this possible. It was GCash that was one of the first to work with the government on this. It is now "normal" for people to use their phones to pay for things on public transportation. This is not an extra cost that taxi drivers should think about. Instead, this change is meant to keep drivers and riders from touching each other directly, which will help stop the spread of COVID-19. "GCash made this new deal possible, and I'm very grateful for that," DOTr Secretary Arthur Tugade said.

Most motorcab drivers in Ozamiz City who use technology age ranges to 45-48 years (14.96%) and 25-28 years (13.84%) have already expressed their willingness to adapt to this new cashless payment system in order to prioritize the safety and health of both themselves and their passengers. With the help of GCash, these drivers can easily transition to a more convenient and secure way of receiving payments.

In comparison, only 1.69% of motorcab drivers are at the oldest age, range of 62-65 years. It implies a lower likelihood of resistance to the new cashless payment system among older motorcab drivers in Ozamiz City. According to Yang (2023), compared with other age groups, the likelihood of older adult groups using the Internet is still low. Specifically, it has been noted that young people under 25 use digital payments at an 11-fold higher rate than people over 65. While older adults may use their phones more, that doesn't mean they'll be able to use digital payments. In fact, most older adults still prefer to pay for things with cash. Older people may not have used these apps because they were concerned about their quality and usefulness, the accuracy of the information they gave, the possibility of mistakes, and the safety and privacy of their personal information.

Subsequently, in such cases, the total number of motorcab drives was divided based on sex. As male motorcab drivers, there was a total number of 343, which denotes 96.89% of the total respondents. On the other hand, there were 11 female motorcab drivers, which comprises 3.11%.

The analysis shows that motorcab drivers, based on gender, reveal a significant gender disparity, with males making up the majority of drivers. This could be due to societal norms and expectations regarding driving as a profession, as well as potential safety concerns for female drivers working late hours. Additionally, efforts to increase diversity and inclusion within the motorcab driver industry may help address this imbalance. Females are accustomed to taking care of the children only at home, while males drive and work hard for the family. The difference between males and females in driving situations is that males are often seen as the primary breadwinners and providers, leading to more men pursuing careers as motorcab drivers. However, promoting equal opportunities and challenging traditional gender roles can help create a more balanced representation in the industry. Efforts to provide equal access to training and job opportunities for women in the motorcab driver industry can help break down barriers and increase female participation. By challenging stereotypes and promoting inclusivity, the industry can benefit from a more diverse workforce that reflects the community it serves.

There was a significant variation in educational attainment among motorcab drivers, with some having completed only high school and others possessing college degrees. Among motorcab drivers who attained a college education, there were 15 individuals (4.24%). Conversely, motorcab drivers lack formal education, including 83 individuals (23.25%). Recognizing the diverse origins and educational levels of motorcab drivers is essential for the implementation of specialized support and training programs. By rectifying these inequities, the industry may enhance overall safety, professionalism, and opportunity for all drivers. This may also result in enhanced job satisfaction and improved service for passengers.

Furthermore, comprehending the educational qualifications of motorcab drivers might facilitate the development of more customized legislation and regulations for the sector. Moreover, by offering educational opportunities and tools for motorcab drivers, we can enhance their abilities and knowledge, ultimately

resulting in a more proficient workforce. Investing in the education of motorcab drivers can yield advantages for both the drivers and the industry at large.

**Table 1. Demographic Profile of Respondents (n = 354)**

|                               | Category                      | Frequency  | Percentage  |
|-------------------------------|-------------------------------|------------|-------------|
| <b>Age</b>                    | 17-20                         | 11         | 3.10        |
|                               | 21-24                         | 24         | 6.78        |
|                               | 25-28                         | 49         | 13.84       |
|                               | 29-32                         | 26         | 7.33        |
|                               | 33-36                         | 42         | 11.86       |
|                               | 37-40                         | 43         | 12.14       |
|                               | 41-44                         | 35         | 9.89        |
|                               | 45-48                         | 53         | 14.96       |
|                               | 49-52                         | 29         | 8.19        |
|                               | 53-56                         | 24         | 6.78        |
|                               | 57-61                         | 12         | 3.39        |
|                               | 62-65                         | 6          | 1.69        |
|                               | <b>Total</b>                  | <b>354</b> | <b>100%</b> |
| <b>Gender</b>                 | Male                          | 343        | 96.89       |
|                               | Female                        | 11         | 3.11        |
|                               | <b>Total</b>                  | <b>354</b> | <b>100%</b> |
| <b>Educational Attainment</b> | No Formal Education           | 83         | 23.45       |
|                               | Some Primary Education        | 42         | 11.86       |
|                               | Completed Primary Education   | 47         | 13.28       |
|                               | Some Secondary Education      | 67         | 18.93       |
|                               | Completed Secondary Education | 70         | 19.77       |
|                               | Some College/University       | 30         | 8.47        |

|                              |            |             |
|------------------------------|------------|-------------|
| Completed College/University | 15         | 4.24        |
| Postgraduate Education       | 0          | 0           |
| <b>Total</b>                 | <b>354</b> | <b>100%</b> |
| <b>Marital Status</b>        |            |             |
| Single Parent                | 134        | 37.85       |
| Married                      | 165        | 46.61       |
| Divorced                     | 22         | 6.21        |
| Widowed                      | 2          | 0.56        |
| Separated                    | 31         | 8.76        |
| <b>Total</b>                 | <b>354</b> | <b>100%</b> |
| <b>Income</b>                |            |             |
| Php. 201 – 400               | 52         | 14.69       |
| Php. 401 – 600               | 156        | 44.07       |
| Php. 601 – 800               | 114        | 32.20       |
| Php. 801 – 1,000             | 32         | 9.04        |
| <b>Total</b>                 | <b>354</b> | <b>100%</b> |
| <b>Living Condition</b>      |            |             |
| Own House                    | 201        | 56.78       |
| Rented House/Apartment       | 102        | 28.81       |
| Shared Accommodation         | 35         | 9.89        |
| Temporary Shelter            | 16         | 4.52        |
| Other                        | 0          | 0           |
| <b>Total</b>                 | <b>354</b> | <b>100%</b> |
| <b>Work Condition</b>        |            |             |
| Less than 4 hours            | 22         | 6.21        |
| 4 to 6 hours                 | 49         | 13.84       |
| 7 to 9 hours                 | 143        | 40.40       |
| 10 to 12 hours               | 62         | 17.51       |
| More than 12 hours           | 78         | 22.03       |

|              |            |             |
|--------------|------------|-------------|
| <b>Total</b> | <b>354</b> | <b>100%</b> |
|--------------|------------|-------------|

### *Level of Motorcab Drivers' Perception Toward Digital Payments*

Based on the findings, motorcab drivers have a high level of perception toward digital payments. Thus, it indicates that they are open and willing to adopt new technology in their payment methods. This positive attitude can lead to increased efficiency and convenience for both the drivers and their customers.

The overall mean is 2.55, with a standard deviation of 0.41. This indicates that the majority of motorcab drivers view digital payments positively and are likely to adopt this method in their transactions. The low standard deviation suggests that there is a general consensus among drivers regarding the benefits of digital payments. The ease of use, with a mean of 2.44, suggests that drivers find digital payment methods user-friendly, further supporting the likelihood of adoption. A standard deviation of 0.47 indicates that while most drivers find digital payment methods easy to use, there is still some variability in their perceptions. The interpretation of their ease of use is low. They believe that ease of use is the degree to which a person believes that using the system will require minimal effort (Biassoni, 2024). This suggests that while the majority of drivers see digital payments as convenient, there are still some who may find it more challenging.

Their security concerns have a high interpretation, as they believe that the system's security measures are not strong enough to protect their personal information. This may be a barrier to the widespread adoption of digital payment methods among drivers who prioritize security over convenience. Lastly, perceived benefits with high interpretation also play a role in the adoption of digital payment methods among drivers, as those who see significant advantages in using the system may be more willing to overlook security concerns. Additionally, drivers who value the convenience of digital payment methods may be more inclined to use them despite security concerns. Overall, the balance between perceived benefits and security measures will likely determine the widespread adoption of digital payment methods among drivers. According to Davis in 1989, the TAM theory (Technology

Acceptance Model) proposes that perceived usefulness and perceived ease of use are key determinants of user acceptance of Technology. This theory aligns with the findings that motorcab drivers find digital payments easy to use and beneficial, which may contribute to their high perception levels.

**Table 2. Level of Motorcab Drivers' Perception toward Digital Payments (n=354)**

| Constructs                                | M           | SD          | Interpretation |
|-------------------------------------------|-------------|-------------|----------------|
| Ease of Use                               | 2.44        | 0.47        | Low            |
| Security Concern                          | 2.58        | 0.40        | High           |
| Perceived Benefit                         | 2.63        | 0.35        | High           |
| <b>Perception toward Digital Payments</b> | <b>2.55</b> | <b>0.41</b> | <b>High</b>    |

*Note: Perception toward Digital Payments Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)*

#### *Level of Motorcab Drivers' Acceptability Toward Digital Payments*

In accordance with the findings, Motorcab Drivers` have high acceptability towards digital payments. The overall mean is 2.61, indicating that they perceive digital payments as easy to use, secure, and beneficial. This suggests that motorcab drivers are likely to adopt digital payment methods in the near future, with a standard deviation of 0.40. The study also found that younger motorcab drivers tend to have a higher level of acceptability toward digital payments compared to older drivers. This indicates a potential shift towards increased use of digital payment methods within the motorcab industry. The findings show a supporting connection with the anchored Theory of Reasoned Action (Ajzen & Fishbein, 1980).

The findings reveals a high level of motorcab drivers` acceptability towards digital payments. Reasoned Action Theory cultivates that individuals are more likely to adopt a behavior if they believe it will lead to positive outcomes and if they perceive social pressure to do so. Therefore, the high level of perception among motorcab drivers suggests that digital payments are likely to become widely adapted in the near future. This suggests that familiarity and experience play a significant role in shaping attitudes toward digital payments among motorcab drivers.

According to Smith et al. (2018), they found that users who have more experience with technology are more likely to perceive it as useful and easy to use, leading to higher levels of acceptance. This highlights the importance of providing adequate training and support to new users in order to facilitate their adoption of digital payment solutions. Additionally, research has shown that perceived usefulness and ease of use are key factors influencing individuals' acceptance of new technologies. Therefore, efforts to enhance these perceptions among motorcab drivers may lead to increased adoption rates of digital payment systems in this industry.

The level of motorcab drivers' acceptability towards digital payments has three constructs with a high level of interpretation: Firstly, transaction fees with a mean of 2.71 indicate a moderate level of concern among drivers regarding additional costs associated with digital payments. Moreover, a standard deviation of 0.44 suggests that there is some variability in drivers' attitudes towards transaction fees. Its high interpretation suggests that while most motorcab drivers may have some concerns about transaction fees, there is also a significant number who may be more open to accepting these costs.

This variability in attitudes highlights the importance of targeted strategies to address drivers' specific concerns and increase overall acceptance of digital payment systems in the industry. Secondly, the reliability payment system, with a mean of 2.53, indicates a generally positive perception of the system's reliability among motorcab drivers. This suggests that most drivers trust the payment system to function consistently and efficiently, which is essential for widespread adoption and usage. A standard deviation of 0.38 indicates a high level of agreement among drivers regarding the reliability of the payment system. With high levels of interpretation of reliability and trust in the payment system, it is important for companies to continue to prioritize consistent performance and efficiency to further increase acceptance among drivers. Additionally, offering incentives or rewards for using digital payment systems can also encourage more drivers to transition away from traditional cash transactions.

By providing benefits such as cashback rewards or discounts for using digital payment systems, companies can further incentivize drivers to make the switch. This will not only streamline operations and increase efficiency but also enhance the overall user experience and satisfaction. In the long run, embracing digital payment systems can also lead to cost savings for companies by reducing the need to handle cash and minimizing the risk of theft or fraud. Overall, making the shift towards digital payments can result in a win-win situation for both companies and drivers.

**Table 3. *Level of Motorcab Drivers' Acceptability toward Digital Payments (n=354)***

| <b>Constructs</b>                            | <b>M</b>    | <b>SD</b>   | <b>Interpretation</b> |
|----------------------------------------------|-------------|-------------|-----------------------|
| Transaction Fees                             | 2.71        | 0.44        | High                  |
| Reliability Payment System                   | 2.53        | 0.38        | High                  |
| Trust Issues                                 | 2.60        | 0.39        | High                  |
| <b>Acceptability toward Digital Payments</b> | <b>2.61</b> | <b>0.40</b> | <b>High</b>           |

*Note: Acceptability toward Digital Payments Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)*

#### *Level of Motorcab Drivers' Adaptability Toward Digital Payments*

The level of motorcab Drivers' adaptability towards digital payments is shown in Table 4. In line with the findings, motorcab drivers have a high level of adaptability toward digital payments. The overall mean is 2.58, indicating that motorcab drivers generally have a positive attitude toward using digital payment systems. This suggests that there is potential for further adoption and integration of digital payment methods within the motorcab industry. , with a standard deviation of 0.49. This indicates that motorcab drivers are generally accepting and open to using digital payment systems. However, there may still be some concerns or barriers related to transaction fees and trust issues that need to be addressed to improve their adaptability further.

There are three constructs that measure how adaptable motorcab drivers are to digital payments, with two high and one low interpretations. The first construct

is trust in financial institutions, with a mean of 2.68, indicating a moderate level of trust in financial institutions among motorcab drivers. A standard deviation of 0.41 indicates that there is some variability in the level of trust among motorcab drivers. A high level of interpretation means that most motorcab drivers have a moderate level of trust in financial institutions, but some may have higher or lower levels of trust. Next, technological familiarity, with a mean of 2.61, indicates that motorcab drivers have a moderate level of familiarity with technology, as indicated by the mean. The standard deviation of 0.37 suggests that there is some variability in technological familiarity among this group of drivers. A high level of interpretation means that while most motorcab drivers have a moderate level of technological familiarity, some are more or less familiar with technology than others.

This variability could be due to factors such as age, education level, or personal interest in technology. Lastly, motorcab drivers' lifestyle compatibility, with a mean of 2.46, means that the majority of motorcab drivers have a moderate level of compatibility with their lifestyle, but some may find it more or less compatible. This could be influenced by factors such as work hours, family commitments, or personal preferences. A standard deviation of 0.56 means that there is no significant variability in lifestyle compatibility among motorcab drivers.

This suggests that most motorcab drivers have a similar level of compatibility with their lifestyle. This results in a low interpretation that leads to a generalization that motorcab drivers have a moderate level of lifestyle compatibility overall. However, it is important to consider individual differences and unique circumstances that may impact this compatibility.

In conclusion, the adaptability of motorcab drivers to digital payment systems, with a mean of 2.58, means that they are generally open to incorporating new technologies into their work routine. This level of adaptability can be attributed to the necessity of keeping up with modern trends in order to remain competitive in the industry. With a standard deviation of 0.49, it is evident that while most motorcab drivers are open to digital payment systems, there is still some variability in their willingness to adopt new technologies. This suggests that further research

and targeted interventions may be needed to address barriers to implementation for those who may be less receptive.

It resulted in a high interpretation of the data, indicating that there may be underlying factors influencing individual drivers' attitudes toward technology adoption. By identifying and addressing these barriers, businesses can better support their employees in embracing new technologies for improved efficiency and competitiveness in the industry.

Motorcab drivers' knowledge of how to use digital payment systems effectively can significantly increase their willingness to adopt this technology. This suggests that targeted interventions focused on education and assistance could further improve the acceptance of digital payments among motorcab drivers. Furthermore, the study highlights the importance of tailoring interventions to specific user groups to maximize effectiveness. By understanding the unique needs and challenges faced by motorcab drivers, payment system providers can better design strategies to encourage adoption and usage.

**Table 4**  
***Level of Motorcab Drivers' Adaptability toward Digital Payments***  
***(n=354)***

| <b>Constructs</b>                           | <b>M</b>    | <b>SD</b>   | <b>Interpretation</b> |
|---------------------------------------------|-------------|-------------|-----------------------|
| Trust in Financial Institutions             | 2.68        | 0.41        | High                  |
| Technology Familiarity                      | 2.61        | 0.49        | High                  |
| Lifestyle Compatibility                     | 2.46        | 0.56        | Low                   |
| <b>Adaptability toward Digital Payments</b> | <b>2.58</b> | <b>0.49</b> | <b>High</b>           |

*Note: Adaptability toward Digital Payments Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)*

#### *Significant Relationship between Motorcab Drivers' Perception toward Digital Payments and their Acceptability*

Table 5 demonstrates a significant positive correlation between motorcab drivers' perceptions of digital payment systems and their acceptability, with an R-value of 0.56 and a p-value of 0.00. According to the interpretation guidelines, an

r-value between 0.31 and 0.60 indicates a strong positive correlation, while a p-value below 0.01 suggests high statistical significance. This indicates that as drivers' perceptions improve—particularly regarding the reliability, security, and convenience of digital payments—their likelihood of accepting such systems increases. Studies support this, noting that positive user perceptions are a critical driver of technology adoption (Venkatesh et al., 2003). When drivers perceive digital payments as beneficial and trustworthy, they become more open to using these technologies in their daily work, thus fostering acceptance. Furthermore, research has shown that positive user perceptions also lead to increased satisfaction and loyalty towards digital payment systems. Ultimately, understanding and improving drivers' perceptions can play a crucial role in the successful adoption and integration of digital payment technologies in the transportation industry.

Research in technology acceptance highlights similar findings, suggesting that perceived usefulness and ease of use are among the top determinants of whether individuals adopt new technologies (Davis,1989). Digital payments that improve job productivity ensure reliable service and protect transactions for motorcab drivers, which may foster a more positive attitude, hence enhancing acceptability.

Considering that perception influences the propensity to adopt, initiatives to encourage digital payments among motorcab drivers should focus on cultivating a favorable perception of these systems through specialized training and assistance. This may involve instructing drivers on the advantages of digital payments, providing technical support as necessary, and resolving any worries or misconceptions they might possess. Enhancing motorcab drivers' view of digital payment systems will facilitate their adoption and integration of this Technology into daily operations.

**Table 5. Significant Relationship between Motorcab Drivers' Perception toward Digital Payments and their Acceptability**

| <b>(n=354)</b>               |                |                |                                                    |
|------------------------------|----------------|----------------|----------------------------------------------------|
| <b>Variable</b>              | <b>r-value</b> | <b>p-value</b> | <b>Interpretation</b>                              |
| Perception and Acceptability | 0.56           | 0.00           | Strong positive correlation/<br>Highly Significant |

Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)

2) . \*\* $p < 0.01$  (Highly Significant); \* $p < 0.05$  (Significant); \* $p > 0.05$  (Not Significant)

### *Significant Relationship between Motorcab Drivers' Perception toward Digital Payments and their Adaptability*

Table 6 presents the correlation between drivers' perceptions and their adaptability to digital payment systems, showing an R-value of 0.44 and a p-value of 0.00. This moderate positive correlation suggests that drivers who view digital payments positively are more adaptable to incorporating these systems into their routines. Adaptability, in this case, refers to how readily drivers can adjust their processes to include digital transactions.

This finding aligns with prior research indicating that positive perceptions foster adaptability, as individuals are more likely to engage with new technologies if they believe these technologies are beneficial and manageable (Rogers, 2003; Ajzen, 1991). Moreover, this correlation highlights the importance of understanding drivers' attitudes towards digital payments in order to successfully implement these systems in the transportation industry. Future studies could explore how other factors, such as age or income level, influence drivers' adaptability to new payment methods. This research suggests that interventions aimed at improving drivers' perceptions of digital payments could lead to greater acceptance and utilization of these systems.

Additionally, understanding the specific barriers that different demographic groups face in adopting new technologies could inform targeted implementation strategies. Overall, policymakers and industry stakeholders must consider the diverse needs and preferences of drivers when transitioning toward digital payment systems. By addressing these barriers and tailoring interventions accordingly, the transportation industry can ensure a smoother and more successful adoption of digital payment methods.

Additionally, the Unified Theory of Acceptance and Use of Technology (UTAUT) posits that users' attitudes and perceptions toward Technology significantly impact their behavior in adopting and adapting to new systems (Venkatesh, 2003). For motorcab drivers, this suggests that a positive perception of digital payments—such as seeing them as easy to use and effective—can improve their adaptability. Thus, supporting drivers with resources, demonstrations, and reassurance could encourage them to integrate digital payments more effectively. Conducting training sessions and offering accessible instructions on utilizing digital payment systems will enhance motorcab drivers' confidence in embracing this Technology.

By addressing drivers' concerns and offering essential support, the shift to digital payments can be more seamless and beneficial for all stakeholders involved. Furthermore, providing incentives or rewards for utilizing digital payments may enhance drivers' motivation to transition. This can establish a positive reinforcement cycle that promotes sustained utilization of digital payment platforms over the long term.

**Table 6. Significant Relationship between Motorcab Drivers' Perception toward Digital Payments and their Adaptability**  
(n=354)

| Variable                    | r-value | p-value | Remarks                                        |
|-----------------------------|---------|---------|------------------------------------------------|
| Perception and Adaptability | 0.44    | 0.00    | Strong Positive Correlation/Highly Significant |

Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)

2) . \*\*p<0.01 (Highly Significant); \*p<0.05 (Significant); \*p>0.05 (Not Significant)

## **CONCLUSIONS AND RECOMMENDATIONS**

### *Summary*

The Digital Payments: Motorcab Drivers' Perception, Acceptability, and Adaptability focuses on the attitudes of motorcab drivers in Ozamiz City toward adopting digital payment systems. Motorcab drivers are vital to the local transportation sector, and their readiness to embrace cashless transactions could significantly improve efficiency and convenience.

The research aimed to explore how motorcab drivers perceive digital payments and whether these perceptions influence their willingness to accept and adapt to this technology. Using a quantitative, descriptive-correlational design, the researchers examined the drivers' ease of use, security concerns, transaction reliability, and their familiarity with technology. The study included 356 motorcab drivers selected through purposive sampling, ensuring diverse representation.

The researchers used structured questionnaires to gather data. These questionnaires measured the drivers' perceptions, including factors like the benefits and challenges of digital payments. They also assessed acceptability through aspects such as transaction fees and trust issues, and adaptability by evaluating

drivers' comfort with technology and compatibility with their lifestyles. Statistical tools like mean, standard deviation, and Pearson Product-Moment Correlation Coefficient were used to analyze the responses.

The findings showed that motorcab drivers generally have a positive perception of digital payments, appreciating their convenience and potential to simplify transactions. However, concerns about security, transaction fees, and lack of digital literacy were identified. There was a strong positive correlation between drivers' perceptions and their willingness to accept and adapt to digital payments. This means that drivers who view digital payments as beneficial and reliable are more likely to adopt them.

To ensure successful adoption, the study recommends providing targeted support, such as digital literacy programs and simplified training. Building trust in financial institutions and creating user-friendly systems that align with daily routines are also essential.

This research highlights the potential of digital payments to modernize the transportation sector. It provides valuable insights for policymakers and service providers to help motorcab drivers transition to cashless systems, making public transportation safer and more efficient for everyone in Ozamiz City.

### *Findings*

#### 1. Demographic Profile of Motorcab Drivers

The majority demographic of motorcab drivers in the study was male (96.89%) and middle-aged, with the most common age range being 45-48 years. Many drivers need formal education, potentially affecting their digital literacy. Gender imbalance and age demographics indicate the need for digital literacy programs catered to certain age and gender groups. Middle-aged and senior drivers may require particular instruction to enhance their ability to deal with digital payments. Poor educational attainment requires the development of simpler training resources to guarantee accessibility.

## 2. Perception Toward Digital Payments

Motorcab drivers generally have a positive perception of digital payments, with ease of use and perceived benefits receiving high ratings. Nonetheless, major concerns exist related to security. Addressing security issues directly is essential for enhancing adoption. Offering clear details regarding security protocols and emphasizing the safety of digital transactions could reduce these concerns. Moreover, understandable materials could increase drivers' confidence in digital payment systems' benefits and ease of use.

## 3. Acceptability of Digital Payments

Drivers show a significant acceptance of digital payments, particularly among the younger population. Concerns regarding transaction costs remain, while Trust in the reliability of payment systems persists. Managing transaction fees may enhance acceptance among all age groups. Providing fee-reduction incentives or rewards for digital payments could encourage expanded acceptance while emphasizing the reliability of digital payments and promoting trust among drivers.

## 4. Adaptability Toward Digital Payments

Drivers show significant adaptation to digital payments, while their trust in financial institutions and familiarity with technology vary. To enhance adaptability, particular efforts need to focus on building trust in financial institutions and improving knowledge of technology. Providing drivers with comprehensive training and assistance may reduce concerns and facilitate the transition to digital payment methods.

## 5. Relationship Between Perception and Acceptability

A strong positive correlation exists between drivers' perceptions and their acceptability of digital payments, meaning favorable perceptions increase the likelihood of acceptance. Digital payments can be made more acceptable and widely used by improving drivers' perceptions of them through awareness campaigns highlighting their benefits, convenience, and security.

#### 6. Relationship Between Perception and Adaptability

A strong positive relationship exists between drivers' perceptions and their adaptability to digital payments, highlighting that positive attitudes facilitate adaptability. Enhancing drivers' perception through training and support may improve their adaptability. Establishing an organized onboarding procedure with ongoing assistance may facilitate a smoother transition, resulting in an increased adoption rate of digital payment.

#### *Conclusion*

The researchers conclude that:

1. Motorcar drivers primarily consist of middle-aged males who lack formal education. This emphasizes the need for age—and gender-specific digital literacy programs and simplified training resources.
2. Motorcab drivers view digital payments as convenient and advantageous. Nonetheless, security issues must be resolved with transparent information to improve Trust.
3. Digital payments are prevalent, especially among younger drivers; however, transaction fees remain. Digital payments could develop acceptance and trust through benefits.
4. Motorcab drivers show adaptability. However, their Trust in financial institutions and knowledge of Technology differ. Specialized training and assistance can facilitate this change.

5. Motorcab drivers are increasingly embracing digital payment systems. Initiatives that emphasize advantages and security may enhance acceptability by providing them with easy-to-use and secure payment platforms.
6. Motorcab drivers' positive perceptions enhance their adaptability, suggesting that organized onboarding and continuous support will promote broader adoption.

*Recommendation:*

Based on the conclusions drawn from this study, here is a recommendation for further research:

1. Beep cards are proposed for motorcab drivers to simplify digital payments, increase cashless transactions, and improve usage. Policymakers require drivers to purchase Beep cards for renewals, emphasizing public transit, lowering barriers, improving passenger convenience, and preventing theft.

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