

Optimizing Offsite Payment Systems: Understanding Client Preferences and Overcoming Barriers at Foundation University

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Abstract

This study examines the preferences and barriers clients encounter when using offsite payment systems at Foundation University (FU). The descriptive correlational research method was employed with a sample size of 580 clients, utilizing a validated self-made survey questionnaire for data collection. Statistical treatments such as Percent, Mean, Spearman's Rank Order Correlation, and Chi-Square Test were applied to analyze the data. Findings reveal that a substantial portion of clients prefers on-site payment methods, with only a smaller group utilizing offsite payments. Among the offsite methods, MLhuillier Over-the-Counter stands out as the most frequently used. Key factors influencing clients' positive perception of offsite payment systems include compatibility, confidence, ease of use, flexibility, reliability, user experience, and efficiency, all of which received high agreement scores. Conversely, significant barriers to adopting offsite payments include perceived security risks, personal preferences for face-to-face transactions, lack of awareness, digital literacy, and posting-integration issues. Interestingly, demographic variables such as age, sex, geographic location, and educational attainment did not significantly affect clients' perceptions of these barriers. The study highlights that while clients generally appreciate the usability and efficiency of offsite payment systems, concerns around security, personal preferences, and digital literacy pose notable challenges. Addressing these barriers through improved awareness, trust-building measures, and user support could enhance the adoption of offsite payments.

Keywords: Offsite Payment Systems, Digital Payment Barriers, Client Preferences, Payment Method Adoption, User Experience

Introduction

In today's rapidly digitizing environment, institutions are increasingly integrating technology into their operations to streamline services and enhance customer satisfaction. Among these innovations is the use of offsite payment systems, which offer clients the convenience of transacting beyond the confines of traditional counters. However, despite their clear advantages, the adoption of these systems has not been as widespread or consistent as expected. Various barriers continue to hinder their full utilization, particularly in institutional settings.

According to the Global Findex Database (Demirgüç-Kunt, Klapper, Singer, & Ansar, 2021), account ownership globally increased by 50 percent between 2011 and 2021, reaching 76 percent of the adult population. In developing nations like the Philippines, ownership rose from 63 to 71 percent between 2017 and 2021. Moreover, the proportion of adults in developing countries using digital payments grew from 35 percent in 2014 to 57 percent in 2021 outpacing even the growth in account ownership.

The Sustainable Development Goals Report 2023: Special Edition reinforced these findings, noting that the COVID-19 pandemic significantly accelerated digital finance adoption. By 2021, 76 percent of adults globally held an account with a financial institution or mobile money provider, up from 62 percent in 2014, and notably, 40 percent of adults in low- and middle-income countries opened their first account during the pandemic.

With the FinTech industry surging, access to innovative, secure financial services has expanded considerably. FinTech, defined as technological innovations in financial services, is reshaping service delivery through new products, applications, and competitive market practices (Thakor, 2020; Chandler & Krajcsák, 2021). As a result, banks and financial institutions have invested heavily in these digital innovations to meet evolving client demands. Broby (2021) observed that many payment and transfer services, traditionally offered by banks, are now increasingly performed via internet-based platforms.

Globally, payment services dominate digital financial activity, with 57 percent of adults in developing countries using their accounts primarily for this purpose (Demirgüç-Kunt et al., 2021). In Southeast Asia, digital

payment usage continues to grow, but adoption is not without challenges. Nguyen and Tran (2020) identified key barriers such as poor internet access, limited digital literacy, and cybersecurity concerns. Locally, digital payments gained momentum in the Philippines during and after the pandemic, with the Bangko Sentral ng Pilipinas (2022) reporting a 71 percent increase in digital transactions in 2021. Nevertheless, institutional integration particularly within educational settings remains underexplored.

In the Philippine academic context, digital payment systems have been introduced but often underutilized due to concerns about accessibility, awareness, and user trust (Castro & Martinez, 2021). Foundation University, for example, has offered offsite payment options since 2018 through partners such as M Lhuillier, BPI, PNB, and Security Bank. These systems allow for mobile, over-the-counter, and ATM transactions, but the uptake remains suboptimal. Monthly collection data reveal that M Lhuillier and BPI transactions, while showing gradual increases from 5% to 15% (M Lhuillier) and from 3% to 8% (BPI) between 2019–2024 still fall below 50% combined utilization. This underutilization has led to persistent congestion at the university's Business and Finance Office, contributing to longer queues and reduced efficiency.

Preliminary observations suggest that students and clients may avoid offsite channels due to lack of awareness, user interface complexity, or concerns about transaction reliability. These gaps indicate a pressing need to examine the behavioral and systemic factors influencing adoption. While general studies on e-payment acceptance exist, limited research addresses offsite payment systems within the higher education sector particularly in the Philippine context. This lack of focused inquiry underscores the significance of this study, especially as digital financial services increasingly intersect with the operations of academic institutions.

The core purpose of this study is to investigate the current usage patterns, challenges, and client perceptions surrounding offsite payment systems at Foundation University. By identifying barriers and enablers of adoption, the study aims to support data-driven improvements in service design and functionality. It will also offer insights into which payment channels best align with stakeholder expectations, ensuring optimal resource use especially in light of banking partners' Average Daily Balance (ADB) requirements that tie up institutional funds.

Furthermore, this research aligns with United Nations Sustainable Development Goal 8, which promotes inclusive economic growth and financial inclusion. By examining how offsite payment systems contribute to or hinder financial access in the education sector, particularly for underserved populations, the study supports broader policy development for digital inclusion in the Philippines. Ultimately, findings from this research may also inform future studies on the role of digital banking, financial technology, and e-payment platforms in fostering financial empowerment in developing countries.

By addressing these preferences and barriers, the study seeks to enhance the effectiveness and user experience of offsite payment systems at Foundation University. Moreover, it aims to provide answers to the following questions:

1. What type of payment methods offered by FU is mostly availed by the clients based on the following:
 - 1.1 on-site payment method; and
 - 1.2 offsite payment method?
2. To what extent do respondents perceived the following factors regarding their availment of FU's offsite payment channels based on:
 - 2.1 Compatibility;
 - 2.2 Confidence and Ease of Use;
 - 2.3 Flexibility;
 - 2.4 Reliability;
 - 2.5 User Experience; and
 - 2.6 Efficiency?
3. To what extent is the perception of the clients on the following barriers in availing different offsite payments:
 - 3.1 Awareness;
 - 3.2 Perceived Security Risks;
 - 3.3 Digital Literacy;
 - 3.4 Posting-Integration Issues; and
 - 3.5 Personal Preferences?
4. Is there a significant difference in the clients' extent of perceived barriers in availing different offsite payments when grouped according to the following profile:
 - 4.1 age?
 - 4.2 sex;

- 4.3 geographic locations; and
- 4.4 educational attainment?

Literature Review

The following literature and studies were found to be having a certain relationship with the topics and needed to be discussed to further understand this research.

Offsite Payment Method. Offsite payment methods involve redirecting customers from a merchant's website to a third-party payment provider's platform to complete their transactions. This approach contrasts with onsite payment methods, where the entire payment process occurs within the merchant's site.

According to The Hartford, many small businesses opt for offsite payment processing to simplify setup and mitigate security liabilities. By utilizing third-party processors like PayPal or Amazon Payments, businesses can rely on these providers' robust security protocols, ensuring customer data protection without the need to manage complex security measures internally.

Similarly, MemberMouse highlights that offsite payment methods involve directing customers to a secure, third-party website to finalize their purchases. This strategy not only streamlines the payment process but also instills trust, as customers recognize and feel secure with reputable payment platforms.

Perceived Compatibility. Perceived compatibility is defined as the extent to which an innovation is perceived to be consistent with the current values, prior experiences and requirements of prospective users (Ozturk et al, 2016). If the technology aligns with users' lifestyle, the likelihood of their willingness to adopt it increases.

Compatibility has a positive relationship to intention to use and is the strongest predictor of interest behavior. Compatibility along with perceived ease of use (PEU) and perceived usefulness (PU) directly affects a user's intention to adopt an e-wallet system as an alternative payment method (Ramadhani, 2022).

Lifestyle compatibility and trust might also forecast consumer continuance intention in using mobile payment systems. In a study by Permana (2020), compatibility was identified as the third most significant factor that influences continuance intention of users in using mobile payment. This means that compatibility not only affects users' decision for initial adoption but also determines their intention to continue using digital products.

In contrast, C. M. Leong et al (2021) concluded that the impact of compatibility on intention can only take place if it is influenced by perceived usefulness and perceived ease of use.

Confidence and Ease of Use. The Oxford dictionary defines confidence as a firm trust. Technological trust is a noticeable factor for the increasing adoption of digital payment methods. The justification for utilizing various payment methods or payment services/providers is significantly impacted by technological trust. Users are more likely to trust service providers who exhibit maturity, transparency, and familiarity with the most widely used payment methods (Szumski, 2020).

In the digital era, the ease of use of tools and applications in financial technology significantly contributes to enhancing user satisfaction. Customer satisfaction with fintech digital payments is significantly impacted by the ease of use (Lantang, et al 2021). Similarly, the intention to use mobile payment systems is significantly influenced by both perceived usefulness and perceived ease of use (Andavara et al 2021).

Flexibility. Flexibility is another practical benefit of mobile payment options over traditional payment methods. Because of this increased freedom in selecting a payment method, customers may be able to reduce the net fees associated with making payments by choosing the alternative with the lowest fees (Hayashi, 2012).

Reliability. Payment system reliability is essential for both customers and enterprises. In the context of offsite payment systems, FasterCapital defines reliability as the system's ability to operate correctly under specified conditions for a particular period of time.

In a study in the cloud computing industry, it was noted that the ease of cloud computing (CC) was impacted by three dependability attributes: availability, reliability, and security. While these attributes influence the ease of use of CC, it does not affect its usefulness (Song, C. H., & Sohn, Y. W. 2022).

User Experience. User experience along with compatibility, relative advantage and service quality positively impact customer emotions. In this regard, the strongest motivator for users to keep using mobile payment systems is good emotion (Afeti & Owusu, 2022).

However, another study on the use of Quick Response (QR) code mobile payment suggests that customer experience is unaffected by service quality (Eren, 2022). With this, it is important to determine whether customer experience alone or together with positive service quality impacts customer's intention to use alternative payment methods.

Efficiency. The Cambridge dictionary defines efficiency as the quality of working well in an organized way, without wasting time or energy. Additionally, operational efficiency is the term used to describe the successful, effective, and prudent use of an organization's financial resources in consonance with explicit operational financial policies (Dhillon & Vachhrajani, 2012).

Customers benefit from technologies in one or more areas of the networked customer experience (Nim, 2021). With payments made via various channels offsite, customers are afforded options to efficiently manage their time and resources. Auto-debit options for example, allows customers to schedule their payments on a certain date and automatically deduct from their bank account balance on a set time. This not only saves time in making over-the-counter payments in the merchant's vicinity. It also allows customers to never miss a due date and prevents them from having to pay for late payment penalties.

Digital payments benefit merchants by increasing transaction speed, decreasing transaction costs, increasing transaction frequency, lowering mistake rates, and increasing customer satisfaction. Digital payments can increase operational efficiency and drastically save costs (Calderon, 2025).

Awareness. Five major themes emerged from the obstacles associated with digital payment technologies: social, economic, technical, awareness, and legal issues. The most important awareness obstacle was determined to be the knowledge of digital payment systems (Khando et. al 2023).

Awareness of the existence of other payment methods such as digital payments is crucial in shaping the attitude and intention of users in adopting these services. The only demographic factors that were shown to have a significant impact on awareness levels were gender, occupation, and income (Chawla & Joshi, 2021).

Perceived Security Risks. In a study by Siagan (2022), perceived security directly affects trust and consumer behavioral intention. Given the importance of perceived security in consumers' technology-related activities, it is imperative to identify the factors that influence it.

People's choices and actions may be impacted by the discrepancy between an information system's perceived and actual security levels. A study indicated that people's adoption intention can be enhanced by changing their perceived knowledge, controllability and awareness with controllability being the most effective (Huang, 2011). A more recent study on the adoption of mobile banking apps suggests that perceived security, perceived trust, and service quality improves usage. It further identified that customers' attitudes about using mobile banking services and their level of trust were negatively impacted by perceived risk and that improving defenses against security risk issues could lead to a rise in their use (Almaiah et al 2023).

Digital Literacy. According to the UNESCO Institute of Statistics, digital literacy is the ability to access, manage, understand, integrate, communicate, evaluate and create information safely and appropriately through digital technologies for employment, decent jobs and entrepreneurship. It includes competences that are variously referred to as computer literacy, ICT literacy, information literacy and media literacy.

Digital literacy, proficiency in the use of digital platforms and applications, and financial literacy, the ability to understand the basics of economics and finance to make personal finance decisions, are positively associated across countries. The use of digital payment tools and platforms is associated with higher digital literacy, at all levels of financial literacy (AL Prete, 2022). This highlights that both digital literacy and financial literacy should be considered together in the implementation of and increasing access to digital finance.

Posting-Integration Issues. The EastAsiaForum reports that by standardizing digital payments, ASEAN achieved notable progress in financial integration in 2024. QR-based payments made transactions easier for small enterprises, tourists, and expatriates while fostering financial inclusion and strengthening local economies.

In order to facilitate the delivery of digital payment services, the necessary infrastructure must be developed (Putrevu & Mertzanis, 2024). The manual posting and issuance of receipts after the payments are made remotely can post an issue on the readiness and efficiency of the accounting system used. Evaluation of the ability of the system to seamlessly integrate different payment options is necessary in order for the organization to operate efficiently.

Methodology

This study employed a descriptive-correlational research design, which is appropriate for examining the relationship between client preferences, barriers, and the level of adoption of offsite payment systems. The descriptive aspect of the study aimed to profile the users of offsite payment systems, their perceived behavior towards offsite payment, and the challenges they encounter. This involved gathering quantitative data to provide an overview of how students utilize different payment channels. Meanwhile, the correlational aspect seeks to determine the significant relationship and differences of the primary, secondary and independent variables. By using this design, the study can identify patterns and relationships without manipulating variables, allowing for a better understanding of how different factors influence payment system utilization at Foundation University.

The respondents of this study are the parents from Foundation Preparatory Academy who are mostly doing the tuition payments and the students from undergraduate to the post-graduate programs enrolled in the Academic Year 2024-2025. A stratified random sampling method were utilized using the Yamane's Formula. The distribution of respondents per department are shown below with comparison of its actual number of enrollment and the sample size:

College/Department	Actual Number of Enrollment	Sample Size of Students and Parents
College of Education	237	41
College of Business Administration	383	35
College of Nursing	1206	173
College of Hospitality Management	324	55
College of Computer Studies	192	20
College of Criminology	230	24
Department of Architecture and Fine Arts	188	22
College of Arts and Sciences	163	24
College of Agriculture	143	22
School of Industrial Engineering and Technology	188	18
College of Law and Jurisprudence	230	26
Graduate School	205	20
Foundation Preparatory Academy	713	100
Total	4403	580

The major tool used in this study is a researcher-made questionnaire. This questionnaire was divided into four (4) parts.

Part I considers the profile of the parents and students in terms of age, sex, geographic locations, and preferred payment method.

Part 2 will ask those who preferred availing the offsite payment method identifying their extent of usage on the different offsite payment options such as the Bank of the Philippine Island, PNB Online Banking, M Lhuillier OTC, M Lhuillier Online App, and Security Bank OTC.

Part 3 examines the experiences of clients using offsite payment methods, focusing on key factors such as compatibility, confidence and ease of use, flexibility, reliability, user experience, and efficiency. It explores how these factors influence user satisfaction, transaction convenience, and overall system reliability, providing insights for improving offsite payment adoption. By analyzing these factors, this section aims to provide a comprehensive

understanding of the strengths and challenges associated with offsite payment utilization, ultimately guiding improvements to enhance user satisfaction.

Part 4 examines the barriers clients face in using offsite payment methods, including lack of awareness, security concerns, digital literacy, transaction costs, posting-integration issues, and personal preferences. It highlights how these factors affect adoption and user experience, providing insights for improving accessibility and trust in the system.

The researcher consulted at least 3 experts in the field related to business and administration to guarantee the validity of the questionnaire. Their suggestions were taken into consideration in the refinement of the questionnaire. A dry run was also conducted to 30 parents in Foundation Preparatory Academy and students in college, graduate studies to identify the reliability of the instrument. This test was regarded as the most suitable type for survey research where items were not scored right or wrong and where each item could have different answers. This was calculated using the Cronbach's Alpha Test to verify the internal consistency reliability of the items. It is a measure of the extent to which all the variables vary from 0 to 1. Higher values of alpha are more desirable and a value 0.70 is considered acceptable. There was a higher value of Cronbach's Alpha Test beyond 0.70 after the data of the dry run was treated. However, there were two notable decision the data shown pertaining to the cluster of items from Cost of Transaction that has "Low Reliability" and Personal Preferences which there was a removal of items. In this regard, the researcher followed the result as reflected and decided to remove the Cost of Transaction both in the statement of the problem and in the questionnaire as well as the item under Personal Preferences.

The statistical tools used to treat the data of this study are the following:

Weighted Mean. This was used in getting the clients' extent of perception on their utilization of offsite payment as well as the different barriers for not availing the offsite payments.

Percent. Used to determine the number of percentages among clients utilizing between on-site and offsite payments.

Sperman's Rank Order Correlation. This is used to determine the significant difference between the client's age and educational background with their extent of perception on the different barriers of utilizing offsite payments in terms of (a) Awareness, (b) Perceived Security Risks, (c) Digital Literacy, (d) Posting-Integration Issues, and (e) Personal Preferences.

Chi-Square. This is used to determine the significant difference between the client's sex and geographical location with their extent of perception on the different barriers of utilizing offsite payments in terms of (a) Awareness, (b) Perceived Security Risks, (c) Digital Literacy, (d) Posting-Integration Issues, and (e) Personal Preferences.

Findings

Below is the presentation, analyzation and interpretation the data collected from the survey. The data gathered are presented in tabular and textual forms and are systematically organized according to the sequence of the problems.

Table 1.1

Number of Respondents who Choose Offsite and On-Site Payment Method

Payment Method	Frequency	Percent
Offsite	164	28.28
On-Site	416	71.72
Total	580	100

Table 1.1 presents the distribution of respondents based on their choice of payment methods, distinguishing between offsite and on-site payments. Out of a total of 580 respondents, 164 individuals, representing 28.28%, prefer to use offsite payment methods. Conversely, a larger proportion, 416 respondents or 71.72%, favor on-site payment options.

Table 1.2

Preferred Offsite Payment Method Offered by FU (n = 164)

Type of Offsite Payment	$\bar{x}$	VD	% of Clients with Always and Frequent Responses
• MLhuiller Over-the-Counter	3.78	F	65.85
• Bank of the Philippine Island	2.36	R	29.27
• MLhuiller Online App	1.97	R	15.85
• PNB Online Banking	1..93	R	13.41

• Security Bank Online Banking	1.71	N	9.76
• PNB Over-the-Counter	1.66	N	6.71
• Security Bank Over-the-Counter	1.62	N	6.71

Legend: Scale Verbal Description (VD)

4.21 – 5.00	Always (A)
3.41 – 4.20	Frequently (F)
2.61 – 3.40	Sometimes (S)
1.81 – 2.60	Rarely (R)
1.00 – 1.80	Almost Never (N)

Table 1.2 reveals that among the various offsite payment methods offered by FU, the MLhuillier Over-the-Counter stands out as the most preferred option. Its mean score of 3.78 falls within the "Frequently" category, with approximately 65.85% of clients indicating they use this method consistently or often. In contrast, methods such as the Bank of the Philippine Island and MLhuillier Online App have lower mean scores of 2.36 and 1.97, respectively, categorized as "Rarely," with fewer clients utilizing them regularly with 29.27% and 15.85%, respectively. Other options like PNB Online Banking, Security Bank Online Banking, and Over-the-Counter services from PNB and Security Bank possess even lower mean scores, ranging from 1.62 to 1.93, indicating infrequent use.

Table 2.1

Extent of Perceptions on FU's Offsite Payment Channels based on Compatibility (n=164)

I am influenced to use offsite payment due to its compatibility to the extent that...	$\bar{x}$	VD	EoP
1. It allows transactions anytime, offering greater access and flexibility.	4.60	SA	VH
2. It enables quick and seamless payment processing	4.54	SA	VH
3. It is available on multiple platforms (e.g., mobile apps, web portals)	4.37	SA	VH
4. It integrates well with e-wallets and banking apps.	4.35	SA	VH
Composite	4.47	SA	VH

Legend: Scale Verbal Description (VD) Extent of Perception (EoP)

4.21 – 5.00	Strongly Agree (SA)	Very High (VH)
3.41 – 4.20	Agree (A)	High (H)
2.61 – 3.40	Moderately Agree (MA)	Moderate (M)
1.81 – 2.60	Disagree (D)	Low (L)
1.00 – 1.80	Strongly Disagree (SD)	Very Low (VL)

Table 2.1 illustrates that client are highly influenced by the perceived compatibility of FU's offsite payment channels. The overall average score of 4.47 indicates that respondents strongly agree that factors such as flexibility, ease of access, and seamless operation motivate them to use these payment options. Specifically, clients appreciate the ability to transact anytime, which offers greater flexibility with a mean score of 4.60, and they value the quick and smooth payment processing capabilities with a mean score of 4.54. Additionally, the availability of these platforms across multiple devices such as mobile apps and web portals is a significant factor with a mean score of 4.37, as is the system's integration with e-wallets and banking applications with a mean score of 4.35.

Table 2.2

Extent of Perceptions on FU's Offsite Payment Channels based on Confidence and Ease of Use (n=164)

I am influenced to use offsite payment due to its confidence and ease of use to the extent that...	$\bar{x}$	VD	EoP
1. The interface is easy to navigate and does not require extensive technical knowledge.	4.52	SA	VH
2. The system provides clear confirmation of successful transactions.	4.48	SA	VH
3. The payment process is simple and user-friendly.	4.47	SA	VH
Composite	4.52	SA	VH

Legend: Scale Verbal Description (VD) Extent of Perception (EoP)

4.21 – 5.00	Strongly Agree (SA)	Very High (VH)
3.41 – 4.20	Agree (A)	High (H)
2.61 – 3.40	Moderately Agree (MA)	Moderate (M)
1.81 – 2.60	Disagree (D)	Low (L)
1.00 – 1.80	Strongly Disagree (SD)	Very Low (VL)

Table 2.2 presents the perceptions of clients regarding FU's offsite payment channels, specifically focusing on their confidence and ease of use. The overall average perception score is high with mean score of 4.52, which

falls within the "Strongly Agree" (SA) category, indicating that clients generally feel confident and find the system easy to use. The individual aspects evaluated accordingly show similarly favorable perceptions. The interface's ease of navigation scores the highest mean of 4.52 (SA), reinforcing those clients find it straightforward and do not require extensive technical knowledge. Additionally, the system's ability to confirm successful transactions clearly is also valued, with mean score 4.48 (SA). Lastly, the payment process itself is perceived as simple and user-friendly, with mean score of 4.47 (SA).

Table 2.3

Extent of Perceptions on FU's Offsite Payment Channels based on Flexibility (n=164)

I am influenced to use offsite payment due to its flexibility to the extent that...		$\bar{x}$	VD	EoP
1.	It allows me to complete transactions without needing to leave my location, providing convenience and better access.	4.46	SA	VH
2.	They offer the flexibility of using various payment platforms like mobile apps, online banking, or OTC services.	4.41	SA	VH
3.	Provide the flexibility I need to make payments without being tied to a specific location or time frame.	4.41	SA	VH
4.	I can access the payment channels from various devices, offering me the flexibility to pay from home or on the go.	4.36	SA	VH
Composite		4.41	SA	VH

Legend:	Scale	Verbal Description (VD)	Extent of Perception (EoP)
	4.21 - 5.00	Strongly Agree (SA)	Very High (VH)
	3.41 - 4.20	Agree (A)	High (H)
	2.61 - 3.40	Moderately Agree (MA)	Moderate (M)
	1.81 - 2.60	Disagree (D)	Low (L)
	1.00 - 1.80	Strongly Disagree (SD)	Very Low (VL)

Table 2.3 shows the perceptions of clients regarding the flexibility of FU's offsite payment channels, highlighting how much this feature influences their usage. The overall perception score is high with mean score of 4.41, categorized as "Strongly Agree" (SA), indicating that clients strongly agree that the system's flexibility encourages their continued use. Specifically, the statement about completing transactions without leaving their location got the highest mean score of 4.46 (SA), emphasizes that clients appreciate the convenience and access flexibility provided by the system. The platform's ability to offer flexible options across various payment platforms such as mobile apps, online banking, or OTC services also receives a high mean score of 4.41 (SA) respectively, showcasing the importance of multiple payment options in user perception.

Table 2.4

Extent of Perceptions on FU's Offsite Payment Channels based on Reliability (n=164)

I am influenced to use offsite payment due to its reliability to the extent that...		$\bar{x}$	VD	EoP
1.	The system is secure and protects financial data.	4.50	SA	VH
2.	Transactions are processed accurately and on time	4.26	SA	VH
3.	Payment issues are quickly resolved by customer support.	4.24	SA	VH
Composite		4.33	SA	VH

Legend:	Scale	Verbal Description (VD)	Extent of Perception (EoP)
	4.21 - 5.00	Strongly Agree (SA)	Very High (VH)
	3.41 - 4.20	Agree (A)	High (H)
	2.61 - 3.40	Moderately Agree (MA)	Moderate (M)
	1.81 - 2.60	Disagree (D)	Low (L)
	1.00 - 1.80	Strongly Disagree (SD)	Very Low (VL)

Table 2.4 presents the perceptions of clients regarding the reliability of FU's offsite payment channels. The reliability factors assessed include the security of the system, the accuracy and timeliness of transaction processing, and the effectiveness of customer support in resolving payment issues. The data indicates that clients have a very high level of confidence in the system's reliability. Based on the data presented, the system's security measures, which protect financial data, received a mean score of 4.50 with a "Very High" perception and the transactions being

processed accurately and promptly scored 4.26, also reflecting a "Very High" perception. Also, Quick resolution of payment issues by customer support garnered a score of 4.24, again indicating a high level of confidence.

Table 2.5

Extent of Perceptions on FU's Offsite Payment Channels based on User Experience (n=164)

I am influenced to use offsite payment due to its user experience to the extent that...	$\bar{x}$	VD	EoP
1. Its design and method to minimize the steps involved in completing a transaction, saving me time and effort.	4.48	SA	VH
2. It has the smooth and hassle-free process without unnecessary delays or complications	4.43	SA	VH
3. Their user interface is intuitive and easy to navigate.	4.41	SA	VH
4. I have experienced few to no technical issues, making them a reliable option for my transactions.	4.29	SA	VH
Composite	4.40	SA	VH

Legend:	Scale	Verbal Description (VD)	Extent of Perception (EoP)
	4.21 – 5.00	Strongly Agree (SA)	Very High (VH)
	3.41 – 4.20	Agree (A)	High (H)
	2.61 – 3.40	Moderately Agree (MA)	Moderate (M)
	1.81 – 2.60	Disagree (D)	Low (L)
	1.00 – 1.80	Strongly Disagree (SD)	Very Low (VL)

Table 2.5 presents the clients' perceptions of FU's offsite payment channels in terms of user experience, showing an overall mean score of 4.40, which falls under the "Strongly Agree" category and indicates a "Very High" extent of positive perception. This suggests that clients generally have a highly favorable experience when using the offsite payment options. Specifically, clients strongly agree that the system's design is efficient, minimizing the number of steps required to complete transactions ($\bar{x} = 4.48$). They also find the payment process smooth and hassle-free ($\bar{x} = 4.43$) and report that the user interface is intuitive and easy to navigate ($\bar{x} = 4.41$). Moreover, clients experienced minimal technical issues, which supports the system's perceived reliability ($\bar{x} = 4.29$).

Table 2.6

Extent of Perceptions on FU's Offsite Payment Channels based on Efficiency (n=164)

I am influenced to use offsite payment due to its efficiency to the extent that...	$\bar{x}$	VD	EoP
1. Provides instant digital receipts for record-keeping.	4.40	SA	VH
2. Reduces the need to visit a physical location for payments	4.39	SA	VH
3. Transactions are reflected in the university's system immediately.	4.03	A	H
Composite	4.27	SA	VH

Legend:	Scale	Verbal Description (VD)	Extent of Perception (EoP)
	4.21 – 5.00	Strongly Agree (SA)	Very High (VH)
	3.41 – 4.20	Agree (A)	High (H)
	2.61 – 3.40	Moderately Agree (MA)	Moderate (M)
	1.81 – 2.60	Disagree (D)	Low (L)
	1.00 – 1.80	Strongly Disagree (SD)	Very Low (VL)

Table 2.6 presents the perceptions of clients regarding the efficiency of FU's offsite payment channels. The overall composite score is 4.27, indicating a "Strongly Agree" and "Very High" level of perception, which reflects a positive view of the system's efficiency. Specifically, clients strongly agree that the offsite payment channels provide instant digital receipts for record-keeping, scored a mean of 4.40. They also agree that these channels reduce the need to visit physical locations for payments, with a mean score of 4.39. Additionally, clients agree that transactions are reflected immediately in the university's system, which scored a mean of 4.03.

Table 3.1

Extent of Perceptions of the Clients on the Barriers in Availing Different Offsite Payments in Terms of Lack of Awareness (n=416)

The lack of awareness deters me from availing different offsite payments to the extent that...	$\bar{x}$	VD	EoP
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1. I am not familiar with the offsite payment options available	2.76	MA	M
2. I do not understand the benefits of using offsite payments.	2.46	D	L
Composite	2.61	MA	M

Legend:	Scale	Verbal Description (VD)	Extent of Perception (EoP)
	4.21 – 5.00	Strongly Agree (SA)	Very High (VH)
	3.41 – 4.20	Agree (A)	High (H)
	2.61 – 3.40	Moderately Agree (MA)	Moderate (M)
	1.81 – 2.60	Disagree (D)	Low (L)
	1.00 – 1.80	Strongly Disagree (SD)	Very Low (VL)

Table 3.1 evaluates the extent of clients' perceptions regarding barriers in availing the offsite payment channels, specifically focusing on the lack of awareness. It shows that the overall composite mean perception score is 2.61, which is classified as "Moderately Agree" (MA) or "Moderate," indicating that clients generally perceive lack of awareness as a notable barrier, but not at the highest level. The first indicator, "I am not familiar with the offsite payment options," has a mean score of 2.76, falling into the "Moderately Agree" range, suggesting that a significant portion of clients feel unfamiliarity with offsite payments deters them from using these services. The second indicator, "I do not understand the benefits of using offsite payments," has a mean score of 2.46, which is categorized as "Disagree" (D) or "Low," meaning fewer clients consider lack of understanding as a major barrier.

Table 3.2
Extent of Perceptions of the Clients on the Barriers in Availing Different Offsite Payments in Terms of Security Risks (n=416)

The perceived security risks deter me from availing different offsite payments to the extent that...	$\bar{x}$	VD	EoP
1. I feel more secure making payments in person.	4.39	SA	VH
2. I worry about potential fraud or failed transactions.	3.71	A	H
Composite	4.05	A	H

Legend:	Scale	Verbal Description (VD)	Extent of Perception (EoP)
	4.21 – 5.00	Strongly Agree (SA)	Very High (VH)
	3.41 – 4.20	Agree (A)	High (H)
	2.61 – 3.40	Moderately Agree (MA)	Moderate (M)
	1.81 – 2.60	Disagree (D)	Low (L)
	1.00 – 1.80	Strongly Disagree (SD)	Very Low (VL)

Table 3.2 presents the extent to which clients perceive security risks as barriers to availing different offsite payment methods. The composite mean score of 4.05 interpreted as "High" suggests that clients view security risks as a significant deterrent to using offsite payment options. The data shows that clients strongly agree ($\bar{x}$ = 4.39) that they feel more secure making payments in person, which is interpreted as a very high extent of perception. This indicates a strong preference for face-to-face transactions due to perceived safety. Additionally, clients agree ($\bar{x}$ = 3.71) that they worry about potential fraud or failed transactions, reflecting a high level of concern over the reliability and security of offsite payment systems. Clients tend to feel more secure conducting transactions face-to-face and harbor concerns about the safety of offsite payments.

Table 3.3
Extent of Perceptions of the Clients on the Barriers in Availing Different Offsite Payments in Terms of Digital Literacy (n=416)

Digital Literacy deters me from availing different offsite payments to the extent that...	$\bar{x}$	VD	EoP
1. I am not confident in troubleshooting payment issues.	3.12	MA	M
2. I find online payment platforms, mobile apps or e-wallets difficult to use.	2.73	MA	M
3. I lack the technical skills to navigate offsite payments, especially the digital platforms.	2.59	D	L
Composite	2.81	MA	M

Legend:	Scale	Verbal Description (VD)	Extent of Perception (EoP)
	4.21 – 5.00	Strongly Agree (SA)	Very High (VH)
	3.41 – 4.20	Agree (A)	High (H)
	2.61 – 3.40	Moderately Agree (MA)	Moderate (M)
	1.81 – 2.60	Disagree (D)	Low (L)
	1.00 – 1.80	Strongly Disagree (SD)	Very Low (VL)

Table 3.3 illustrates how clients perceive the barriers related to digital literacy in using different offsite payment methods. The overall mean perception score is 2.81, which falls within the "Moderately Agree" category suggesting that although digital literacy issues are acknowledged, they are not overwhelmingly perceived as obstacles. Specifically, clients "Moderately Agree" that their lack of confidence in troubleshooting payment problems and difficulty using online payment platforms, mobile apps, or e-wallets hinder their use of offsite payment options with a mean score ranging 2.61-3.40, while "Disagree" on limited technical skills to navigate digital systems as hindrance in availing offsite payments.

Table 3.4

Extent of Perceptions of the Clients on the Barriers in Availing Different Offsite Payments in Terms of Posting Integration Issues (n=416)

The posting-integration issues deters me from availing different offsite payments to the extent that...	$\bar{x}$	VD	EoP
1. I have experienced delays in payment reflection in the system.	3.30	MA	M
2. I need to follow up multiple times to confirm my payment status	3.12	MA	M
3. I have encountered discrepancies in transaction records.	2.76	MA	M
Composite	3.06	MA	M

Legend:	Scale	Verbal Description (VD)	Extent of Perception (EoP)
	4.21 - 5.00	Strongly Agree (SA)	Very High (VH)
	3.41 - 4.20	Agree (A)	High (H)
	2.61 - 3.40	Moderately Agree (MA)	Moderate (M)
	1.81 - 2.60	Disagree (D)	Low (L)
	1.00 - 1.80	Strongly Disagree (SD)	Very Low (VL)

Table 3.4 shows that clients perceive posting-integration issues as a moderate barrier to using offsite payment systems with an average perception score of 3.06 which falls within the "Moderately Agree" category. This indicates that while some clients experience or acknowledge issues such as delays in payment reflection (average score 3.30), the need to follow up multiple times to confirm payment status (3.12), and discrepancies in transaction records (2.76), these problems are not seen as severe obstacles by the majority.

Table 3.5

Extent of Perceptions of the Clients on the Barriers in Availing Different Offsite Payments in Terms of Personal Preferences (n=416)

My personal preferences deter me from availing different offsite payments to the extent that...	$\bar{x}$	VD	EoP
1. I prefer face-to-face transactions for better control and security.	4.45	SA	VH
2. I am more comfortable paying in cash.	4.44	SA	VH
Composite	4.44	SA	VH

Legend:	Scale	Verbal Description (VD)	Extent of Perception (EoP)
	4.21 - 5.00	Strongly Agree (SA)	Very High (VH)
	3.41 - 4.20	Agree (A)	High (H)
	2.61 - 3.40	Moderately Agree (MA)	Moderate (M)
	1.81 - 2.60	Disagree (D)	Low (L)
	1.00 - 1.80	Strongly Disagree (SD)	Very Low (VL)

Table 3.5 illustrates that clients strongly agree that personal preferences act as significant barriers to availing offsite payments. With an average perception score of 4.44, both items preference for face-to-face transactions for better control and security (4.45) and feeling more comfortable paying in cash (4.44) are rated as very high in perceived hindrance.

Table 4

Difference in the Clients' Extent of Perceived Barriers in Availing Different Offsite Payments when Grouped According to Their Profile

Profile	Computed	p-value	Decision	Remark
Age	$r_s = 0.092$	0.060	Fail to reject Ho	Not significant
Sex	$\chi^2 = 4.369$	0.224	Fail to reject Ho	Not significant
Geographical Locations	$\chi^2 = 1.868$	0.931	Fail to reject Ho	Not significant

Educational Attainment	$r_s = 0.042$	0.392	Fail to reject H_0	Not significant
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Note: Spearman's Rank-Order Correlation (r_s) and Chi-Square Test (χ^2) at 0.05 Level of Significance

Table 4 examines whether there are significant differences in the clients' extent of perceived barriers in availing different offsite payments when grouped according to their profile variables: age, sex, geographical location, and educational attainment. The statistical tests used are Spearman's Rank-Order Correlation (r_s) and Chi-Square Test (χ^2), evaluated at a 0.05 level of significance.

For age, the computed Spearman's correlation coefficient ($r_s = 0.092$) with a p-value of 0.060 ($> \alpha = 0.05$) indicates no statistically significant relationship. This signifies that clients' age does not significantly influence how they perceive barriers to availing offsite payment services indicating that technological acceptance and perceived barriers are often consistent across different age groups, especially among users who have comparable access and familiarity with digital platforms.

Regarding sex, the Chi-Square test yielded a value of 4.369 with a p-value of 0.224, which is above the 0.05 level of significance. This implies that there is no significant difference between male and female clients in terms of their perceived barriers. This suggests that gender does not play a major role in shaping clients' perceptions of barriers.

For geographical locations, the Chi-Square value of 1.868 with a p-value of 0.931 ($> \alpha = 0.05$) also indicates no significant difference. Thus, the location of the clients does not significantly affect their perception of barriers to using offsite payment options.

Lastly, for educational attainment, the Spearman's correlation coefficient ($r_s = 0.042$) with a p-value of 0.392 ($> \alpha = 0.05$) shows no significant relationship. This means that the level of education attained by the clients does not significantly influence their perception of the barriers involved in offsite payments.

Discussion

Number of Respondents who Choose Offsite and On-Site Payment Method

The findings in Table 1.1 reveal a clear preference among respondents for on-site payment methods, with 71.72% of the 580 participants choosing to transact directly at the institution. In contrast, only 28.28% reported using offsite payment channels. This disparity highlights the ongoing challenge in promoting the adoption of digital and alternative payment systems, despite their availability and potential benefits. Similar trends have been observed in other educational contexts. In the study conducted by Abrazado, Coronel, and Ocampo (2024), found that although school employees in a private Philippine university expressed generally favorable attitudes toward digital financial transactions, many still preferred cash-based payments due to habit and perceived convenience.

Preferred Offsite Payment Method Offered by FU

Foundation University's (FU) initiative to offer multiple offsite payment options reflects this trend to enhance convenience for their stakeholders. However, the effectiveness of these options varies significantly. Table 1.2 indicates that among the various offsite payment methods provided by FU, the MLhuillier Over-the-Counter service is the most frequently utilized. Overall, the findings suggest that clients predominantly prefer MLhuillier Over-the-Counter transactions, likely due to factors such as familiarity, accessibility, and convenience, which make this method more regularly used compared to others. The study conducted by Vandak and Goodell (2024) this finding on payment methods in the UK retail sector, they found that despite the availability of digital payment options, a significant number of consumers and merchants still prefer cash transactions. This preference is attributed to factors such as familiarity, ease of use, and the absence of transaction fees. The study highlights that for many, especially in certain demographics, traditional payment methods remain more accessible and trustworthy compared to digital alternatives. Also, the research conducted in Dubai's smart city context revealed that while digital payment technologies are on the rise, their adoption is significantly influenced by perceived ease of use, trust, and personal innovativeness (Najdawi, et.al., 2021). The study indicates that users are more inclined to adopt payment methods that they find convenient and reliable. This mirrors FU's findings where clients predominantly prefer the MLhuillier Over-the-Counter service due to its accessibility and the trust built over time.

Extent of Perceptions on FU's Offsite Payment Channels based on Compatibility

Clients are highly influenced by the perceived compatibility of FU's offsite payment channels as evident in their overall mean perception of 4.47, indicating that respondents strongly agree that factors such as flexibility, ease of access, and seamless operation motivate them to use these payment options. These perceptions highlight that the high compatibility of offsite payment channels with clients' needs and technological preferences strongly encourages their continued use. Recent study conducted by Yahaya et al. (2023) on mobile commerce adoption among SMEs in

Malaysia, the study emphasized that perceived compatibility defined as the degree to which a system aligns with users' existing workflows and technologies strongly impacts user acceptance. Their results showed that flexibility, ease of access, and seamless integration with other platforms enhance the likelihood of users adopting mobile payment systems. Similarly, Changchit et al. (2023) explored mobile payment adoption among Thai consumers and found that compatibility with users' lifestyles and technological preferences significantly shaped positive attitudes toward use. The ability to transact anytime, across multiple devices, and with integration to e-wallets and banking applications, emerged as critical motivators. These findings align with the current data from FU's offsite payment channels where users highly value the system's flexibility, smooth operation, and cross-platform accessibility, indicating that perceived compatibility is a key driver of continued use and satisfaction.

Extent of Perceptions on FU's Offsite Payment Channels based on Confidence and Ease of Use

On the Extent of Perceptions on FU's Offsite Payment Channels based on Confidence and Ease of Use, respondents strongly agree that factors such as flexibility, ease of access, and seamless operation motivate them to use these payment options. Recent empirical studies conducted in Cambodia by Ly, R., and Ly, B. (2024) corroborate the findings presented above which demonstrated that perceived ease of use significantly influences public acceptance of digital payment systems, particularly when platforms offer clear transaction confirmations and intuitive interfaces that require minimal technical skills. Similarly, Khalida et al. (2023) found that among students in Pontianak City, Indonesia, ease of navigation and transaction clarity were key factors that enhanced users' confidence and intent to adopt e-wallet services. Reinforcing these findings, a meta-analysis by Neves, et. al., (2023) which synthesized results from 121 studies, identified user-friendly interface design and seamless transaction processes as primary determinants of successful digital financial service adoption. These studies collectively validate the high perception scores reported by FU clients, affirming that systems perceived as easy to use and reliable significantly enhance user trust and engagement.

Extent of Perceptions on FU's Offsite Payment Channels based on Flexibility

Clients' perceptions of Foundation University's offsite payment channels highlight flexibility as a key factor influencing their usage. The ability to make payments without being restricted by specific locations or time frames is highly valued, reflecting the importance of convenience in transaction processes. Additionally, the option to access payment platforms across multiple devices whether from home or while mobile further reinforces this perception. As indicated in the overall findings, this perceived flexibility plays a significant role in shaping clients' willingness to adopt and consistently use the university's offsite payment systems. In consonance with the study conducted by Ntaukira et. al., (2021), where they examined the determinants of continuous intention to use mobile payments in Malawi. The findings highlighted that 'seamlessness' the ease and flexibility of using mobile payment systems had a significant positive influence on users' satisfaction and their intention to continue using such services. The ability to make transactions anytime and anywhere was a critical factor driving user adoption and continued use of mobile payment platforms. Moreover, Changchit et. al., (2024) identified that the compatibility of mobile payment systems with users' lifestyles, particularly the flexibility to conduct transactions across various platforms and devices, significantly influenced the adoption of mobile payments. Users valued the convenience and mobility offered by these systems, which aligned with their daily routines and preferences. Perceived compatibility in the mobile payment environment can be understood as the extent to which the characteristics of mobile payment align with the intrinsic characteristics of mobile payment consumers (Ayoungman et al. 2021). These intrinsic characteristics may include lifestyles, values, social images, or experiences (Changchit et al. 2024). The intrinsic characteristics of consumers are considered crucial in determining their preference for mobile payment over other forms of payment. Empirical studies in the contexts of online banking, online payment, e-commerce, and m-commerce have demonstrated that perceived compatibility significantly influences attitudes toward the use of technology or innovation (Pushpa et al. 2022).

Extent of Perceptions on FU's Offsite Payment Channels based on Reliability

Clients' perceptions of FU's offsite payment channels strongly emphasize the system's reliability, which plays a critical role in fostering trust and encouraging continued use. The reliability factors such as secure handling of financial data, consistent accuracy in transaction processing, and prompt resolution of issues contribute significantly to user confidence. High levels of trust in the system imply that clients feel reassured when conducting financial transactions remotely, which is crucial for sustaining and expanding digital payment adoption. This positive perception not only validates the institution's efforts in implementing dependable financial technology but also highlights the importance of maintaining robust systems and responsive support as digital transactions become increasingly integral to institutional operations. In the Philippines, a study by Abrazado et al. (2024) highlighted that security is a paramount factor influencing users' adoption of mobile payment applications. Among various platforms, PayMaya was perceived to offer the highest security, thereby enhancing user confidence in digital transactions. Complementing this, a survey conducted by the Nomura Research Institute (NRI) in 2023 revealed that despite encountering technical issues such as downtimes and OTP failures, 95% of Filipino e-wallet users maintained trust in

these platforms. This resilience is attributed to the convenience and integration of e-wallets into daily financial activities, suggesting that users prioritize overall reliability and utility over occasional technical glitches. Furthermore, the Bangko Sentral ng Pilipinas (BSP) has implemented the Consumer Redress Mechanism Standards to bolster trust in digital payments. These standards mandate prompt resolution of transaction issues, requiring unsuccessful instant payments to be refunded within one hour and batch-cleared payments within two hours. Such regulatory measures aim to enhance the reliability of digital payment systems and ensure consumer protection.

Extent of Perceptions on FU's Offsite Payment Channels based on User Experience

Clients' overall perceptions of FU's offsite payment channels point to a highly positive user experience, underscoring the critical role of system design in shaping satisfaction and sustained engagement. The ease with which users can navigate the platform, the streamlined transaction process, and the minimal occurrence of technical issues all contribute to a seamless and efficient experience. These qualities reflect not only strong system usability but also reinforce trust in the platform's functionality. A user-centric design marked by clarity, responsiveness, and reliability emerges as a vital component in maintaining high levels of client satisfaction. These findings imply that institutions seeking to increase adoption of digital payment systems must prioritize intuitive interfaces and hassle-free processes to meet client expectations and support operational efficiency.

The study of Dev et al. (2024) in India examined the impact of the Unified Payments Interface (UPI) on user behavior. The study revealed that users appreciated the streamlined transaction processes and intuitive design of UPI applications, which minimized the steps required to complete payments. This simplicity not only enhanced user satisfaction but also led to increased spending, as the ease of transactions reduced the psychological barriers associated with spending money. The study underscores the importance of designing payment systems that prioritize user-friendly interfaces to foster positive user experiences. Similarly, in Indonesia, Saputra and Gürbüz (2021) applied the Technology Acceptance Model (TAM) and Importance Performance Analysis (IPA) to assess the usability of the GoPay e-wallet application. Their findings indicated that users valued the application's ease of navigation and the minimal technical issues encountered during transactions. These studies align with the high perception scores reported in Table 2.5 regarding clients' appreciation for minimized transaction steps, smooth processes, intuitive interfaces, and system reliability. This reflects a broader regional trend where user experience is a critical determinant of digital payment adoption and continued usage.

Extent of Perceptions on FU's Offsite Payment Channels based on Efficiency

Clients' perceptions of the efficiency of FU's offsite payment channels indicate a strong positive reception, highlighting the system's effectiveness in facilitating quick and seamless transactions. The ability to generate instant digital receipts and eliminate the need for physical visits to payment locations are key factors contributing to this high level of satisfaction. Additionally, the immediate reflection of transactions in the university's system enhances the convenience and reliability of the payment process. These findings underscore the importance of efficient transaction processing, real-time updates, and digital record-keeping in meeting clients' needs. Such features not only improve user experience but also reinforce the value of offsite payment systems in promoting convenience and operational efficiency for both clients and the institution. Acopiado et al. (2022) conducted a study examining digital payment adoption during the COVID-19 pandemic. Their research highlighted that the provision of instant digital receipts and the ability to conduct transactions remotely significantly contributed to the perceived efficiency of digital payment systems. Users appreciated the convenience of not having to visit physical locations, and the immediate reflection of transactions in the system bolstered their trust and reliance on these platforms.

Extent of Perceptions of the Clients on the Barriers in Availing Different Offsite Payments in Terms of Lack of Awareness

Improving awareness by educating clients about available options and how to use them could significantly reduce perceived barriers and encourage greater adoption of offsite payment methods. The perception that unfamiliarity is a more prominent barrier than lack of understanding of benefits highlights the need for targeted informational campaigns or user-friendly guides to familiarize clients with the offerings. This strategic focus could help bridge the gap between potential and actual usage, promoting more widespread acceptance and utilization of offsite payment channels.

The result is the same with the transition from cash-based to digital payment systems in India as the central component of the Digital India campaign aimed at enhancing financial inclusion and public convenience. While the shift was expected to be swift and smooth, Khando, Islam, and Gao (2024) found that cash still dominates as the preferred mode of payment for many users. Their systematic review highlights that a significant barrier to digital adoption is the lack of awareness and digital literacy (Kaleeth et. al, 2021). Trust issues persist, but notably, digital payment usage is far more common among the educated population—79% of users fall within the category of

individuals with at least a 12th-grade education or higher (Selvakumar et., al, 2017). This finding underscore how digital and general literacy strongly influence the willingness to engage with digital financial services. Moreover, the study emphasizes that language barriers, unfamiliarity with technology, and insufficient user guidance further discourage adoption.

Extent of Perceptions of the Clients on the Barriers in Availing Different Offsite Payments in Terms of Security Risks

Overall, security risks are perceived as a significant barrier. These perceptions could discourage clients from adopting digital or offsite payment methods despite their potential convenience. Addressing these security concerns through clear communication about safety measures, assurances, and secure platforms may reduce apprehensions and promote greater acceptance of offsite payment channels. In a comprehensive study focusing on Generation Z in Colombia, Gómez-Hurtado et al. (2024) found that perceived security and privacy are critical determinants in the adoption of e-wallets. The study highlighted that recent security breaches, such as identity theft incidents, have heightened users' apprehension, leading to increased resistance to adopting digital payment technologies. The authors emphasized that trust in the security of these systems is paramount for their widespread acceptance. Furthermore, a meta-analysis conducted by Neves et., al. (2023) presents a weight and meta-analysis that synthesized previous literature on digital financial services use. The analysis revealed that security and trust dimensions, including fears of fraud and data breaches, significantly impede users' willingness to transition to digital payment methods.

Extent of Perceptions of the Clients on the Barriers in Availing Different Offsite Payments in Terms of Digital Literacy

Based on the overall perception of the clients, it was highlighted that even clients perceived limited technical skills as a barrier in availing offsite payment, digital literacy poses a noticeable but not critical obstacle for most clients. Addressing these issues such as by improving user-friendliness and providing technical support could help increase confidence and encourage greater adoption of offsite payment methods. This is also true to the study conducted by Adel (2024) which analyzed the impact of digital literacy and technology adoption on financial inclusion across Africa, Asia, and Latin America. The research revealed that in Asia, digital literacy unexpectedly hindered financial inclusion, suggesting that while access to technology is increasing, the skills to effectively use digital financial services lag behind. The study recommended region-specific digital literacy programs to address these disparities.

A study by Williams et al. (2023) supports this result where he examined the challenges retailers face in adopting digital payment systems, focusing on the integration of new payment technologies with existing point-of-sale (POS) systems. The research found that technical difficulties in ensuring compatibility and seamless operation between legacy systems and new digital payment solutions often lead to disruptions in service and affect the overall efficiency of transactions. These integration issues can result in delays and inaccuracies in transaction processing, which may deter customers from using digital payment methods. Similarly, a study by Thanigan et. al., (2025) investigated the adoption of digital payment systems among small offline retailers. The research identified technology performance concerns, such as unreliable POS machines and delays in SMS confirmations, as significant barriers to adoption. Retailers expressed fear that technical issues could lead to customer dissatisfaction and loss of sales, highlighting the importance of reliable integration between digital payment systems and existing infrastructure.

Extent of Perceptions of the Clients on the Barriers in Availing Different Offsite Payments in Terms of Posting Integration Issues

The overall perception as evident in the data and related studies suggests that posting-integration issues somewhat hinder clients' use of offsite payments, but these issues are not perceived as highly disruptive as perceived by the clients. Addressing these systemic delays and inaccuracies could further facilitate smoother payment processes and improve client confidence in using offsite payment channels. This indicates that many clients prefer traditional methods due to concerns about security and control over their transactions, and these preferences strongly deter them from using digital or alternative offsite payment options. Addressing these personal preferences by emphasizing security features and building trust could potentially reduce these barriers and promote greater acceptance of offsite payment methods. A survey conducted by the European Central Bank (ECB) in 2024 revealed that while digital payments are increasingly popular, a significant portion of consumers still prefer to use cash, especially for in-person transactions. The survey indicated that 59% of the euro area population considers having the option to pay with cash very or fairly important, highlighting the enduring preference for traditional payment methods despite the rise of digital alternatives. This preference is often driven by perceived advantages of cash, such as privacy, immediate settlement, and greater awareness of spending.

Difference in the Clients' Extent of Perceived Barriers in Availing Different Offsite Payments According to Age

For age, the computed Spearman's correlation coefficient ($r_s = 0.092$) with a p-value of 0.060 ($> \alpha = 0.05$) indicates no statistically significant relationship. This signifies that clients' age does not significantly influence how

they perceive barriers to availing offsite payment services indicating that technological acceptance and perceived barriers are often consistent across different age groups, especially among users who have comparable access and familiarity with digital platforms. This finding corroborates with the result revealed from the study of Ching (2017) that there is no significant contribution of ages in terms of their electronic perception score which also means that regardless of the age of the users, it will not affect their general, privacy, security, and trust perceptions on the currently available electronic payment systems.

Difference in the Clients' Extent of Perceived Barriers in Availing Different Offsite Payments According to Sex

Regarding sex, the Chi-Square test yielded a value of 4.369 with a p-value of 0.224, which is above the 0.05 level of significance. This implies that there is no significant difference between male and female clients in terms of their perceived barriers. This suggests that gender does not play a major role in shaping clients' perceptions of barriers. This finding is opposite with the study conducted by Ching (2017) in which in terms of trust, female users would be more trusting with the currently available electronic payment systems compared to males. This means, females would think that their information is kept confidential, their online transactions are safe, and if problems incurred, they will be more informed than males. A study in Bangladesh found that while mobile banking training significantly increased adoption among both female (51 percentage points) and male (46 percentage points) migrants—narrowing the gender gap, men still used the service far more frequently, making digital remittances 11 times more than women. A follow-up experiment showed that introducing the technology within family networks further boosted adoption among women (11 percentage points), suggesting that while gender gaps in adoption can be reduced through training and social support, significant disparities in actual usage persist (Lee et. al., 2022). However, in the study conducted by Zwane et. al., (2023) their findings revealed that while there were no significant differences between male and female customers in their adoption of online banking in Swaziland, both genders expressed discomfort and dissatisfaction with the current systems, indicating that broader usability and trust issues affect users regardless of gender.

Difference in the Clients' Extent of Perceived Barriers in Availing Different Offsite Payments According to Geographical Location

For geographical locations, the Chi-Square value of 1.868 with a p-value of 0.931 ($> \alpha = 0.05$) also indicates no significant difference. Thus, the location of the clients does not significantly affect their perception of barriers to using offsite payment options. In other words, the clients' location whether urban or rural, or from different regions does not significantly influence how they perceive the obstacles to using offsite payment options. Aligning the result to the study conducted by Abrazado et. al., (2024), data revealed that demographic and household factors are significantly correlated with confidence in and frequency of making digital financial transactions and the time period of using digital payment methods. On the other hand, the study conducted by Rana et. al., (2024) presents a contrasting view, indicating that geographical location especially being in rural areas does matter when it comes to the adoption of digital payment systems. It was highlighted in their study that the challenges mentioned such as lack of infrastructure, financial limitations, and digital literacy are more prevalent in rural locations, reinforcing the idea that geography shapes access and willingness to adopt digital payments.

Difference in the Clients' Extent of Perceived Barriers in Availing Different Offsite Payments According to Educational Attainment

Lastly, for educational attainment, the Spearman's correlation coefficient ($r_s = 0.042$) with a p-value of 0.392 ($> \alpha = 0.05$) shows no significant relationship. This means that the level of education attained by the clients does not significantly influence their perception of the barriers involved in offsite payments. The study titled *Adoption of E-Payment Systems in the Philippines* by Raon, De Leon, and Dui (2021) found a significant relationship between educational attainment and the adoption of e-payment systems. Specifically, their analysis revealed that among various demographic factors, only age and educational attainment showed a significant level of $p < 0.05$, indicating that these variables significantly influence consumers' adoption of e-payment systems. This suggests that individuals with higher educational levels are more inclined to adopt digital payment methods, possibly due to greater exposure to technology and better understanding of its benefits. This finding contrasts with studies conducted outside Asia, such as those by Ntaukira et al. (2021) and Ajao et al. (2023), which reported no significant relationship between educational attainment and the adoption of digital payment systems. The discrepancy highlights the importance of contextual factors, such as technological infrastructure and digital literacy, in influencing the adoption of e-payment systems across different regions.

Conclusion

This study sheds light on how clients engage with Foundation University's offsite payment systems. While the platform is generally well-received and praised for its ease of use, reliability, and efficiency most clients still

prefer to settle their accounts through on-site, face-to-face transactions. Even with well-functioning digital options available, the strong attachment to traditional methods remains a key factor influencing client behavior.

Notably, barriers such as digital literacy, posting-integration issues, and awareness are acknowledged but not deemed critical, indicating that most clients possess the necessary digital competence to use the system. Still, many clients are emotionally attached to the familiarity and comfort of face-to-face, cash payments and that's proving to be a tough habit to break. The fact that age, gender, location, and education don't seem to make much of a difference suggests this isn't just about who has access to digital tools. It's more about deeply rooted preferences and trust in traditional ways of doing things.

Overall, the implication of these findings points toward a dual strategy for improvement: one, to continue refining the technological and operational aspects of the system for maximum efficiency and user satisfaction; and two, to invest in behavioral change campaigns emphasizing trust, safety, and convenience to slowly shift clients' payment habits toward digital platforms. A successful migration from on-site to offsite payments will not be driven by system upgrades alone but by winning over the hearts and habits of its users.

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