

# Factors Affecting Customer Satisfaction on Mobile e-Wallet Services in the Municipality of San Isidro, Davao Oriental, Philippines

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## ABSTRACT

Mobile e-wallets have transformed financial transactions in the Philippines, particularly in promoting financial inclusion in rural communities like San Isidro, Davao Oriental. This study aimed to determine the factors affecting customer satisfaction with mobile e-wallet services, including user's profiles, usage patterns, satisfaction levels, and differences across socio-economic groups. A descriptive-correlational research design was employed, with data collected from 385 respondents using structured questionnaire, and analyzed through descriptive statistics, correlation analysis, and ANOVA. Findings revealed that most users are young (54% aged 18-24), female (63.4%), and low-income (53.3% earning below ₱5,000). Gcash emerged as the most widely used platform, with 150 daily users, while the most utilized features were cash-in/cash-out (78.44%), fund transfers (57.66%), and load purchases (55.32%), with advanced features minimally used. Overall satisfaction was very high, driven by ease of use, transaction efficiency, and accuracy, while visual design and security identified as the strongest predictors of satisfaction. Significant differences were found across age, income and duration of usage. The study concludes that usability, security, and reliability are key drivers of satisfactions, and highlights the need to enhance infrastructure, system reliability, and digital literacy to support broader adoption of mobile e-wallet services in rural communities.

**Keywords:** Mobile e-wallet, customer satisfaction, financial inclusion, digital payments, Gcash, Davao Oriental.

## Chapter 1

### INTRODUCTION

#### Background of the Study

Mobile e-wallets of such have disrupted the financial ecosystem in the Philippines, with platforms like GCash, Maya, ShopeePay and Lazada Wallet having emerged as rising leaders, Coins.ph, and PayPal, which offer an efficient quick alternate to traditional banks for the common people (Parungao, 2024). Through these forms of software, participants are able to perform a range of functions that do not require cash or credit cards including bill payment, money transfer, and online shopping as well as QR code-based purchasing (Wiryawan et al., 2020).

Digital wallets, which provide affordable, mobile-based substitutes for conventional banking systems, have a particularly significant impact on closing financial gaps for marginalized communities. Knowing

the elements that affect customer satisfaction such as security, usability, and perceived value that is crucial for enhancing service delivery and advancing financial inclusion as digital payments become more and more integrated into daily life, especially in rural and semi-urban areas like Davao Oriental (Abbasi et al., 2022; Ajina et al., 2023).

E-wallets do have certain drawbacks, despite their widespread use. Frequent transaction processing delays, app outages, and fines for unsuccessful or reversed payments can undermine user confidence and usability (Diaz et al., 2022). App crashes, login errors, and failure to receive one-time passwords (OTPs) are frequent problems, particularly during periods of high usage (Sanchez & Tanpoco, 2023).

Security is still a major issue. There have been reports of identity theft, phishing, and unauthorized debits; research indicates that despite security measures, users in Indonesia and the Philippines have serious concerns about fraud and transaction security (Wiryanawan et al., 2023; Diaz et al., 2022). Many users stated a strong desire for insurance features and more stringent security protocols to guard against financial loss, even though they still rely on e-wallets for convenience and necessity (Abbasi et al., 2022; Ajina et al., 2023).

According to Parungao (2024), e-wallet use significantly affects consumers' perceptions of security, control over spending, and general satisfaction. The research highlighted that the perceived value of these platforms is influenced by frequent use as well as the variety of applications available, including online shopping, fund transfers, and bill payment. In a similar study, Diaz et al. (2022) discovered that the most important elements influencing customer satisfaction in General Santos City where system availability, convenience, trust, and accuracy. With a 96% adoption rate among respondents, their research showed a strong preference for GCash, underscoring the significance of user trust and platform dependability.

Perceived utility, security, and trustworthiness were found to be important factors in Sanchez & Tanpoco's (2023) further investigation of the Philippines' intention to continue using mobile wallets. According to their mediation analysis, user satisfaction is crucial for maintaining sustained use of mobile wallet services, indicating that enhancements to the user experience have a direct impact on usage.

In smaller LGUs like San Isidro, Davao Oriental, the integration of mobile e-wallets is patchy because of social-economic disparities and lack of digital accessibility. Though localized studies in Davao City and General Santos cities, Philippines have revealed that have been more inclined toward cashless mode of payments Diaz et al., (2022); Hanifah and Rigor (2024), evidence suggest rural areas encounter peculiar challenge. The literature suggests that while urban customers actively embrace mobile wallets, the rural townships fail to meet the level of adoption as they face connectivity problems and low awareness (Phan et al., 2020; Abbasi et al., 2022).

In San Isidro, people who own small businesses and those running local shops mostly use cash for their trades. But the community meetings sometimes report that more persons are keen on using an e-wallets because it is easier and feels safer. Many people feel worried about failed transactions, credits that take too long and also scams which is similar to what national studies have said (Wiryanawan et al., 2023; Diaz et al., 2022). There is no research focused on this area so providers might ignore special needs of rural users who rely on mobile wallets for a business and personal uses.

The importance of this research comes from case that San Isidro is much dependent on activities involving whole community, where little stores and businesses are what mainly supports trade. Suppose a sari-sari store in Sitio Wason uses GCash in order to take a payment but often meets problems with app at rush times. This kind of disruption destroys trust of the customers and can cause others to not want to use it, reducing the chance that mobile wallets will help with including more people in the finance. By checking

background and how satisfied the users in San Isidro are, this research gives data to enhance the mobile e-wallets in rural towns.

This study is like timely and also needed. It tries to fill the gap in the local research, mainly in San Isidro, Davao Oriental. Mobile e-wallet usage is examined where it meets rural commerce, digital literacy and financial inclusion. The outcomes will help those in policy, providers of services and businesses from local area to make the digital payment systems that fit better conditions of the communities not well served.

### **Objective of the Study**

This study aims to identify the factors that influence customer satisfaction with mobile e-wallet services in the municipality of San Isidro, Davao Oriental. Specifically, it aims to:

1. Determine the socio-economic profile of mobile e-wallet users in the municipality of San Isidro, Davao Oriental, in terms of:
  - a. Age;
  - b. Gender;
  - c. Civil Status;
  - d. Highest Educational Attainment;
  - e. Monthly Income; and
  - f. Duration of Usage (months/years)
2. Determine the mobile e-wallet services that are most commonly used by customers in the municipality of San Isidro, Davao Oriental, Philippines;
3. Identify the features of mobile e-wallets that are most frequently utilized by customers;
4. Examine the level of customer satisfaction with their most frequently used mobile e-wallet service;
5. Determine the significant relationship between the factors of mobile e-wallet services and customer satisfaction among users in the municipality of San Isidro, Davao Oriental, Philippines.; and
6. Examine if there is a significant difference in the factors affecting customer satisfaction when users are grouped according to socio-economic profile.

### **Statement of the Hypotheses**

The null hypothesis of the study was subjected to  $p \leq 0.05$ .

**H<sub>01</sub>:** There is no significant relationship between the factors of mobile e-wallet services and customer satisfaction among users in the municipality of San Isidro, Davao Oriental, Philippines.

**H<sub>02</sub>:** There is no significant difference in the factors affecting customer satisfaction when users are grouped according to socio-economic profile.

### **Significance of the Study**

The study was beneficial to the following stakeholders:

**Mobile E-Wallet Service Providers.** This study provides actionable insights for service providers such as GCash, Maya, Coins.ph, and other digital payment platforms operating in Davao Oriental. By identifying the most utilized features and satisfaction drivers among users in rural and semi-urban municipalities, providers can refine their services to better meet local needs. The findings will help improve user interface design, transaction reliability, and customer support, ultimately enhancing user retention and platform trust.

**Local Government Units (LGUs).** Local Government Units play a crucial role in implementing community-based programs, and this study provides them with localized insights into mobile e-wallet usage and satisfaction in San Isidro. With this findings, LGUs can design initiatives such as digital literacy workshops, merchant onboarding campaigns, and infrastructure improvements that directly address rural

challenges like poor connectivity and low awareness. By tailoring interventions to the socio-economic realities of their constituents, LGUs can strengthen financial inclusion and support small businesses in adopting digital payments, thereby improving local economic activity.

**Policymakers.** This study contributes to the national and regional levels as it highlights gaps in rural adoption of mobile e-wallets, which can inform legislation and regulatory frameworks for digital finance. The findings provide evidence for budget allocation toward infrastructure development, cybersecurity standards, and consumer protection policies that ensure equitable access to financial services. Policymakers can also use the results to evaluate existing financial inclusion strategies and adjust them to better serve marginalized communities, ultimately bridging the digital divide between urban and rural areas.

**Academic Institutions.** This study contributes to the academic discourse on digital finance, particularly in underserved regions like San Isidro. The localized perspective offered by your study can be integrated into curricula, case studies, and comparative analyses, helping students and faculty understand the dynamics of technology adoption in rural communities. Institutions can also use the findings to guide research projects, policy evaluations, and extension programs that promote financial literacy and digital resilience, thereby contributing to both academic growth and community development.

**Researchers.** This study provides empirical data and analysis that can be used to expand literature on mobile payment systems, consumer satisfaction, and rural development. It offers a foundation for comparative studies across different regions, enabling scholars to examine how socio-economic factors influence technology adoption. The research also opens opportunities for future investigations into digital literacy, infrastructure challenges, and financial inclusion, making it a valuable resource for those exploring the intersection of technology and socio-economic development.

**Community Development Organizations.** Organizations working on financial empowerment and community development can use the study's findings to design initiatives that promote responsible e-wallet usage among low-income households, students, and informal workers. By understanding the barriers and motivators of digital financial engagement, these groups can implement programs that enhance economic participation and digital resilience.

**Mobile E-Wallet Users.** This study was benefiting individual users by shedding light on how their demographic characteristics and usage behaviors relate to satisfaction and service quality. Users especially those in remote areas will gain a better understanding of the strengths and limitations of various platforms, enabling them to make informed choices and maximize the benefits of digital financial tools in their daily lives.

## Scope and Limitations

This study is limited to the municipality of San Isidro, Davao Oriental, focusing on the experiences and perceptions of residents and local small business establishments in their use of mobile e-wallet services. It examines how these platforms are utilized for payments, transfers, and purchases within the community, particularly in everyday transactions with local stores. The study further limits its coverage to individuals and business owners who have been using mobile e-wallet services for at least six (6) months, ensuring that respondents possess sufficient familiarity and experience to provide reliable insights into customer satisfaction. Users and establishments outside San Isidro, as well as those with less than six months of e-wallet usage, are excluded from the scope of this research.

## Definition of Terms

This section provides clear and specific explanations of the key concepts and variables used in the study

to ensure a common understanding among readers and to avoid ambiguity in interpretation.

**Mobile e-Wallet** refers to a digital application installed on smartphones that enables users to store funds electronically and conduct cashless transactions. It serves as a virtual wallet where users can make payments, transfer money, purchase goods and services, and manage their finances conveniently without the need for physical cash.

**Mobile E-Wallet Services** refers to the specific features and functions offered by mobile e-wallet platforms such as GCash, PayMaya, GrabPay, and ShopeePay. These services include bills payment, online shopping, mobile load purchases, peer-to-peer transfers, QR code payments, and other financial transactions designed to provide convenience, accessibility, and security to users.

**Customer Satisfaction** refers to the degree to which users feel content with the performance, reliability, and features of their chosen mobile e-wallet service. It reflects how well mobile e-wallet services meet user expectations in terms of ease of use, transaction speed, security, customer support, and overall value.

## Chapter 2

### REVIEW OF LITERATURE AND FRAMEWORK

This chapter presents the literature and studies, theoretical bases, and conceptual framework that support the study. It synthesizes global and local research on mobile e-wallet adoption, usage patterns, and customer satisfaction, emphasizing both the opportunities and challenges of digital financial inclusion.

#### Literature and Studies

##### Profile of e-wallet Users

Global studies consistently show that e-wallet adoption is strongest among younger, digitally literate populations. Abd Razak et al. (2021) and Ahmad Ramli (2021) documented that individuals aged 18–35, with higher education and frequent internet access, are the most active users. These users value convenience, speed, and secure interfaces, making them more likely to adopt mobile wallets for online shopping, bill payments, and peer-to-peer transfers. Thus, demographic characteristics such as age and education emerge as critical predictors of adoption.

Mobile e-wallet usage is largely dominated by younger individuals, particularly those aged 18–24, who comprised the majority of respondents in this study. This pattern is consistent with Bacamante and Campos (2024), who reported that Filipino e-wallet users are predominantly young and female, reflecting national adoption trends. Flavián, Guinaliu, and Lu (2020) further emphasized that “mindfulness, perceived ease of use, perceived usefulness, subjective norms and attitude have significant influence on mobile payment use intention” (p. 1578), explaining why younger, tech-savvy users are more inclined to adopt mobile wallets for lifestyle-related activities such as online shopping and peer transfers. These findings highlight that age is a critical factor in shaping adoption and satisfaction, with younger cohorts driving digital financial inclusion.

Gender also plays a significant role in mobile e-wallet adoption, with female users emerging as the dominant group in San Isidro. This aligns with Bacamante and Campos (2024), who found that Filipino e-wallet users are mostly women, reflecting their active role in household financial management and community trade. Esawe (2022) supported this by noting that “mobile self-efficacy has a significant influence on perceived enjoyment, and perceived enjoyment significantly affects satisfaction” (p. 370), suggesting that women’s confidence in managing daily financial tasks translates into higher satisfaction and continued use. In contrast, male users tend to adopt e-wallets for business-related transactions or peer transfers, reflecting a more utilitarian approach. These gendered differences imply that service providers

must design features that cater to women's preference for simplicity and security, while also engaging men through advanced financial tools such as savings and investments.

Furthermore, Ariffin et al. (2021) reinforced the importance of usability and trust across demographics. Their study highlighted that even technologically adept users abandon platforms if usability is poor or trust is compromised. Consequently, the design of e-wallets must prioritize intuitive navigation and reliability to sustain adoption. This finding underscores that technical literacy alone does not guarantee satisfaction; rather, trust and usability remain universal requirements.

In addition, Bacamante and Campos (2024) found that Filipino users are predominantly students and working professionals, with female users slightly outnumbering males. GCash and Maya dominate due to wide merchant partnerships and promotional incentives. According to the Bangko Sentral ng Pilipinas (2023), more than half of retail transactions are now digital, with e-wallets serving as the primary gateway to financial services. Therefore, the Philippine context reflects both global trends and unique local dynamics.

Moreover, Moreno et al. (2023) emphasized socio-economic disparities, noting that younger users prioritize convenience while older users emphasize trust. Uddin and Nasrin (2023) confirmed that income moderates' satisfaction: low-income users value affordability and basic services, while high-income users expect advanced features. Hence, socio-economic status plays a significant role in shaping user expectations and satisfaction levels.

Finally, Parungao (2024) observed that in rural areas like Davao Oriental, adoption is hindered by weak infrastructure and limited digital literacy. Many residents use e-wallets primarily for government aid disbursement or small payments, but advanced features remain underutilized. Johan et al. (2022) added that continuous usage intention depends on demographic factors and perceived reliability, with younger users more likely to continue usage if platforms remain stable and trustworthy. As a result, rural adoption patterns highlight the need for localized strategies.

Around the world, large increase in e-wallet utilization is seen, especially for the young people who are good with technology living in city places. Researchers Abd Razak et al. (2021) with Ahmad Ramli, F. A. (2021) said users between an age 18 to 35 having more of education and frequent internet being much more commonly using the digital wallets. These people prefer convenience, fast speed, secure interfaces and have higher chances for mobile transactions like buying things online paying bills or transferring funds to others. Trust of security protection and interfaces that are easy for the users are main reasons to keep using, in Malaysia, India and also the Indonesia.

E-wallet adoption is similar to what happens worldwide, although it is influenced by different economic and infrastructure conditions. Bacamante and Campos (2024) showed the Filipino e-wallet users are mostly younger people, students and working individuals where the female users are a bit more than males. They tend to live in cities or semi-urban locations and most have college education or higher. GCash and Maya are the top platforms because of lots of merchant partnerships and they give special promotions. According to the Bangko Sentral ng Pilipinas (2023), above 50 percent of the retail transactions are digital, with e-wallets acting as main way for more people to access the money matters. Still worries about app dependability, transaction lag and data privacy continue, especially for those who are new to the e-wallets, you know.

In places that are far from the cities such as Davao Oriental, it is seen that the people who use an e-wallets are affected a lot by local infrastructure and how much these are available. Parungao (2024) explains that many know what e-wallets are but due to weak internet fewer people having the smartphones and not

much knowledge about using digital, how many actually use e-wallets stays low. Most people there most often use e-wallets to get government money or for small payments but also face things like there are not enough shops using it and they find apps hard to use. Because of these problems it is needed to improve the digital education in those places and build better systems so that more people can benefit from the financial inclusion programs. It is kind of important to understand the situation of the area and provide better services that are easy for people to access and use. There are challenges in spreading awareness and making sure that the infrastructure supports the growth of digital payments. The knowledge about digital in the local community sometimes lacks, and this affects the trust on digital platforms. Efforts must be made for better training and support of the people in these areas to encourage effective use of e-wallets. In the weekend, workshops or seminars can be arranged to increase understanding and confidence among the users so that the usage becomes more common and beneficial.

### **Mobile e-wallet services and features**

Mobile e-wallets have evolved into multifunctional platforms offering bill payments, fund transfers, QR code purchases, savings, insurance, and even investment tools (Wiryanan et al., 2023; Bacamante & Campos, 2024). These features address basic financial needs and are widely used in both urban and rural contexts. The Bangko Sentral ng Pilipinas (2023) reported that digital retail payments grew from 10% in 2018 to 52.8% in 2023, largely due to e-wallet adoption. Clearly, the expansion of services has contributed to financial inclusion.

Additionally, Ortiz et al. (2023) highlighted transaction reliability as a decisive factor in sustaining usage. Users abandon platforms when transactions fail or are delayed, underscoring the importance of system stability. Similarly, Falaiye et al. (2024) identified adoption barriers such as app crashes and poor connectivity, particularly in semi-urban and rural contexts. Thus, infrastructure improvements are essential for expanding e-wallet usage.

Moreover, Johan et al. (2022) confirmed that advanced features like investment tools appeal to higher-income users, while basic services remain dominant in rural areas. This reflects the socio-economic divide in e-wallet usage, where wealthier users demand more sophisticated financial products while poorer users rely on basic services. Consequently, service providers must balance innovation with accessibility.

In addition, Parungao (2024) noted that rural residents primarily use cash-in/cash-out, with advanced features rarely accessed due to infrastructure gaps. Moreno & Quimba (2022) highlighted that limited digital literacy and inadequate infrastructure remain major barriers to the effective use of digital financial services in the Philippines, particularly in rural communities. Likewise, Miraz et al., (2021) emphasized that the absence of culturally inclusive and localized user interfaces such as local language support which restricts accessibility and discourages broader adoption of mobile platforms. Therefore, tailoring e-wallet services to local contexts is crucial for broader adoption. Diaz et al. (2022) and Sanchez & Tanpoco (2023) added that usability and convenience are critical drivers of satisfaction. Their studies showed that users are more likely to adopt and continue using e-wallets if the platforms are easy to navigate and transactions are processed quickly and accurately. Hence, service design must prioritize both functionality and user experience.

Mobile e-wallets these days changed to become platforms that do many things. People can use them for paying without touching, sending money to people, paying the bills, reward points and some for a small investment. Wiryanan et al., (2023), pointed out that the good part of e-wallets is how they give users quick, easy and safe ways to pay which is more for people who understand digital things. In the Southeast

Asia, Alipay, Paytm, GrabPay as well as GoPay got more use because they use with transport, shops and lifestyles. This made them very needed for everyday life (Diaz et al. 2022).

Mobile e-wallets like GCash, Maya, ShopeePay, Lazada Wallet, Coins.ph and PayPal have become very important in digital financial inclusion nowadays. According to Bacamante and Campos (2024), Filipino people choose features mostly such as buying mobile load, making bill payments, getting government aid and fund transfers that happen in real time. For instance, GCash is providing a savings, insurance, with investment services, making it into a community for finance not only a payment tool.

Despite this, some troubles still affect users, including delays with transactions, apps that crash and payments that do not work (Umoga et al., 2024; Ekeji, 2025). At the same time, cybersecurity risks like phishing, fraud and also data leaks are still common. This causes the need for better security functions like multi-factor logins, AI threat findings plus harder rules (Khullar, 2025; Umoga et al., 2024). Users are also interested for more convenience features or improvements in notification systems. Like, sometimes they explained him that transactions appear slow causing doubts about the safety of funds. The features of GCash include savings but also offer insurance and investment options that attract many users.

In remote as well as some semi-urban places such as Davao Oriental, many features that mobile e-wallets provide are not widely used, and this has much to do with infrastructure issues. In one research by Parungao (2024), it is mentioned that residents mostly know only how to cash-in or cash-out, while features like savings, QR payments, and insurance are almost never used. This happens because people have limited internet access, few smartphones, and not enough stores are connected with these apps. Moreno & Quimba (2022) observed that weak digital literacy and inadequate infrastructure remain significant barriers to the effective use of digital financial services in rural Philippine communities. Similarly, Miraz et al., (2021) emphasized that the absence of culturally inclusive and localized user interfaces such as local language support and simple guides which restricts accessibility and discourages broader adoption of mobile platforms. The Financial Inclusion Survey of BSP (2022) found that people often install multiple e-wallets for different purposes, but usage is concentrated in big cities. Local users also find it difficult to use these apps when there are no local language options or easy-to-follow instructions.

### **Factors and Level of customer satisfaction with mobile e-wallet service**

Customer satisfaction is shaped by ease of use, transaction speed, security, and trust (Davis, 1989; Sanchez & Tanpoco, 2023; Diaz et al., 2022). Promotional incentives like cashback and vouchers enhance loyalty (Bangko Sentral ng Pilipinas, 2023). These findings highlight the multifaceted nature of satisfaction, which depends on both functional and emotional factors.

Furthermore, Muhtasim et al. (2022) found that security and fraud protection are the strongest predictors of satisfaction. Abbasi et al. (2022) and Wiryawan et al. (2023) confirmed that fraud concerns remain prevalent, with users demanding stronger security protocols. Consequently, trust emerges as a cornerstone of sustained e-wallet usage.

In addition, Pumasunco Rivera & Guzmán García (2025) demonstrated that e-wallets significantly improve satisfaction in Peru, underscoring global relevance. Ihsan et al. (2026) integrated SERVQUAL and ECM frameworks, showing that service quality and expectation confirmation jointly explain satisfaction and continuance. Thus, aligning user expectations with actual service delivery is essential.

Moreover, Chavhan & Husain (2023) added evidence from India, where satisfaction hinges on reliability and accessibility. Bacamante & Campos (2024) highlighted trust and navigation ease, while Ortiz et al.

(2023) reinforced transaction reliability. These findings suggest that satisfaction depends on both technical performance and user experience.

Furthermore, Diaz et al. (2022) and Sanchez & Tanpoco (2023) emphasized that satisfaction mediates continuance intention. Users are more likely to continue using e-wallets if they are satisfied with the platform's performance. Therefore, continuous improvement in service quality is vital for long-term adoption.

Factor analysis done on mobile e-wallet usage in the Philippines shows that most used features include doing cash-in/cash-out, paying bills, buying mobile load, sending money to others and giving a government aid. These features respond to basic financial needs of users, as described by (Bacamante and Campos, 2024; Parungao, 2024). These kinds of functions often are good signs for predicting satisfaction because they allow ease, simple access and are useful right away more so in towns like San Isidro, Davao Oriental. On the other hand, extra features such as a savings, insurance and investment tools are not popular due to weak internet, not many people own a smartphone, and fewer people know how to use digital apps which stop full use, cited in (Bangko Sentral ng Pilipinas, 2022). Satisfaction is also affected by how easy the app is, speed of transaction, safety, trust and reliable system. People report they are more satisfied if platforms feel simple, transactions go quick and correctly, and there is strong protection from fraud, based on (Davis, 1989; Sanchez & Tanpoco, 2023; Diaz et al., 2022).

Moreover, promotional incentives, for example a vouchers or cashback, are helping to make the loyalty and continuation intentions better but also there is an impact from accessibility things like being accepted by the merchants and having interoperability. These are much affecting how satisfied the users feel (Bangko Sentral ng Pilipinas, 2023). In San Isidro, Davao Oriental, satisfaction happens because main features work but use of the advanced finance tools is not much because problems in the infrastructure or literacy. Sometimes, like, people are interested for rewards and benefits but not always focused on technology part. The accessibility of services from merchants and interoperability is kind of important too. Overall, the satisfaction depends on several factors and users' experience with tools or platforms which can vary.

Customer satisfaction for mobile e-wallets depends on some main aspects such as how easy people feel it is to use, usefulness for their needs, security concerns, trust about system, and how well it works without trouble. Technology Acceptance Model (TAM) by Davis (1989) is a model which still is a fundamental, and it explains how the satisfaction and use of people are affected by usefulness they believe in and if it is easy to use for them. Security and comfort have also been proven by Abbasi et al. (2022); Wiryawan et al. (2023) to be very important especially when countries are moving from money to a digital system.

Moreover, mobile-based e-wallets such as GCash, Maya, and Coins. ph. has become part and parcel of everyday financial transactions. Parungao (2024) also discovered that security, expenditure control and ease of use factors strongly influence customer satisfaction where user have high levels of satisfaction when the system is fast, secure and widely accepted. Bacamante and Campos (2024) identified trust in the platform, ease of navigation and promotional incentives (e.g., cashback, vouchers) as drivers that help foster user's satisfaction and loyalty.

Sanchez and Tanpoco (2023) carried out mediation analysis, which in turn was revealing that perceived usefulness, security, and reliability have a direct impact on continuance intention while user satisfaction partially mediates it. They find that increasing satisfaction through superior features and secure systems enhances long term usage. Diaz et al. (2022) in General Santos City and observed that availability of the

system, convenience, accuracy all derive enjoyment, whereas problems with reliability (such as app repeatedly crashing or transaction kept on hold) discourage usage.

Despite some reliability problems, Filipinos continue to rely on e-wallets with an expressed interest from users for insurance and fraud protection that would protect them from financial loss (Bangko Sentral ng Pilipinas, 2022; Parungao, 2024). It was pointed out by the BSP that to further increase satisfaction and accelerate usage, greater cybersecurity, user knowledge and interoperability are required (Bangko Sentral ng Pilipinas, 2023).

Customer satisfaction is also influenced by accessibility, digital skills and how good the infrastructure is. Parungao (2024) pointed out that although users enjoy the ease that an e-wallets provide, weak internet by itself, missing merchant connections and complicated apps makes satisfaction low. People in the places mostly use e-wallets for simple tasks like putting in or getting cash and receiving the government support. However, features like a insurance or savings do not get used much because of not knowing and technical problems.

Moreno & Quimba (2022) noted that proximity to businesses and infrastructure quality strongly influence satisfaction with digital financial services. Their study emphasized that without reliable mobile data and sufficient merchant acceptance, users often lose trust in digital platforms. They further highlighted that localized app designs, regional language options, and community-based digital literacy programs are essential to improving user confidence and satisfaction.

### **Significant difference in the factors affecting customer satisfaction when users are grouped according to age and monthly income**

Demographic factors such as age and income deeply influence how consumers get used to and enjoy the mobile e, wallet services. The Technology Acceptance Model (TAM) created by Davis (1989) is one of the means of explanation on how perceived ease of use and usefulness are the factors that drive the acceptance of technology. The study shows younger users usually value the speed and convenience of a service, whereas older ones stress the importance of trust and security. Abbasi et al. (2022) by conducting a study which extends TAM illustrate that an individual's income level can influence his/her perception of the value of e, wallet features. Higher income users are more likely to be attracted to extra features such as investment, savings, and loyalty programs, while lower, income users emphasize affordability and basic payment functionalities. Likewise, Ahmad Ramli, F. A. (2021) mentioned that the level of satisfaction of the users towards e-wallets is different among the various income groups in the developing countries where the factors that determine the adoption of the service are the accessibility, affordability, and trust in the service providers.

On the whole, these researches reveal that demographic features do not only have the power to influence the first acceptance of a product/service but also define the long, term results of satisfaction and usage patterns, thus, holding the market players in the financial technology sector responsible for meeting the needs of the users coming from different segments with their e, wallet offerings. Few other researchers also find that age and income significantly impact user needs and satisfaction (Bacamante & Campos, 2024). Youth (18-35) embrace e-wallets for lifestyle related activities as well as online shopping and sharing money amongst peers, but older adults (aged 36 and above) for making bill payments and transferring domestic remittance. Parungao (2024) validated income as a driver of satisfaction; high-income users are frustrated by the limited investment features and low-income users appreciate cash-in/cash-out capabilities, government aid disbursement.

According to Sanchez and Tanpoco's (2023) mediation analysis, the relationship between perceived usefulness and satisfaction is moderated by age and income. This suggests that older, lower-income users prioritize security and dependability, while younger, higher-income users are more sensitive to app design and promotional features. In their General Santos City study, Diaz et al. (2022) discovered statistically significant variations in satisfaction levels between age and income groups, especially with regard to transaction speed, convenience, and system dependability.

Moreover, in the case of Parungao (2024) younger users with middle level income are likely to use QR payment or saving features, while older users with low income use E-wallets for simple transactions, and the use of E-wallets by these users is considered to be low. Age and income gaps E-wallets and the level of satisfaction are tied to use. This is sample users' response to the Bangko Sentral ng Pilipinas (2022) Financial Inclusion Survey. response shows how phenomenon of digital illiteracy combines with restricted access to smartphones fully. Respondents in the low-income brackets shows high level of frustration due to complicated and substandard digital interfaces and the absence of support portals for local languages, weakened network conditions. These factors along with those cited above contributed to the lower satisfaction scores.

Additionally, the literature analyzed highlights the importance of researching mobile e-wallets and customer satisfaction, especially in poorly-developed regions like Davao Oriental, where the lack of structures, low digital literacy, and poor internet connection are barriers to fully achieving financial inclusion (Parungao, 2024). While young, urban, and educated individuals are quick to adopt e-wallets due to their ease of use, speed, and safety Bacamante and Campos (2024), rural areas are still limited to cash-in and cash-out functions, as well as government aid disbursement. This digital divide reveals the importance of investing in tailored digital literacy initiatives for the digital divide, as well as infrastructure and user-friendly app designs.

Furthermore, customer satisfaction shaped through ease of use, trust, reliability, and promotional incentives (Davis, 1989; Sanchez & Tanpoco, 2023; Diaz et al., 2022) is moderated by age and income, as younger and higher-income users tend to focus on advanced features, while older and lower-income users focus on reliability and ease of use (Abbasi et al., 2022). Based on Expectation-Confirmation Theory (Oliver, 1980), Information Systems Continuance Model (Bhattacharjee, 2001), and E-SERVQUAL Parasuraman et al. (2005), the study is urgent to address the increasing digital divide concerning mobile e-wallets in the context of financial inclusion and customer satisfaction e-especially in different socio-economic strata (Ajina et al., 2023; Hanifah et al., 2024).

Moreover, demographic variables such as age and income significantly moderate satisfaction. Abbasi et al. (2022) and Sanchez & Tanpoco (2023) found that younger users value speed and design, while older users prioritize trust and security. These findings highlight the importance of tailoring e-wallet services to different age groups. Income shapes expectations: Parungao (2024) and Uddin & Nasrin (2023) confirmed that high-income users seek investment features, while low-income users appreciate affordability and cash-in/cash-out services. Thus, socio-economic status directly influences user satisfaction. Moreno et al. (2023) confirmed that socio-economic disparities influence satisfaction patterns. Johan et al. (2022) showed that continuous usage intention varies across age and income groups. Consequently, differentiated strategies are needed to meet diverse user needs.

In addition, Diaz et al. (2022) and Sanchez & Tanpoco (2023) emphasized that satisfaction mediates continuance intention. Users are more likely to continue using e-wallets if they are satisfied with the platform's performance. Hence, satisfaction serves as a bridge between adoption and long-term usage.

Abbasi et al. (2022) and Wiryawan et al. (2023) confirmed that fraud concerns remain prevalent, with users demanding stronger security protocols. Therefore, trust and security remain essential across socio-economic groups.

### **Theoretical Framework**

This study reports on the work of Oliver (1980) which put forth the Expectation-Confirmation Theory (ECT) that which is that customers' satisfaction is a result of the comparison between what is expected and what is delivered. We see that when users' experiences with mobile e-wallet services fulfill or do better than their expectations in terms of ease of use, security and reliability we see satisfaction which in turn leads to the continued use and loyalty. In the case of digital financial services Bhattacharjee (2001) also took ECT and put it into the Information Systems Continuance Model which he which reported that perceived usefulness, confirmation of expectations, and satisfaction are the key determinants of the user's intent to continue with a system. This is very much the case with mobile e-wallets which for the most part users will stick with if the platform is meeting and growing with their ever-changing needs.

Furthermore, the Technology Acceptance Model (TAM) (Davis, 1989) posits that adoption is driven by perceived ease of use and perceived usefulness, which aligns with findings that ease of use and transaction speed are the strongest satisfaction indicators among Filipino users (Ajina et al., 2023).

To better understand the service quality elements which in turn lead to satisfaction this study also reports on the E-SERVQUAL model Parasuraman et al. (2005) which we have adapted the original SERVQUAL model for electronic services. The model puts forth five main dimensions which are efficiency, system availability, fulfillment, privacy, and responsiveness to be of great importance in the evaluation of digital service quality. These dimensions play a very large role in mobile e-wallets which in turn see in users what they want quick transactions, secure networks, and dependable customer care.

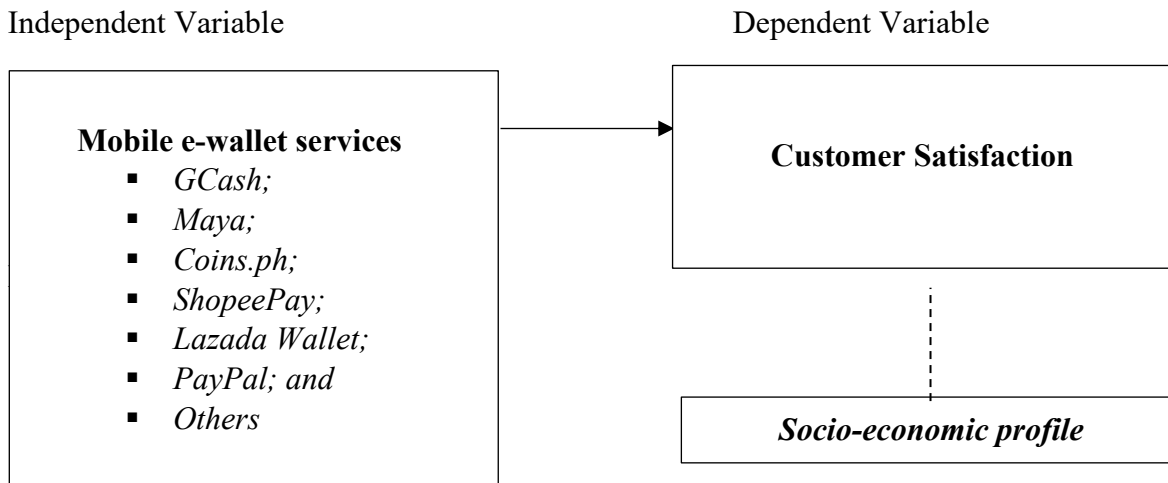
These frameworks have received confirmation from empirical studies. Mobile wallet user satisfaction and loyalty was significantly affected by ease of use, transaction speed, and perceived security, according to Ajina et al. (2023). In the same vein, Parungao (2024) noted that among Filipino e-wallet users' satisfaction was predicted by frequent use, control over expenditures, and trust. Likewise, Hanifah et al. (2024) affirmed that user satisfaction in digital financial services is influenced by service quality factors such as system reliability, accuracy, and customer support.

By integrating these theoretical and empirical foundations, this study examines how specific factors, such as ease of use, transaction speed, security, trust, and customer support, influence customer satisfaction with mobile e-wallet services in selected municipalities of Davao Oriental. It also considers how demographic variables, such as age and monthly income, moderate these relationships, in line with the proposed hypotheses.

### **Conceptual Framework**

Figure 1 presents the Conceptual Framework of the study. To examine the level of customer satisfaction with their most frequently used e-wallet service and uncover the factors that influence their high rate of utilization, the most frequently used mobile e-wallet was identified, along with the features that are most commonly used. In addition, using these variables, the framework suggests that a significant difference in the factors affecting customer satisfaction were examined in relation to Socio-economic profile.

**Figure 1**  
**Conceptual Framework of the Study**



**Chapter 3**  
**METHODOLOGY**

This chapter outlines the methodological framework employed in conducting the study. It describes the research design, sampling techniques, data collection methods, and procedures for gathering and presenting information, ensuring that the approach is systematic and reliable. Ethical considerations are also discussed to highlight the measures taken to protect respondents’ rights, confidentiality, and voluntary participation. By presenting these components, the chapter establishes the rigor and validity of the study, providing a clear roadmap of how the research was carried out to achieve its objectives.

**Research Design**

This study is quantitative research designed that is descriptive-correlational and inferential in nature, aimed at providing a thorough analysis of customer satisfaction with mobile e-wallet services in the areas of the municipality of San Isidro, Davao Oriental that have been chosen as the study site. Descriptive research is used as a tool to systematically explain the characteristics of a population or the nature of a phenomenon without changing the variables. Malhotra (2019) stated that a descriptive design can be used to get a snapshot of the current conditions, thus making it suitable to depict socio-economic features and patterns of usage. In the research, the descriptive design was used to reveal the socio-economic profile of the mobile e-wallet users in terms of their gender, civil status, age, educational attainment, and monthly income. Furthermore, it will determine the mobile e-wallet platforms that are most widely used by the customers and the features that are most frequently utilized, such as fund transfers, bill payments, and online purchases.

Furthermore, it will measure the level of customer satisfaction with their most frequently used mobile e-wallet service. Descriptive design is particularly effective in consumer studies, as it helps researchers understand who uses a product, how often, and why, thereby generating actionable insights for service improvement.

The correlational design is employed to determine the degree of association between variables, particularly between customer satisfaction and the identified factors such as ease of use, security, trust, and perceived usefulness. By applying correlational analysis, the study will reveal whether increases or decreases in one variable are systematically related to changes in another. This design is especially relevant in consumer

behavior studies, as it allows researchers to establish meaningful linkages between socio-demographic characteristics, service features, and satisfaction levels without implying causation. The results will provide insights into how strongly these variables are connected, thereby guiding service providers in prioritizing improvements.

The inferential research design makes it possible for the researcher to formulate and test hypotheses, as well as to identify relationships between variables. As an illustration, a factor analysis may be performed to find the main dimensions affecting customer satisfaction, and at the same time, statistical tests can figure out if satisfaction levels significantly vary across socio-economic profile. Creswell and Creswell (2018) note that inferential research is that which through sample data, one can generalize to the population, and it also helps reveal significant patterns that can be used for decision making and theory development.

Empirical studies on digital wallets that have been conducted lately extensively demonstrate the reliance on inferential methods to figure out the main factors of satisfaction, as well as demographic differences. For example, regression and SEM investigations show that the three most important factors that determine the adoption of technology across age groups are the ease of use, trust, and the perceived usefulness (Abbasi et al., 2022). Likewise, research in the Philippines and Southeast Asia points out that the factors of system reliability, convenience, and security are the major determinants of satisfaction, but there are quite a few differences in consumer and demographic segments (Diaz et al., 2022; Ajina et al., 2023; Hanifah et al., 2024).

### **Participants and Sampling**

This study utilized a purposive sampling which is a non-probability method where participants are chosen intentionally by the researchers to be in the study based on how the participants meet a specific criterion or characteristic that is relevant to the objectives of the research. Citing Etikan et al. (2016), purposive sampling is a way to choose individuals who have the characteristics and can provide meaningful data to a research project. In this study, only respondents who are totally registered and living in the municipality of San Isidro, Davao Oriental, have reached the legal age (18 years old and above), are users of at least one (1) mobile e, wallet service such as GCash, Maya, ShopeePay, Coins.ph, Lazada Wallet, or PayPal, and have been using such services for a minimum of six (6) months was allowed to participate. Those who live outside San Isidro, below 18 years of age, non, users of mobile e-wallets, and those with less than six months of usage experience have been excluded from the study. These criteria ensure that participants have enough knowledge and exposure to judge service quality and satisfaction in the local setting of San Isidro.

In the case that we do not have the total population of mobile e-wallet users in San Isidro; the study used the Cochran formula to determine the appropriate sample size for generalization. What the Cochran (1977) formula does is to present a method to determine sample sizes for large populations when the proportion is unknown. We used a 95% confidence level, a 5% margin of error, and assumed maximum variability ( $p = 0.5$ ) which resulted in a computed sample size of 385 respondents. This approach guarantees statistical reliability and also enables in depth analysis of customer satisfaction and the variables which influence it. Cochran's formula for sample size when the population is unknown is:

$$n_0 = \frac{Z^2 \cdot p \cdot q}{e^2}$$

Where:

$n_0$  = sample size

$Z$  = Z-value (standard normal deviate corresponding to the desired confidence level)

$p$  = estimated proportion of an attribute present in the population

$q = (1 - p)$

$e$  = desired level of precision (margin of error)

Given values:

Confidence level = 95%  $\rightarrow Z = 1.96$

Margin of error = 5%  $\rightarrow e = 0.05$

Maximum variability =  $p = 0.5$ , hence  $q = 0.5$

Substitution:

$$n_0 = \frac{(1.96)^2 \cdot (0.5) \cdot (0.5)}{(0.05)^2}$$

$$n_0 = \frac{3.8416 \cdot 0.25}{0.0025}$$

$$n_0 = \frac{0.9604}{0.0025}$$

$$n_0 = 384.16 \approx 385$$

### Collection

This study utilized both primary and secondary data sources to address its objectives. The primary data was collected through a structured survey questionnaire designed to uncover the socio-economic profile of mobile e-wallet users, identify the most commonly used platforms and features, and measure customer satisfaction levels. As defined by Kabir (2016), primary data refers to firsthand information gathered directly from respondents, offering specificity and relevance to the research context. The questionnaire is partly adapted from validated instruments used in prior studies on mobile e-wallet satisfaction (Ajina et al., 2023; Parungao, 2024), ensuring content validity.

The reliability analysis was conducted on the 14-items survey questionnaire administered to 30 valid respondents. Table 1, shows the case processing summary that all 30 cases were valid, with no exclusions, indicating that the dataset was complete and suitable for reliability testing. Table 2, shows the reliability statistics table results a Cronbach's Alpha of 0.956 for the 14 items. According to Tavakol and Dennick (2011), a Cronbach's Alpha value above 0.70 indicates acceptable reliability, while values above 0.90 demonstrate excellent internal consistency. Thus, the obtained alpha of 0.956 confirms that the instrument is highly reliable, meaning the items consistently measure the same underlying construct of customer satisfaction with mobile e-wallet services.

**Table 1**  
**Case Processing Summary**

Case Processing Summary		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	0.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

**Table 2**  
**Reliability Test using Cronbach’s Alpha**

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.956	14

Secondary data from existing empirical studies was utilized to determine and assess the factors that influence customer satisfaction. These factors were analyzed statistically in order to assess their significance and relationship with the demographic variables using ANOVA. According to Saunders et al. (2019), secondary data refers to data that has been published in order to provide a theoretical framework and analytical depth. Using both primary survey data and secondary data from previous studies on the topic, will enhance both the context and the structure of the study.

**Data Gathering Procedure**

Prior to data collection, the researcher was secure permission and ethical clearance from the University Research Board (UREB) of Davao Oriental State University. This step ensures that the study adheres to established ethical standards, particularly in safeguarding the rights, confidentiality, and voluntary participation of respondents. Informed consent was obtained from all participants, and they were briefed on the purpose of the study, the nature of their involvement, and the assurance that their responses was treated with strict confidentiality.

Following ethical approval, the research instrument in the form of a structured questionnaire was undergo validation by a panel of experts in business administration and research methodology. Reliability testing was conducted through a pilot study with a small group of respondents to ensure consistency and accuracy of the items. Necessary revisions were incorporated based on expert feedback and pilot results, thereby strengthening the credibility and dependability of the instrument for the main study.

The validated questionnaires were then be distributed using a dual-mode approach the online and face-to-face administration. For online distribution, Google Forms were utilized to reach respondents with internet access, ensuring convenience and wider coverage. Meanwhile, face-to-face administration was conducted within the municipality of San Isidro to include participants with limited digital access, thereby promoting inclusivity. Completed responses were collected, encoded, and checked for completeness before proceeding to statistical analysis.

**Presentation**

This study presents the findings of the study on customer satisfaction with mobile e-wallet services in the municipality of San Isidro, Davao Oriental. The data were analyzed according to the objectives of the study, using descriptive and inferential statistics to uncover patterns and relationships. Weighted means were computed for satisfaction indicators, and verbal descriptive interpretation was applied to provide clarity in presenting results. Table 3 shows, the survey responses were measured using 5-point Likert Scale, interpreted as follows:

**Table 3**  
**Verbal Interpretation using a 5-point Likert Scale**

Mean Range	Verbal Interpretation	Description
4.20 – 5.00	Very Satisfied	Respondents consistently experience excellent service quality and reliability.

3.40 – 4.19	Satisfied	Respondents generally approve of the service, though minor issues may exist.
2.60 – 3.39	Neutral	Respondents perceive average performance with noticeable areas for improvement.
1.80 – 2.59	Dissatisfied	Respondents are dissatisfied, citing frequent problems or unmet expectations.
1.00 – 1.79	Very Dissatisfied	Respondents consistently report poor service quality and lack of reliability.

### Analysis

This study applies a range of statistical techniques to analyze the data in line with its objectives.

To address objectives 1 to 3, descriptive statistics were employed, Frequency counts and percentages provided a clear demographic profile of respondents, while means and standard deviations summarized satisfaction levels. This approach is widely validated in e-wallet adoption research by Bacamante and Campos (2024) that profiled Filipino users by age, gender, and education using descriptive measures, while Parungao (2024) highlighted rural adoption patterns in Davao Oriental through statistical summaries. These studies confirm that descriptive statistics are accurate tools for uncovering users' characteristics and usage behaviors, ensuring that the baseline findings are reliable.

To uncover the objective 4, weighted mean scores with verbal interpretation scales were used to quantify satisfactions across dimensions such as ease of use, transaction speed, security, and reliability. This method translates numerical data into meaningful categories (e.g., "Satisfied," "Very Satisfied"), making results more accessible for discussion. Diaz et al. (2022) applied weighted means to measure satisfaction in General Santos City, finding high adoption rates linked to convenience and trust. Similarly, Sanchez and Tanpoco (2023) emphasized satisfaction as a mediator of continued e-wallet use, showing that weighted mean analysis is a valid and accurate tool for interpreting satisfaction levels in mobile payment studies.

To address the objectives 5 and 6, inferential tools were applied. Pearson correlation and regression analysis uncovered relationships between satisfaction and predictors such as security, usability, and perceived value. This is consistent with Davis's (1989) Technology Acceptance Model, which validated correlation as a means of linking perceived usefulness and ease of use to adoption. Sanchez and Tanpoco (2023) further confirmed regression's accuracy in identifying security and reliability as predictors of continuance intention.

Meanwhile, analysis of variance (ANOVA) was used to determine whether satisfaction varied significantly across socio-economic groups, directly addressing the hypothesis (H0). Post Hoc test such as Tukey HSD clarified which specific groups differed, ensuring that the analysis captured nuanced variations in satisfaction varied significantly across age, income, and education groups. Abbasi et al. (2022) extended TAM to show income moderates perceptions of e-wallet value, while Ahmad Ramli (2021) found significant difference in satisfaction across income groups in developing countries. This method is perfect for contrasting different group means and figuring out the impact of demographic factors on consumer behavior from the studies point of view (Mishra & Rout, 2023).

### Ethical Consideration

This study was thoroughly reviewed and approved by the University Research Ethics Board Committee of Davao Oriental State University to ensure strict compliance with established ethical standards in research involving human participants. Prior to data collection, informed consent was obtained from all

respondents after they were clearly briefed on the study's objectives, procedures, and scope. Participation was entirely voluntary, and respondents were assured of their right to withdraw at any stage without penalty or adverse consequence. The inclusion criteria covered residents and small business owners in San Isidro who had used mobile e-wallet services for at least six months, while exclusion applied to individuals outside the municipality or those with less than six months of usage experience.

Confidentiality and anonymity were safeguarded by removing personal identifiers and reporting findings only in aggregate form. Risks were minimized by focusing solely on non-sensitive information related to mobile e-wallet usage, deliberately avoiding financial account details or intrusive questions. Data security was ensured through password-protected electronic files and locked storage for hard copies of consent forms, with retention limited to five years before secure disposal. These measures collectively upheld participants' privacy, dignity, and safety throughout the research process.

In addition, transparency was observed in the use of digital tools. Artificial intelligence applications were employed solely to assist in drafting and refining parts of the manuscript, particularly in language structuring and formatting. Their role was limited to text generation and synthesis, while the researcher maintained full responsibility for validating accuracy, originality, and compliance with academic standards. This declaration affirms that the integrity of the research process was preserved and that technological assistance did not compromise scholarly rigor.

From a broader perspective, these ethical safeguards underscore the researcher's commitment to responsible scholarship and respect for participants' rights. By ensuring voluntary participation, protecting confidentiality, and maintaining transparency in the use of AI tools, the study not only adheres to institutional and international ethical guidelines but also strengthens the credibility and trustworthiness of its findings.

## Chapter 4

### RESULTS AND DISCUSSION

This chapter presents the findings of the study and their corresponding discussion, organized in alignment with the stated objectives. Data are systematically displayed through tables and graphs to provide clarity and precision in interpretation. Each result is analyzed in relation to existing literature and theoretical foundations, highlighting patterns, differences, and implications for mobile e-wallet usage in San Isidro. By integrating both quantitative outcomes and scholarly insights, this section establishes the basis for understanding customer satisfaction and its broader relevance to digital financial inclusion.

#### **Socio-economic Profile of Mobile E-wallet Users of San Isidro, Davao Oriental**

To address the first objective, the study examined the socio-economic profile of mobile e-wallet users in San Isidro, Davao Oriental. Demographic characteristics of respondents often shape technology adoption, usage behavior, and satisfaction levels this is consistent with the study of Abd Razak et al. (2021) and Ahmad Ramli (2021) emphasized that younger users (18-35) with higher education and frequent internet access are more likely to adopt digital wallets due to convenience and security. Similarly, Bacamante and Campos (2024) found that Filipino e-wallet users are predominantly young, female, and students or working individuals, reflecting national trends in adoption. The results provided a clear picture of users' age, gender, civil status, educational attainment, monthly income, and usage duration, serving as foundations for analyzing customer satisfaction and identifying factors that influence continued adoption.

#### **Age**

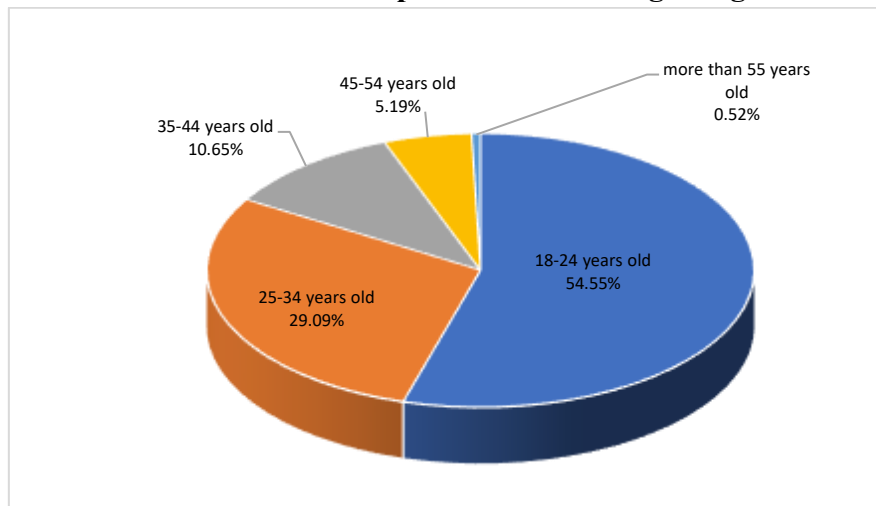
The majority of respondents, as shown in Figure 2, are aged 18–24 (54%), followed by 25–34 (29.1%),

while only a small proportion belongs to older age groups (35–44 at 10.6%, 45–54 at 5.2%, and 55+ at 0.52%). This indicates that mobile e-wallet usage is dominated by younger individuals. Younger users’ dominance reflects their greater digital literacy, lifestyle integration, and openness to adopting new technologies. They are more inclined to use e-wallets for online shopping, peer-to-peer transfers, and entertainment-related transactions, consistent with their tech-savvy behavior. Older users, however, remain cautious, prioritizing trust, security, and reliability over convenience. This generational divide suggests that while youth adoption drives rapid growth in mobile wallet usage, older demographics require stronger assurances of safety and system dependability before fully embracing digital payments.

Bacamante and Campos (2024) reported that Filipino e-wallet users are predominantly young, female, and students or working individuals, reflecting national adoption trends. Flavián et al. (2020) and Esawe (2022) similarly found that Gen Z and Millennials are the most active adopters globally, driven by digital literacy and lifestyle integration, while older cohorts adopt more slowly due to concerns about fraud and system dependability. Parungao (2024) emphasized that younger users often use e-wallets for lifestyle-related activities such as online shopping and peer transfers, whereas older generations focus on bill payments and remittances, highlighting differences in usage priorities.

Furthermore, the dominance of younger users implies that mobile wallet providers should continue enhancing features that appeal to lifestyle integration, such as seamless peer-to-peer transfers, cashback rewards, and user-friendly designs. At the same time, strategies must address older users’ concerns by strengthening security protocols, offering fraud protection, and conducting digital literacy programs tailored to their needs.

**Figure 2**  
**Distribution of Respondents according to Age**



### Gender

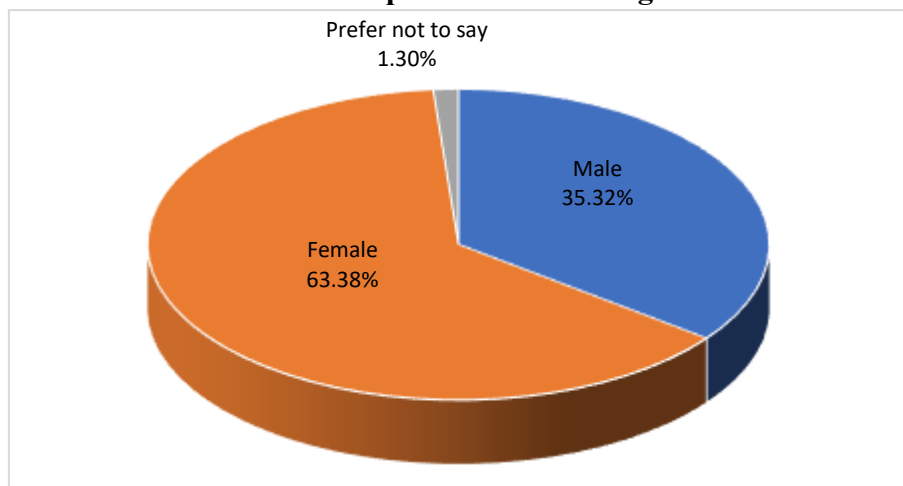
The sample is predominantly female (63.4%), compared to male (35.3%), with a small percentage preferring not to disclose gender (1.3%), as shown in Figure 3. The study found that female users dominate mobile e-wallet adoption in San Isidro, accounting for a larger share of transactions compared to male users. This gendered difference reflects distinct financial behaviors and priorities between women and men in digital payment usage. Women’s higher adoption is linked to their role in household financial management, frequent engagement in small-scale purchases, and preference for convenience and security.

They often use e-wallets for bill payments, remittances, and budgeting, which align with their responsibilities in managing daily household expenses. Men, on the other hand, tend to use e-wallets for business-related transactions, online shopping, or peer-to-peer transfers, reflecting a more utilitarian and occasional approach.

This difference suggests that women perceive mobile wallets as essential tools for everyday financial control, while men view them more as supplementary conveniences. Bacamante and Campos (2024) reported that Filipino e-wallet users are predominantly female, emphasizing that women’s financial roles at home and in community trade drive their adoption. Goswami et al. (2025) highlighted that gender moderates’ perceptions of ease of use and security, with women requiring stronger assurance of reliability before committing to digital payments. Conversely, Diaz et al. (2022) observed that men in General Santos City were more likely to adopt e-wallets for business and leisure-related transactions, but their usage was less frequent compared to women. Parungao (2024) further noted that female users in rural areas often lead in adopting cashless transactions for sari-sari stores and household needs, while men remain more reliant on cash, especially in informal trade.

The dominance of female users implies that service providers and policymakers should prioritize women’s needs in designing user-friendly interfaces, security features, and financial literacy programs. Since women act as household financial stewards, empowering them through digital tools can accelerate financial inclusion in rural communities. At the same time, strategies should also address male users by promoting advanced features such as savings, investments, and business-related services to increase their engagement. Recognizing these gendered differences ensures that mobile e-wallet platforms cater to diverse user profiles, fostering broader adoption and trust across both genders.

**Figure 3**  
**Distribution of Respondents according to Gender**



### Civil Status

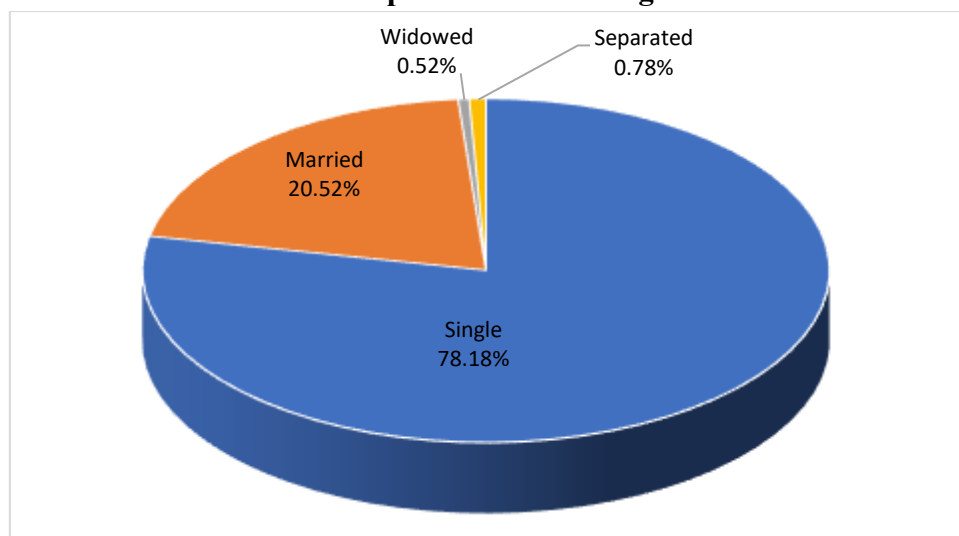
As shown in Figure 4, the majority of respondents are single (78.2%), followed by married (20.5%), with only a small proportion widowed (0.5%) or separated (0.8%). This dominance of single respondents reflects the youthful demographic of the study, where 54% are aged 18–24. Single individuals often exhibit higher adoption rates of digital innovations because they have greater autonomy in financial decision-making and tend to engage more frequently in mobile-based transactions. Their lifestyle, which often involves online shopping, peer transfers, and entertainment-related spending, aligns well with the

convenience offered by e-wallets. Married respondents, while also adopting mobile wallets, may prioritize stability and security, using them more for household-related payments and remittances. This contrast suggests that civil status influences not only the likelihood of adoption but also the type of usage, with singles being more experimental and frequent users, while married individuals are more cautious and practical.

Apergis (2019) highlighted that unmarried individuals are more likely to adopt digital financial innovations due to their independence in financial choices. Similarly, Calastri et al. (2017) found that civil status significantly affects technology adoption, with singles showing higher engagement in mobile transactions compared to married users, who often balance digital adoption with household financial responsibilities. These findings resonate with the current study, where the youthful and predominantly single demographic drives e-wallet adoption in San Isidro.

However, the prevalence of single users implies that mobile wallet providers should continue to enhance features that appeal to lifestyle-driven activities such as peer-to-peer transfers, online shopping, and promotional incentives. At the same time, strategies should also address married users by emphasizing reliability, security, and family-oriented features like bill payment and remittance services. Recognizing civil status differences allows service providers and policymakers to design targeted interventions that cater to diverse user needs, ensuring that both singles and married individuals benefit from digital financial inclusion.

**Figure 4**  
**Distribution of Respondents according to Civil Status**



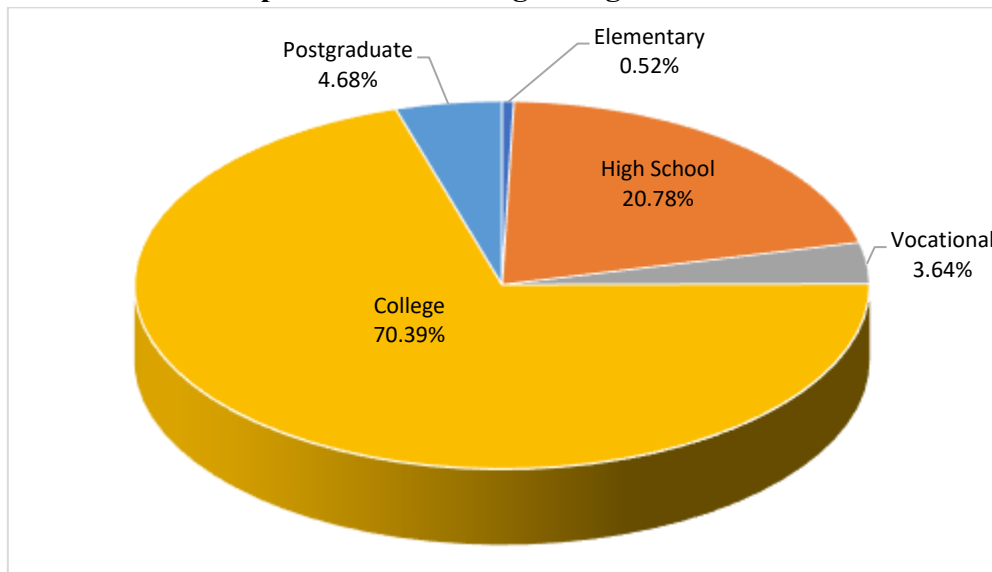
### Highest Educational Attainment

The majority of respondents as shown in Figure 5, reported having attained college education (70.4%), followed by high school graduates (20.8%), vocational graduates (3.6%), and postgraduate degree holders (4.7%), while only 0.5% had elementary education. This indicates that mobile e-wallet adoption is strongly associated with higher educational attainment. Educated individuals are more likely to understand, trust, and adopt digital financial platforms because they possess greater digital literacy and exposure to technology. College and postgraduate respondents often have higher access to smartphones, internet connectivity, and online services, which facilitate e-wallet adoption. In contrast, those with lower

educational attainment may face barriers such as limited awareness, lower confidence in digital systems, and preference for traditional cash-based transactions. This suggests that education not only enhances the ability to use digital tools but also shapes perceptions of trust and security in financial innovations. Parungao (2024) emphasized that higher educational attainment is positively correlated with mobile wallet adoption, as educated individuals are more confident in navigating digital platforms and perceive them as secure and reliable. Similarly, Esawe (2022) highlighted that mobile self-efficacy and perceived enjoyment significantly influence satisfaction, which is often stronger among educated users who are more adept at using mobile technologies. Flavián et al. (2020) also noted that perceived ease of use and usefulness drive adoption, factors that are more readily appreciated by individuals with higher education levels. These findings align with the current study, where college-educated respondents dominate e-wallet usage in San Isidro.

Furthermore, the prevalence of college-educated users implies that mobile wallet providers should continue to design platforms that leverage digital literacy, offering advanced features such as savings, investments, and financial management tools. At the same time, strategies must also address less-educated groups by simplifying interfaces, strengthening trust through awareness campaigns, and providing digital literacy training.

**Figure 5**  
**Distribution of Respondents according to Highest Educational Attainment**



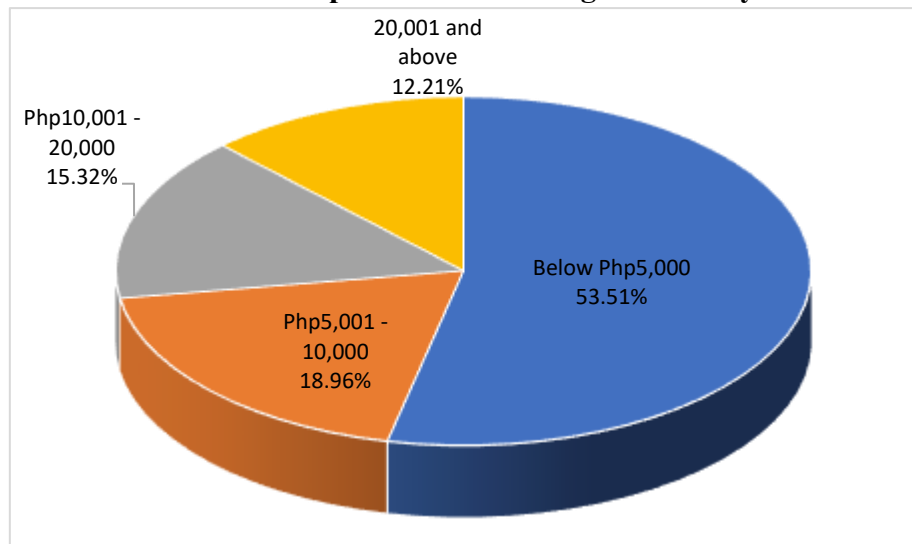
### Monthly Income

Figure 6 shows the distribution of respondents' monthly income. More than half earn below Php5,000 (53.5%), followed by Php5,001–10,000 (19.0%), Php10,001–20,000 (15.3%), and Php20,001 and above (12.2%). The data indicates that mobile e-wallets are widely adopted even among low-income groups, who form the majority of users. This suggests that affordability and accessibility are key drivers of adoption. Higher-income respondents also use e-wallets, but their usage often extends to advanced features such as online shopping, investments, and premium services. The contrast shows that while low-income users rely on e-wallets for basic transactions and financial inclusion, higher-income users leverage them for convenience and diversification of financial activities.

Moreover, the dominance of low-income users demonstrates that mobile wallets have successfully penetrated marginalized communities, offering them a gateway to digital financial services. This supports the argument that e-wallets reduce barriers to financial participation by eliminating requirements such as minimum balances or formal banking documentation. For higher-income groups, the appeal lies in efficiency and convenience, showing that mobile wallets serve diverse socio-economic needs.

However, these findings are consistent with Abbasi et al. (2022), who emphasized that mobile wallets promote financial inclusion by providing accessible payment solutions to underserved populations. Ajina et al. (2023) further noted that socio-economic status influences satisfaction but does not hinder adoption, underscoring the universal appeal of mobile wallets. Diaz (2022) observed that income levels affect perceptions of transaction speed and reliability, with higher-income users demanding efficiency while lower-income users value affordability. Together, these studies validate the present findings, confirming that mobile wallets bridge socio-economic gaps and foster equitable participation in digital finance.

**Figure 6**  
**Distribution of Respondents according to Monthly Income**



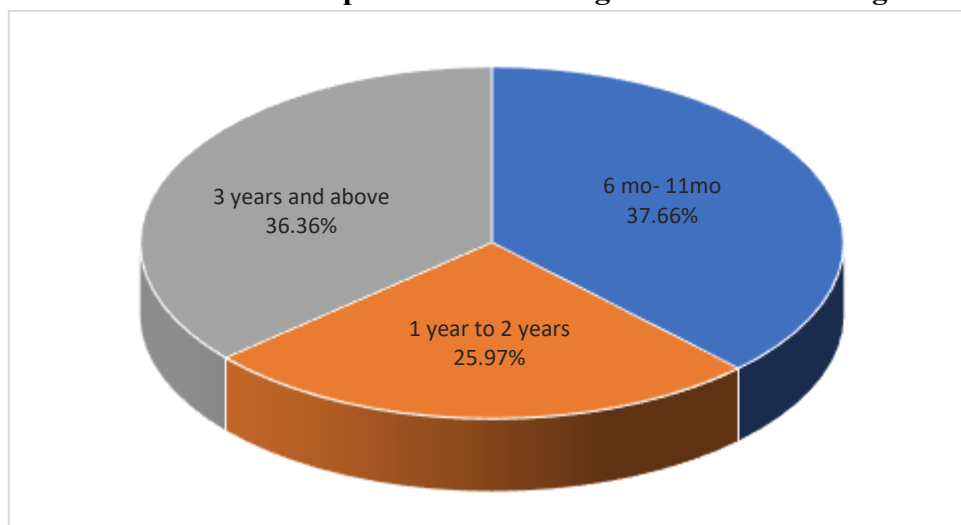
### Duration of Usage

As shown in Figure 7, the graph shows that the distribution is fairly distributed across usage duration, where 37.7% have used e-wallets for 6-11 months, 26.0% for 1-2 years, and 36.4% for 3 years and above. The findings indicate that while many respondents are relatively new users, a substantial portion has sustained usage for several years. The group using e-wallets for 3 years and above (36.4%) reflects early adopters who embraced digital payments during the COVID-19 pandemic. Meanwhile, the 6–11 months group represents more recent adopters, likely influenced by ongoing digitalization and promotional campaigns. The 1–2 years group shows steady retention, suggesting that e-wallets are not just short-term tools but are increasingly integrated into daily financial routines.

However, the significant percentage of long-term users demonstrates growing trust and reliance on mobile wallets. The pandemic acted as a catalyst, pushing users toward contactless payments when physical banking was restricted. Even after restrictions eased, the convenience, security, and perceived usefulness of e-wallets encouraged continued usage. This retention highlights that mobile wallets in San Isidro have transitioned from being emergency tools to permanent fixtures in financial management.

These findings are consistent with Kee (2022), who noted that the urgency for contactless payments during COVID-19 accelerated digital adoption in the Philippines. Moreno et al. (2022) similarly observed that pandemic-driven necessity led to widespread e-wallet adoption, particularly for government aid distribution and essential transactions. Parilla and Abadilla (2023) emphasized that satisfaction and perceived usefulness explain why many users sustained usage beyond three years, while Cacas et al. (2022) confirmed that mobile wallets have become embedded in everyday financial practices. Together, these studies validate the present findings, showing that e-wallets in San Isidro have evolved into trusted, long-term financial tools.

**Figure 7**  
**Distribution of Respondents according to Duration of Usage**



### Commonly Used Mobile e-Wallet Platform

The second objective of this study is to identify the mobile e-wallets most frequently used by customers in San Isidro, Davao Oriental. Understanding usage patterns is essential as the popularity of specific platforms reflects consumer trust, accessibility, and relevance to daily financial transactions. By examining the frequency of use across different e-wallet providers, the study highlights which services dominate the local market and how often they are integrated into users’ routines. This information provides valuable insights for service providers aiming to improve customer engagement and satisfaction.

The findings in Table 4 present the distribution of respondents’ usage of mobile e-wallet platforms in San Isidro, Davao Oriental. The data show that GCash is the most frequently used platform, with 374 users reporting usage across daily, weekly, monthly, and rare categories. Among these, 150 respondents (40.10%) use GCash daily. Other platforms include Maya (64 users), ShopeePay (39 users), PayPal (17 users), Lazada Wallet (12 users), Coins.ph (8 users), and a small number of “Others” such as BDO Pay, Hello, GoTyme, PalawanPay, and Maribank (5 users total).

Furthermore, GCash clearly dominates the mobile wallet landscape in San Isidro, with the highest daily usage rate, reflecting its integration into routine financial activities such as bill payments, fund transfers, and mobile load purchases. Maya ranks second but shows more weekly than daily usage, suggesting that its appeal lies in specific promotions or savings features rather than daily micro-transactions. ShopeePay and Lazada Wallet are primarily linked to e-commerce, indicating that while online shopping is present,

it does not yet drive daily financial habits in the municipality. PayPal and Coins.ph have limited adoption, reflecting their niche roles in international and crypto-related transactions.

The overwhelming dominance of GCash can be attributed to its first-mover advantage and extensive network of local partner outlets (cash-in/cash-out centers), which are vital in rural municipalities where bank branches are scarce. The high daily usage rate suggests that GCash has evolved into a primary financial utility, not just an occasional tool. Maya’s weekly usage pattern indicates that while users recognize its utility, it has yet to match GCash integration into the daily micro-economy of San Isidro. The lower adoption of e-commerce-linked wallets highlights that peer-to-peer transfers and bill payments remain the most relevant features for rural users. The minimal usage of international platforms like PayPal or crypto wallets like Coins.ph reinforces that residents prioritize local, real-world utility over global or speculative financial tools.

Moreover, these findings align with Cacas et al. (2022) and Enojas et al. (2023), who emphasized that GCash extensive partner network and accessibility in rural areas drive its dominance. Fabro et al. (2025) and Medina et al. (2025) highlighted the role of network effects, where adoption accelerates once a critical mass of users is reached, as peers, vendors, and family members also use the same platform. Diaz et al. (2022) and Bacamante & Campos (2024) noted that convenience and trust are key predictors of satisfaction, explaining why GCash leads daily usage. Rahman et al. (2024) observed that e-commerce wallets like ShopeePay and Lazada Wallet remain secondary in rural contexts, while Chiu et al. (2017) and Pulvera (2025) confirmed that local utility such as avoiding queues and providing safe storage without maintaining balances is the most valuable feature for rural users. Together, these studies validate the present findings, showing that GCash has become the dominant financial tool in San Isidro, while other platforms serve niche or supplementary roles.

**Table 4**  
**Commonly Use e-Wallets**

Frequently Used Mobile e-wallet	Frequency of Use			
	Daily	Weekly	Monthly	Rarely
Gcash	150	128	48	48
ShopeePay	18	11	9	1
Lazada	5	4	3	
Maya	32	21	8	3
PayPal	8	4	3	2
Coins	5	2	1	
Others**	2	3		

Note: \*\*Others = BDO Pay, Hello, GoTyme, PalawanPay, and Maribank

### Most Frequently Used Mobile e-Wallet Features

The third objective of this study is to determine which features of mobile e-wallets are most frequently used by customers. Identifying these features is crucial as they reflect how users integrate digital finance into their daily routines and highlight the specific functions that drive adoption and long-term satisfaction. By analyzing usage patterns, this study provides insights into customer preferences and the practical role of e-wallets in supporting financial inclusion, especially in rural areas like San Isidro.

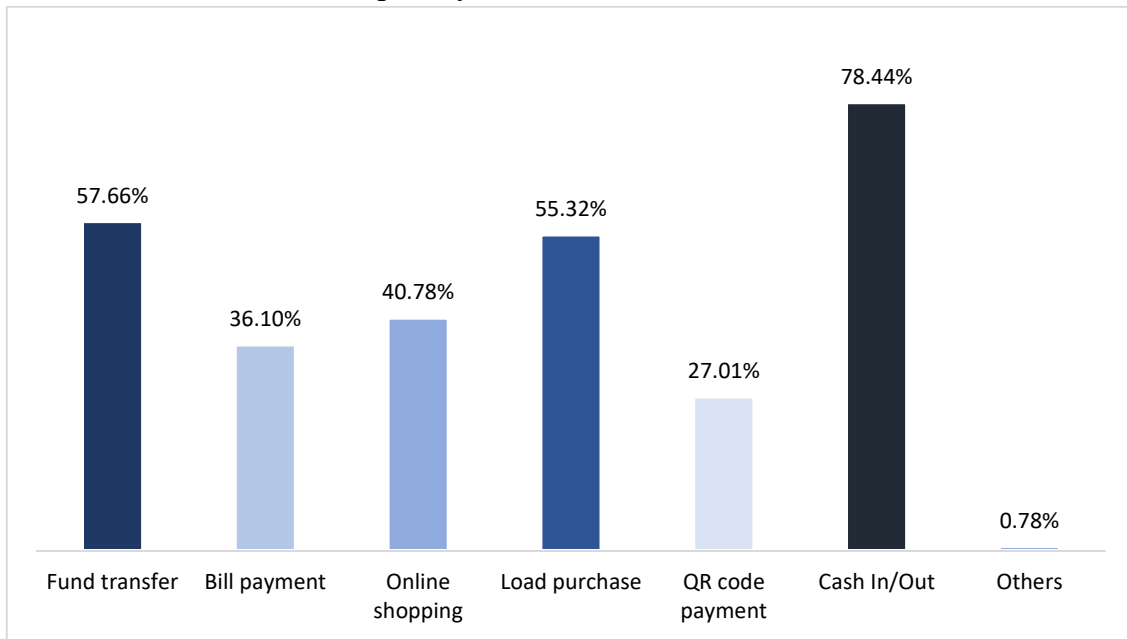
As shown in Figure 8, shows the distribution of respondents most frequently used mobile e-wallet features. The results indicate that Cash In/Out (78.44%) is the most frequently used feature, followed by Fund Transfer (57.66%) and Load Purchase (55.32%). Moderate usage was observed in Online Shopping (40.78%) and Bill Payment (36.10%), while QR Code Payment (27.01%) had lower adoption. Only 0.78% reported using advanced features such as savings and GLoan.

Furthermore, the findings reveal that users primarily rely on e-wallets for foundational financial transactions rather than advanced services. Cash In/Out dominates because it bridges the gap between physical cash and digital credits, a critical function in rural communities where cash remains prevalent. Fund Transfer is the second most used feature, reflecting its role in reducing reliance on banks and remittance centers. Load Purchase ranks third, underscoring the importance of mobile connectivity in daily life. Meanwhile, features like online shopping and bill payment are moderately used, suggesting growing but not yet dominant integration of e-commerce and household management into digital finance. QR Code Payment adoption remains limited, likely due to insufficient merchant infrastructure in San Isidro.

Moreover, the dominance of Cash In/Out highlights the ongoing transition from a cash-heavy to a cashless economy. For rural users, the ability to easily convert cash into digital form is the first step toward financial inclusion, especially for those without bank accounts. Fund Transfer's popularity reflects its ability to eliminate time and cost barriers associated with traditional remittance services, making money management more efficient. Load Purchase's frequent use demonstrates how e-wallets meet localized needs, ensuring uninterrupted mobile connectivity. The lower adoption of QR Code and advanced features suggests that while users value convenience-driven functions, more complex financial services remain underutilized due to limited awareness and infrastructure.

However, these findings are consistent with Enojas et al. (2023), who emphasized that cash-in/cash-out services are vital in rural municipalities where bank branches are scarce. Parilla & Abadilla (2023) noted that the ability to convert cash into digital credits is often the first step toward financial inclusion. Chiu et al. (2017) and Medina et al. (2025) highlighted that fund transfers reduce time-space barriers and transaction costs, making them indispensable for rural communities. Fabro et al. (2025) and Bacamante & Campos (2024) confirmed that load purchases reflect localized needs, as mobile connectivity is essential for daily communication. Falaiye et al. (2024) and Pulvera (2025) further observed that digital wallets provide secure alternatives for remittances in areas with limited banking infrastructure. Finally, Ariffin et al. (2021), Uddin & Nasrin (2023), and Moreno et al. (2022) emphasized that convenience, cost savings, and time efficiency drive adoption of online shopping and bill payment features, while Ortiz et al. (2023) reinforced that ease of use and immediate usefulness are primary predictors of digital payment adoption.

**Figure 8**  
**Most Frequently Use Mobile e-Wallets Features**



### Level of Customer Satisfaction

The fourth objective of this study is to examine customer satisfaction with the most frequently used mobile e-wallet platforms in San Isidro, Davao Oriental. Measuring satisfaction is crucial because it reflects how well these platforms meet user expectations for usability, security, efficiency, and support. Satisfaction levels also serve as indicators of customer loyalty and continuance intention, providing insights into whether users will sustain or expand their use of mobile e-wallets.

The findings, as shown in Table 5 presents the respondents' satisfaction levels with mobile e-wallet services in San Isidro, Davao Oriental. The overall mean score is 4.27 (SD = 0.89), interpreted as Very Satisfied. The highest-rated indicators include ease of use ( $\bar{X} = 4.40$ ), fast and efficient transactions ( $\bar{X} = 4.39$ ), and clear and accurate transaction records ( $\bar{X} = 4.34$ ). Other aspects such as meeting personal needs ( $\bar{X} = 4.31$ ), protection of personal and financial information ( $\bar{X} = 4.26$ ), and regular updates to improve user experience ( $\bar{X} = 4.27$ ) also received Very Satisfied ratings. Lower scores were observed in responsive customer support ( $\bar{X} = 4.06$ ), rare technical issues ( $\bar{X} = 3.95$ ), and security when using ( $\bar{X} = 4.00$ ), which were rated only as Satisfied.

Furthermore, the findings show that users are highly satisfied with the convenience, speed, and transparency of mobile e-wallets, which directly align with the most frequently used features such as Cash In/Out (78.44%) and Fund Transfers (57.66%). These functions solve immediate local problems like avoiding queues, reducing travel costs, and ensuring accurate transaction records. Satisfaction is also strong in areas of personal needs, security mechanisms, and regular updates, reflecting that users value platforms that evolve and protect their information. However, satisfaction is lower in technical reliability, customer support, and perceived security during use, suggesting that while platforms excel in usability, they still face challenges in service responsiveness and system stability.

In addition, the high satisfaction scores validate that mobile wallets are effectively fulfilling their primary utility in San Isidro, providing fast, easy, and transparent financial services. This reinforces the finding that foundational features drive adoption and satisfaction. The lower ratings in support and reliability highlight areas where providers must improve to sustain user trust and loyalty. The satisfaction with

security and updates indicates that users recognize ongoing improvements but remain cautious about risks such as unauthorized access or technical glitches. These results imply that while users are satisfied overall, their confidence in long-term usage could be strengthened by addressing technical issues and enhancing customer service.

However, these findings are consistent with Ortiz et al. (2023) and Parilla & Abadilla (2023), who emphasized that ease of use and immediate usefulness are primary drivers of satisfaction in digital payment systems. Moreno et al. (2022) noted that efficiency and convenience are crucial for rural users, as they reduce costs and time barriers. Ariffin et al. (2021) and Uddin & Nasrin (2023) confirmed that users gravitate toward features that deliver speed and simplicity, which explains the high satisfaction with Cash In/Out and Fund Transfers. Johan et al. (2022) highlighted that congruency between services and user habits is essential for positive evaluation, aligning with the high ratings for meeting personal needs. Muhtasim et al. (2022) observed that encryption and authentication mechanisms lower perceived risks, supporting the satisfaction with information protection. Rivera & García (2025) emphasized that users value platforms that evolve through regular updates, while Pulvera (2025) and Ihsan et al. (2026) noted that rural users often face technical issues and prefer relational-based support, explaining lower scores in reliability and customer service. Finally, Chavhan et al. (2023) and Leyesa et al. (2024) confirmed that persistent concerns about security during use remain common among users with limited technical knowledge. Generally, these studies validate the present findings on mobile e-wallets in San Isidro that are highly valued for their convenience and transparency, but improvements in support and reliability are essential for sustaining long-term user loyalty.

**Table 5**  
**Level of Customer Satisfaction on Mobile e-Wallet Service**

No.	Customer Satisfaction on Mobile e-wallet	Mean ( $\bar{X}$ )	Std. Deviation	Verbal Interpretation
1	Easy to use	4.40	.87	Very Satisfied
2	Fast and efficient transactions	4.39	.90	Very Satisfied
3	Better personal finance management	4.20	.98	Very Satisfied
4	Clear and accurate transaction records	4.34	.91	Very Satisfied
5	Just fees and charges associated with the service	4.17	.96	Satisfied
6	Meet personal needs	4.30	.92	Very Satisfied
7	Protection of personal and financial information	4.26	.91	Very Satisfied
8	Regular updates to improve user experience	4.26	.89	Very Satisfied
9	Visual design and Layout	4.23	.93	Very Satisfied
10	Availability	4.14	.99	Satisfied
11	Responsive customer support	4.06	1.01	Satisfied
12	Rare technical issues	3.95	1.03	Satisfied
13	Security when using	4.00	.96	Satisfied
	<b>Overall Satisfaction</b>	<b>4.27</b>	<b>.89</b>	<b>Very Satisfied</b>

Note: 4.20-5.00 = Very Satisfied; 3.40-4.19 = Satisfied; 2.60-3.39 = Neutral; 1.80-2.59 = Dissatisfied; 1.00-1.79 = Very Dissatisfied

### Significant Relationship between the factors of Mobile e-Wallet services and Customer Satisfaction

The fifth objective of this study is to determine the significant relationship between the factors of mobile e-wallet services and customer satisfaction among users in San Isidro, Davao Oriental. Establishing this relationship is crucial because customer satisfaction is inherently multidimensional, shaped by elements such as usability, efficiency, security, design, support, and reliability. By examining how these service attributes correlate with satisfaction, the study provides deeper insights into the drivers of user loyalty and continuance intention. This analysis not only identifies which aspects exert the strongest influence on satisfaction but also offers practical guidance for service providers in prioritizing improvements that enhance user trust and long-term engagement. In the context of financial technology adoption, understanding these relationships is vital for promoting financial inclusion, sustaining competitiveness, and ensuring that mobile e-wallet platforms evolve in line with the diverse needs of rural communities.

Table 5 presents the correlation analysis between various factors of mobile e-wallet services and overall customer satisfaction among users in San Isidro, Davao Oriental. The results show that all factors tested have a positive and significant relationship ( $p < .001$ ) with customer satisfaction, as indicated by Pearson correlation coefficients ranging from .633 to .752. The strongest correlations were observed in visual design and layout ( $r = .752$ ), security when using ( $r = .749$ ), and meeting personal needs ( $r = .743$ ), while the lowest but still significant correlation was found in rare technical issues ( $r = .633$ ).

Moreover, the findings reveal that satisfaction is not determined by a single factor but rather by a combination of usability, efficiency, security, and service quality. High correlations with visual design, security, and meeting personal needs suggest that users value platforms that are not only functional but also trustworthy and user-friendly. Moderate correlations with ease of use ( $r = .688$ ) and transaction speed ( $r = .690$ ) confirm that convenience remains central to satisfaction. Meanwhile, the lower correlation with rare technical issues indicates that while reliability matters, users may tolerate occasional glitches as long as core functions remain dependable.

Additionally, these results conceptually align with the Technology Acceptance Model (TAM), which emphasizes that ease of use and usefulness drive adoption and satisfaction. The strong relationship between transaction transparency ( $r = .712$ ) and satisfaction reflects the Expectation-Confirmation Theory (ECT), as users' expectations of accuracy and reliability are being met. The Information Systems Continuance Model (ISCM) further explains why these relationships matter: satisfaction and perceived usefulness are key determinants of continuance intention, meaning users will remain loyal to platforms that consistently deliver value. The E-SERVQUAL model supports the findings by highlighting efficiency, privacy, and responsiveness as critical service quality dimensions, which correspond to the high correlations with security, updates, and customer support.

However, the null hypothesis (H01: There is no significant relationship between the factors of mobile e-wallet services and customer satisfaction) is **rejected**, as all factors showed significant correlations. These findings are consistent with Ajina et al. (2023), who found that ease of use, transaction speed, and security strongly predict satisfaction and loyalty. Parungao (2024) confirmed that frequent use and trust drive satisfaction among Filipino e-wallet users, while Hanifah et al. (2024) emphasized that system reliability and customer support are critical service quality factors. Goswami et al. (2025) highlighted gender differences in ease of use and security perceptions, reinforcing the importance of inclusive design. Rivera & García (2025) noted that regular updates enhance satisfaction by aligning services with evolving user needs. Together, these studies validate the present findings: customer satisfaction with mobile e-wallets

in San Isidro is significantly shaped by usability, security, transparency, and service quality, all of which are conceptually explained by TAM, ECT, ISCM, and E-SERVQUAL.

**Table 5**  
**The significant relationship between the factors of mobile e-wallet services and customer satisfaction**

No.	Factors of Mobile e-Wallet Services	Overall Customer Satisfaction	
		Pearson Correlation	Sig. (2-tailed)
1	Easy to use	.688**	<.001
2	Fast and efficient transactions	.690**	<.001
3	Better personal finance management	.705**	<.001
4	Clear and accurate transaction records	.712**	<.001
5	Just fees and charges associated with the service	.716**	<.001
<b>6</b>	<b>Meet personal needs</b>	<b>.743**</b>	<.001
7	Protection of personal and financial information	.705**	<.001
8	Regular updates to improve user experience	.731**	<.001
<b>9</b>	<b>Visual design and Layout</b>	<b>.752**</b>	<.001
10	Availability	.716**	<.001
11	Responsive customer support	.727**	<.001
12	Rare technical issues	.633**	<.001
<b>13</b>	<b>Security when using</b>	<b>.749**</b>	<.001
**. Correlation is significant at the 0.01 level (2-tailed).			

**Significant Differences in Customer Satisfaction Across Socio-Economic Profiles**

The sixth objective of this study is to examine whether there are significant differences in the factors influencing customer satisfaction with mobile e-wallet services across user groups defined by socio-economic profile. As shown in Table 6 it presents the test of significant differences in customer satisfaction with mobile e-wallet services when grouped according to socio-economic profiles such as age, gender, civil status, educational attainment, monthly income, and duration of usage. The analysis was guided by the null hypothesis (H02), which states that there is no significant difference in the factors affecting customer satisfaction across these groups.

The results show that while overall satisfaction did not significantly differ across socio-economic groups ( $p > .05$ ), specific factors revealed significant differences such as Gender significantly influenced perceptions of ease of use ( $p = .043$ ), suggesting differences in usability expectations between male and female users. Monthly income affected satisfaction with transaction speed ( $p = .004$ ) and reliability ( $p = .018$ ), indicating that higher-income users demand faster and more dependable services. Duration of usage showed the widest impact, with significant differences in ease of use, efficiency, transaction records, security, updates, design, and availability all are ( $p < .05$ ), implying that long-term users develop more critical expectations. Civil status differences emerged in tolerance for technical issues ( $p = .017$ ), reflecting varying reliance on stable access depending on marital responsibilities. Age differences were evident in security concerns ( $p = .017$ ), showing that older users are more cautious about privacy and fraud risks. Additionally, these findings indicate that socio-economic profiles shape perceptions of specific service attributes but not overall satisfaction. Gender differences highlight the need for inclusive design that

accommodates varying levels of digital literacy. Income-based differences suggest that financial capacity influences expectations of speed and reliability. Long-term users’ critical views reflect the importance of continuous improvement to sustain loyalty. Civil status differences point to varying reliance on stable access depending on household responsibilities, while age-related differences emphasize the need for stronger security assurances for older users. Despite these variations, the consistency in overall satisfaction suggests broad acceptance of mobile wallets across demographics.

However, the results partially reject the null hypothesis (H02) which significant differences exist in specific factors, but overall satisfaction remains consistent. Goswami et al. (2025) confirmed that gender moderates mobile wallet adoption through perceived ease of use and security concerns. Diaz (2022) emphasized that system reliability and availability strongly shape satisfaction, supporting the income-related differences. Respicio (2024) noted that civil status influences tolerance for access issues, aligning with the findings on technical reliability. Panetta et al. (2025) documented those older adults face usability barriers and heightened privacy risks, explaining the age-related differences in security concerns. Ajina et al. (2023) reported that demographic differences influence specific service perceptions but not overall satisfaction, validating the broad acceptance observed in this study.

Lastly, from a theoretical perspective, these findings align with the Technology Acceptance Model (TAM), which posits that perceived ease of use and perceived usefulness are primary drivers of technology adoption. Gender and age differences reflect variations in perceived ease of use, while income and duration of usage highlight differences in perceived usefulness and expectations. Additionally, the Expectation-Confirmation Theory (ECT) explains why long-term users develop more critical views: satisfaction depends on whether performance meets or exceeds initial expectations, and prolonged exposure sharpens these evaluations. Finally, the Information Systems Continuance Model (ISCM) supports the finding that overall satisfaction remains stable, as continuance intention is driven by satisfaction and perceived usefulness, even when specific factors vary across socio-economic groups.

**Table 6**  
**Significant Difference on the Factors Influencing Mobile e-wallet Customer Satisfaction when grouped according to Socio-Economic Profile of Users**

No.	Factors Influencing Customer Satisfaction	Age Sig.	Gender Sig.	Civil Status Sig.	Highest	Monthly Income Sig.	Duration of Usage Sig.
					Education Attainment Sig.		
1	Easy to use	.655	.034*	.476	.662	.148	.001*
2	Fast and efficient transactions	.185	.130	.480	.701	.004*	.001*
3	Better personal finance management	.360	.885	.497	.354	.071	.370
4	Clear and accurate transaction records	.322	.481	.411	.880	.081	.011*
5	Just fees and charges associated with the service	.307	.594	.311	.357	.184	.273
6	Meet personal needs	.556	.528	.748	.670	.174	.070

7	Protection of personal and financial information	.829	.877	.551	.706	.202	.018*
8	Regular updates to improve user experience	.267	.784	.530	.388	.143	.009*
9	Visual design and Layout	.582	.595	.516	.584	.222	.002*
10	Availability	.199	.721	.314	.285	.132	.047*
11	Responsive customer support	.222	.808	.278	.109	.092	.310
12	Rare technical issues	.114	.807	.017*	.145	.018*	.402
13	Security when using	.017	.717	.359	.056	.359	.593
		*					
<b>Overall Customer Satisfaction</b>		<b>.828</b>	<b>.373</b>	<b>.452</b>	<b>.201</b>	<b>.647</b>	<b>.083</b>

\*There is a significant difference at  $p < .05$ .

As shown in Table 7 it presents the post hoc analysis on the significantly different factors influencing mobile e-wallet customer satisfaction when grouped according to socio-economic profiles of users. The results reveal variations across age, gender, civil status, monthly income, and duration of usage, with several factors showing significant differences at the 0.05 level.

Moreover, Age groups 25–34 and 35–44 years old differ significantly in their perceptions of security ( $p = .043$ ), with older users demonstrating heightened caution. Gender differences are evident in ease of use ( $p = .046$ ), while civil status differences between widowed and separated users highlight varying tolerance for technical issues ( $p = .037$ ). Monthly income groups below Php5,000 and Php5,001–10,000 show significant differences in satisfaction with transaction speed ( $p = .006$ ) and reliability ( $p = .017$ ), indicating that financial capacity influences expectations. Duration of usage shows the most extensive differences, with users of 6–11 months compared to those with 1–2 years or 3 years and above reporting significant variations in ease of use, transaction speed, accuracy of records, security, updates, design, and availability are all ( $p < .05$ ).

However, these findings suggest that socio-demographic and experiential factors shape how users perceive mobile e-wallet services. Older users’ heightened concern for security aligns with Panetta et al. (2025), who noted that privacy concerns increase with age in digital payments. Gender differences in usability reflect Goswami et al. (2025), who found that male and female users vary in confidence and expectations toward mobile wallet interfaces. Civil status differences resonate with Respicio (2024), who emphasized uninterrupted service as critical for user trust in Philippine e-wallets. Income-related differences support Diaz (2022), who identified system reliability and transaction speed as key drivers of satisfaction, particularly for financially constrained users. Finally, the broad differences in duration of usage confirm Moraga (2024), who observed that long-term users develop more critical expectations as they gain experience, demanding improvements in usability, design, and reliability.

**Table 7**  
**Post Hoc Test on the Significantly Different Factors Influencing Mobile e-wallet Customer Satisfaction when grouped according to Socio-Economic Profile of Users**

Socio-Demographic Profile			Factor Influencing Customer Satisfaction	Sig.
Age	25-34 years old	35-44 years old	Security when using	.043

Gender	Male	Female	Easy to use	.046
Civil Status	Widowed	Separated	Rare technical issues	.037
Monthly Income	Below Php5,000	Php5,001 - 10,000	Fast and efficient transactions	.006
	Below Php5,000	Php5,001 - 10,000	Rare technical issues	.017
Duration of Usage	6 mo- 11mo	3 years and above	Easy to use	<.001
	6 mo- 11mo	3 years and above	Fast and efficient transactions	<.001
	6 mo- 11mo	3 years and above	Clear and accurate transaction records	.008
	6 mo- 11mo	3 years and above	Protection of personal and financial information	.013
	6 mo- 11mo	3 years and above	Regular updates to improve user experience	.006
	6 mo- 11mo	3 years and above	Visual design and Layout	.002
	6 mo- 11mo	1 year to 2 years	Availability	.047

The mean difference is significant at the 0.05 level.

## Chapter 5

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter presents the summary of findings, conclusions, and recommendations derived from the study on the factors affecting customer satisfaction with mobile e-wallet services in San Isidro, Davao Oriental. It integrates the results of statistical analyses with interpretations grounded in related literature, thereby providing a comprehensive understanding of how socio-economic profiles, usage patterns, and service attributes influence satisfaction. The discussion highlights both the strengths and challenges of mobile e-wallet adoption in rural communities, offering practical insights for service providers, policymakers, and local stakeholders.

#### Summary

The study employed a descriptive-correlational research design with purposive sampling to select respondents who were qualified mobile e-wallet users in San Isidro, Davao Oriental. A total of 385 respondents participated, all of whom had at least six months of experience using mobile e-wallets. Data were collected through a structured questionnaire and analyzed using descriptive statistics, Pearson correlation, and ANOVA. Results revealed that the majority of users were young adults aged 18–24, predominantly female, and low-income earners, with most having college-level education and less than two years of e-wallet usage. GCash emerged as the most widely used platform, while cash-in/cash-out, fund transfers, and load purchases were the most frequently utilized features. Overall satisfaction was rated very high, driven by ease of use, transaction efficiency, and accuracy, with visual design and security identified as the strongest predictors of satisfaction. Statistical tests confirmed a significant relationship between service factors such as usability, security, and reliability and customer satisfaction, while socio-economic differences in age, income, and duration of usage significantly influenced satisfaction levels.

These findings affirm that mobile e-wallets are vital tools for financial inclusion in rural communities, but adoption is shaped by socio-economic realities and perceptions of trust and usability.

### **Conclusion**

Based on the findings, the study concludes that mobile e-wallets are vital tools for financial inclusion in rural communities, but adoption is shaped by socio-economic realities and perceptions of trust and usability. Young, female, and low-income users dominate adoption, reflecting national trends and highlighting the role of women in household financial management. GCash remains the most trusted and widely used platform due to accessibility and merchant partnerships, though advanced features remain underutilized. Usability, security, and reliability are the key determinants of satisfaction, underscoring the importance of intuitive design and fraud protection. Satisfaction varies significantly across age, income, and duration of usage, suggesting that tailored strategies are needed to address diverse user needs. Mobile e-wallets hold strong promise for enhancing financial inclusion in rural communities, but challenges such as poor connectivity, limited digital literacy, and security concerns must be addressed to sustain adoption.

### **Recommendation**

In light of these conclusions, several recommendations are proposed.

**For service providers such as GCash, Maya, and Coins.ph**, it is recommended that they enhance system reliability and strengthen security protocols to minimize transaction failures and fraud risks. They should also develop localized features tailored to rural users, such as simplified interfaces and offline transaction support, while promoting awareness campaigns that encourage the use of advanced features like savings, insurance, and QR payments. These actions will not only improve user satisfaction but also expand the scope of financial inclusion in underserved communities.

**For Local Government Units (LGUs)**, the study suggests implementing digital literacy workshops to improve user confidence and knowledge in mobile financial tools. LGUs should also launch merchant onboarding programs to expand adoption among small businesses and local stores, while investing in infrastructure improvements, particularly internet connectivity and mobile access, to support seamless transactions. These initiatives will help strengthen financial inclusion and empower local commerce in San Isidro and similar municipalities.

**For policymakers**, it is advised to strengthen cybersecurity regulations and consumer protection policies to build trust in digital finance. Policymakers should also allocate resources for rural infrastructure development to bridge the digital divide between urban and rural communities. Furthermore, integrating financial inclusion strategies that specifically address the needs of marginalized and low-income groups will ensure equitable access to digital financial services.

**For academic institutions**, the findings can be integrated into curricula, case studies, and extension programs to promote financial literacy and digital resilience. Institutions may also use the study as a basis for student research projects and policy evaluations in digital finance, thereby contributing to both academic growth and community development.

**For researchers**, the study opens opportunities to conduct comparative studies across rural and urban areas to explore socio-economic influences on satisfaction. Longitudinal studies are also encouraged to assess sustainability and long-term adoption patterns of mobile e-wallets. In addition, researchers should investigate the experiences of users aged 55 years and above, as this age group is more vulnerable to scams and fraud. Understanding their perceptions, security concerns, and coping strategies will provide valuable insights into designing safer, more inclusive mobile financial systems for older adults.

**For community development organizations**, it is recommended to design initiatives that promote responsible e-wallet usage among low-income households, students, and informal workers. Providing training and support systems will enhance confidence and trust in digital financial tools, ensuring that vulnerable groups can participate effectively in the digital economy.

**For users**, it is important to stay informed about security practices such as avoiding phishing scams and enabling two-factor authentication. Users are also encouraged to explore advanced features beyond basic transactions to maximize the benefits of mobile e-wallets in their daily lives, thereby improving both convenience and financial empowerment.

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