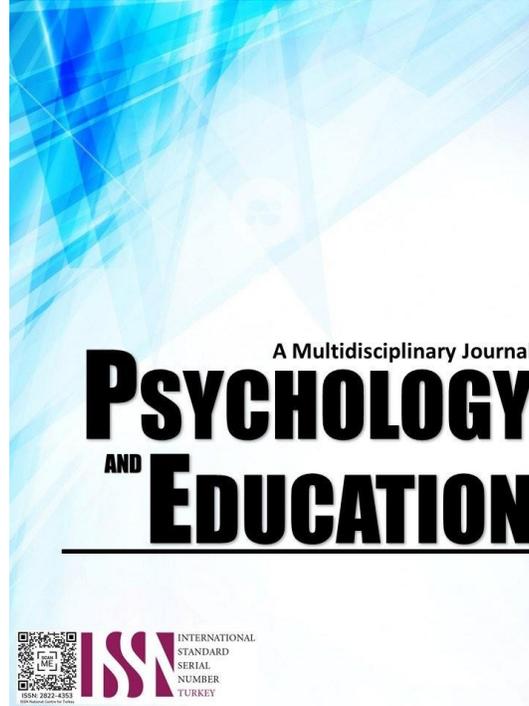


COGNIZANCE OF AVAILABLE RESOURCES AND STUDENT UTILIZATION OF THE UNIVERSITY CASHIER SERVICES



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Cognizance of Available Resources and Student Utilization of the University Cashier Services

Annie Lou D. Quider,* Edzen A. Espina, Nenita I. Prado

For affiliations and correspondence, see the last page.

Abstract

This study explored the cognizance of available resources and the utilization of university cashier services at Liceo de Cagayan University–RNP Campus. Specifically, it examined the level of awareness of payment modes, knowledge of university discount policies, and how these factors influenced transaction efficiency within the university’s cashier services. The study employed a descriptive correlational and causal research design, using a sample of 319 parents of students from the Grade School, Junior High, and Senior High departments. Data were collected through a structured survey, distributed online and in person, and analysed using frequency analysis, percentage calculation, mean, and standard deviation. The results indicated varying levels of awareness and utilization of cashier services, with significant implications for improving payment systems and discount policies. The findings suggested that enhancing transaction efficiency and increasing awareness of available discounts could contribute to a more streamlined service experience for parents and students. This study provided valuable insights for university administrators to consider adjustments to improve the accessibility and efficiency of cashier services.

Keywords: *cashier services, payment modes, discount policies, transaction efficiency, parent awareness*

Introduction

The efficient management of financial transactions within a university setting is crucial for ensuring that students can focus on their academic pursuits without unnecessary stress. University cashier services play a vital role in this process by handling tuition payments, scholarships, and discounts. However, a significant gap exists in the awareness and utilization of these services by parents and guardians. This lack of awareness often leads to frustration, long wait times, and missed financial opportunities, which could otherwise ease the financial burden on students and their families. Studies have emphasized the importance of efficient service delivery in university settings, with research by Smith and Jones (2020) highlighting that universities providing clear, accessible information and multiple payment methods significantly reduce transaction wait times and improve service utilization.

During peak periods, such as exam days, parents and guardians frequently inquire about alternative payment methods, highlighting the need for more accessible and efficient transaction processes. The high demand on cashier services during these times not only creates inconvenience but also disrupts the smooth operation of the university’s financial administration. Additionally, many parents remain unaware of the discounts and financial incentives offered by the university, which could help them manage educational expenses more effectively. A study by Johnson et al. (2021) demonstrated that integrating digital payment solutions led to a 25% increase in the efficiency of cashier services, resulting in higher levels of student and parent satisfaction.

Similarly, a study at Carlos Hilado Memorial State University in the Philippines found that better communication and information dissemination increased awareness, utilization, and satisfaction with online library resources, which is applicable to cashier services (Panhilason, 2024).

Global studies highlight the critical role of awareness and access in service utilization. Recent research on public services for university students underscores similar barriers as those faced in cashier services, such as insufficient information and accessibility issues. For example, Williams et al. (2022) found that a lack of awareness and limited access to essential services significantly affect student engagement and satisfaction. Their study emphasizes the need for universities to improve communication and streamline service access to overcome these barriers and enhance service effectiveness. A study at Central Philippine University (Java et al., 2019) revealed that although students were aware of services, this awareness did not always translate into utilization, indicating gaps in information dissemination. These findings further support the need for universities to enhance cashier service awareness and accessibility to improve financial transactions and overall satisfaction.

Research Objectives

This study aimed to examine the relationship between awareness of available resources and the utilization of university cashier services among students and parents at Liceo de Cagayan University–RNP Campus. Specifically, the study sought to: (1) assess the level of awareness of available cashier resources in terms of: (a) available payment modes; (b) discount policies, including the Early Full Payment Discount; and (c) transaction guidelines and schedules; (2) evaluate the level of utilization of university cashier services concerning: (a) payment frequency and preferred modes; (b) familiarity with and use of discount policies; and (c) efficiency of transactions in terms of queuing time, transaction duration, and peak hours; (3) determine the significant relationships between awareness of available cashier resources and the extent of students’ and parents’ utilization of cashier services; (4) analyze which factors, individually or in combination, significantly impact the efficiency and accessibility of university cashier transactions; and (5) propose recommendations for improving the awareness and accessibility of cashier services based on the findings.

Methodology

Research Design

The study employs a combination of descriptive, correlational, and causal approaches. It systematically described the characteristics of the respondents and variables, such as their demographic profile, level of awareness of payment modes, knowledge of university discount policies, and utilization of university cashier services (Kozhakhmetova et al., 2022). The study also explored the relationships between these variables to determine if there was a statistically significant association, using correlational analysis to assess the strength and direction of these relationships without inferring causality (Watson, 2014). Furthermore, the causal aspect of the design examined potential cause-and-effect relationships between the independent variables (demographic profile, level of awareness, and knowledge) and the dependent variable (transaction efficiency), testing hypotheses to identify if changes in the independent variables directly impacted transaction efficiency.

Respondents

The study focused on 319 parents of the Liceo RNP Campus Basic Education Department, which included pre-schoolers & Grade School, Junior High, and Senior High students who regularly utilized the services under investigation. After ensuring that participants met the criteria and obtained informed consent, a final cohort of 319 parents was confirmed.

To obtain a representative sample, the study utilized proportionate stratified sampling. The Raosoft Sample Size Calculator was employed to determine the appropriate sample size, considering a 5% margin of error, a 95% confidence level, and a 50% response distribution. This method ensured statistical reliability and representation of the target population. Developed by ProjectChampionz (2018), Raosoft provided precise and efficient sample size calculations, minimizing manual errors and optimizing the sampling process.

Instrument

This study utilized a structured questionnaire consisting of 124 items to examine the awareness and utilization of university cashier services among parents of students in the Basic Education Department. The questionnaire was carefully designed to collect relevant data that would provide insights into how parents interact with the cashier services, their awareness of available payment options, and their knowledge of discount policies.

The first section of the questionnaire focused on the demographic profile of the respondents, gathering essential information such as age, gender, relationship to the student, and the student's grade level. Understanding these demographic factors helps establish patterns and differences in how various groups of parents utilize the cashier services. The second section assessed the level of awareness of the mode of payment, determining whether parents are familiar with the available payment methods and their accessibility.

The third section examined the level of knowledge of university discount policies, particularly focusing on parents' understanding of financial incentives such as the Early Full Payment Discount and other applicable discounts. This section aimed to evaluate whether parents are fully informed about cost-saving opportunities provided by the university. The fourth section measured transaction efficiency, analyzing key factors such as the queuing system, transaction duration, and preferred transaction time/patterns.

Overall, the questionnaire was structured to comprehensively assess both awareness and utilization aspects of the university cashier services. The data collected from these sections will contribute to a deeper understanding of the efficiency of current payment systems and discount policies, ultimately guiding potential improvements in service delivery.

Procedure

The data gathering procedure for this study adhered to strict ethical guidelines to ensure the integrity and confidentiality of the research process. Initially, the researcher sought approval from the Office of the Dean of the School of Business Management and Accountancy to conduct the study within Liceo de Cagayan University–RNP Campus. After obtaining preliminary approval, the research proposal was submitted to the Office of the Director of the Research Ethics Board for review to ensure compliance with ethical standards regarding data collection and respondent protection. Following this, a formal request was sent to the Office of the Vice President for Research and Extension for final authorization to conduct the study.

Once all necessary approvals were secured, the researcher coordinated with the School Principals of the Grade School, Junior High, and Senior High Departments to administer the survey questionnaire to the selected parents of students. A formal letter was presented to the School Principals, outlining the research objectives, methodology, and schedule of data collection. After approval, the researcher organized an orientation to inform the respondents about the purpose and significance of the study.

During the orientation, the researcher distributed informed consent forms and survey questionnaires to the parent respondents. They were provided with clear instructions on how to complete the survey and were assured that all responses would remain confidential and used solely for research purposes. Participation was strictly voluntary, and respondents were informed of their right to withdraw at any time without any consequences. The survey was administered both face-to-face at the university cashier's office and online via university email addresses to ensure a wider reach.

Upon completion, the survey questionnaires were collected and reviewed for completeness before being processed for tabulation and analysis. The entire data gathering process was conducted with a strong emphasis on ethical considerations, confidentiality, and data accuracy to ensure the reliability of the study's findings.

Data Analysis

The study employed various statistical techniques to analyze the collected data effectively. Each research question was addressed using appropriate methods to ensure accurate interpretation of the results. Frequency Analysis and Percentage Calculation – Used to analyze Problem 1, which examines the demographic profile of the respondents (age, gender, relationship to students, and grade level of students). This method provides a descriptive summary of categorical data, as supported by Dillman, Smyth, & Christian (2014).

Mean and Standard Deviation – Applied to Problems 2, 3, and 4 to measure the central tendency and variability of responses regarding parents' level of awareness of the mode of payment, level of knowledge of university discount policies, and transaction efficiency in terms of queuing system, duration, and preferred transaction time/patterns. These statistical tools help quantify trends in responses and assess variation, following the methodologies of Gravetter & Wallnau (2016) and Pagano (2012).

Pearson Correlation Coefficient – Used for Problem 5, which examines the relationship between parents' level of awareness of the mode of payment and transaction efficiency. This method determines the strength and direction of the association between these two variables, assessing whether higher awareness contributes to smoother transactions.

Multiple Regression Analysis – Applied to Problem 6, which investigates the combined effects of parents' level of awareness of the mode of payment and their level of knowledge of university discount policies on transaction efficiency. This statistical approach identifies the extent to which these independent variables influence transaction efficiency, allowing for a more comprehensive understanding of the factors affecting cashier service utilization.

Results and Discussion

The study surveyed parents and guardians of students from the Grade School, Junior High, and Senior High Departments at Liceo de Cagayan University–RNP Campus. The demographic analysis focused on the respondents' age, gender, relationship to students, and the students' grade levels. The majority of respondents were mothers (77.43%), with the largest age group being 40–49 years old (45.77%), followed by individuals aged 30–39 and 50–59. This distribution highlights that most parents actively manage school-related financial transactions, emphasizing the importance of their perspectives in evaluating the accessibility and efficiency of university cashier services.

Level of Awareness of Available Payment Methods

The findings revealed that the majority of parents have a high level of awareness regarding the various payment methods available at Liceo de Cagayan University–RNP Campus. The overall mean awareness score of 3.70 (SD = 0.994) indicates that respondents generally agree on being informed about cashier services. Among the specific payment options, the highest awareness was observed for cash or check payments via walk-in transactions (M = 3.94, SD = 0.899), followed by online payment (M = 3.64, SD = 1.033), cash/check payments through banks and payment centers (M = 3.61, SD = 0.994), and credit card transactions (M = 3.59, SD = 1.05). While awareness remains high across all payment methods, the slightly lower mean scores for bank-based and digital transactions suggest that some respondents may not be fully utilizing or familiar with these alternative payment options. These findings highlight the need for improved information dissemination and promotional efforts to encourage greater adoption of digital and bank-based payment methods, ensuring convenience and accessibility for all parents.

Level of Knowledge of University Discount Policies

The results indicate a generally high level of knowledge among parents regarding the university's discount policies, as reflected in the overall mean score of 4.09 (SD = 0.931). Among the specific discounts, the highest awareness was observed for the Blood Relation/Sibling Discount (M = 4.21, SD = 0.904), followed closely by the Early Enrollment Discount (M = 4.18, SD = 0.873) and the Loyalty Discount (M = 4.17, SD = 0.889). The Early Full Payment Discount (M = 4.01, SD = 1.058) and the Alumni Discount for transferees (M = 3.89, SD = 0.933) were also rated highly, though with slightly more variation in responses. While most parents appear to be well-informed about these financial incentives, the variability in standard deviations suggests that some may still have gaps in understanding the eligibility criteria and application process. These findings highlight the need for clearer communication and reinforced awareness campaigns to ensure that all eligible families fully utilize the available financial benefits.

Transaction Efficiency in Terms of Queuing System, Duration, and Preferred Transaction Pattern

The study evaluated transaction efficiency based on the queuing system, processing time, and preferred transaction schedules. The overall mean score of 3.70 (SD = 0.989) indicates that respondents generally agree on the efficiency of cashier transactions, though variations exist. Among the sub-variables, the highest rating was given to the preferred transaction pattern (M = 3.76, SD = 0.942), followed by the queuing system (M = 3.74, SD = 0.94) and transaction duration (M = 3.59, SD = 1.085). While these results suggest a generally positive perception, the slightly lower rating for transaction duration highlights concerns regarding waiting times, particularly

during peak periods such as enrollment and tuition fee deadlines. Many parents expressed a preference for online payment options and extended cashier hours to alleviate congestion and improve service efficiency. These findings underscore the importance of optimizing cashier operations and enhancing digital payment accessibility to better accommodate the needs of parents and students.

Correlation Between Awareness, Knowledge, and Utilization of Cashier Services

A correlational analysis was conducted to examine the relationships between awareness of payment methods, knowledge of discount policies, and transaction efficiency. Results indicated a significant positive correlation between awareness of various payment options and transaction efficiency ($r = .540, p < .05$), suggesting that parents with higher awareness levels are more likely to utilize efficient transaction methods. Additionally, specific payment methods such as cash/check via walk-in ($r = .628, p < .05$) showed a large effect size, while credit card, bank payments, and online transactions exhibited moderate correlations with transaction efficiency. Similarly, knowledge of discount policies, including the Early Full Payment Discount ($r = .428, p < .05$) and Loyalty Discount ($r = .479, p < .05$), also demonstrated moderate positive correlations, indicating that well-informed parents navigate cashier services more efficiently. These findings highlight the crucial role of financial literacy in enhancing service utilization and suggest that targeted awareness campaigns could further optimize transaction experiences for parents and students.

Furthermore, multiple regression analysis was conducted to determine which factors significantly influence transaction efficiency. The overall model was significant ($R^2 = .479, F = 31.53, p < .05$), explaining approximately 47.9% of the variance in transaction efficiency. Among the predictors, only cash/check transactions via walk-in ($B = .582, p < .05$) showed a significant positive influence on transaction efficiency, indicating that parents who prefer in-person payments experience greater transaction ease. Other variables, including credit card payments ($p = .062$), online payment ($p = .222$), and knowledge of discount policies ($p = .763$), did not exhibit significant predictive power. These findings suggest that while awareness and knowledge contribute to transaction efficiency, in-person payment methods remain the most impactful factor. Enhancing accessibility to digital transactions and providing more targeted financial literacy programs could further optimize the utilization of cashier services.

The findings highlight that parents generally exhibit high awareness of the available payment options, with cash/check via walk-in being the most recognized method. However, gaps remain in awareness and utilization of digital transactions. Knowledge of discount policies is also high, particularly for the Early Full Payment and Sibling Discounts, yet some parents still lack full understanding of eligibility and procedures.

Transaction efficiency was rated highly, but congestion remains a concern, particularly during peak enrollment periods. Parents prefer online transactions and extended cashier hours to ease waiting times. Correlational analysis revealed that awareness of payment methods and knowledge of discount policies significantly influence transaction efficiency, emphasizing the importance of financial literacy. Multiple regression analysis further confirmed that among all factors, only cash/check via walk-in significantly impacts transaction efficiency. This suggests a strong preference for face-to-face transactions, highlighting the need to enhance digital payment adoption for smoother and more efficient processes.

Conclusions

The study concludes that while parents at Liceo de Cagayan University–RNP Campus demonstrate high awareness of available payment options and discount policies, there are still gaps in their knowledge and utilization of digital transactions. Cash/check via walk-in remains the most preferred method, contributing to congestion during peak periods.

Findings also indicate that awareness of payment methods and knowledge of discount policies significantly influence transaction efficiency, with well-informed parents experiencing smoother transactions. However, multiple regression analysis reveals that only cash/check via walk-in has a strong impact on transaction efficiency, underscoring the reliance on traditional payment methods.

To enhance the efficiency of university cashier services, it is essential to improve information dissemination on alternative payment options and discount policies. Promoting digital transactions and implementing strategies to reduce peak-hour congestion can lead to a more convenient and efficient payment experience for parents and students alike.

The following recommendations are designed as a direct response to the research findings and conclusions discussed previously. These suggestions aim to provide guidance and support to university administrators, parents and guardian, and future researchers in enhancing the awareness, knowledge, and utilization of cashier services at Liceo de Cagayan University–RNP Campus. By addressing transaction efficiency, payment options, and discount policies, these recommendations seek to improve the overall experience of parents and students when engaging with the university's financial services.

University administrators may enhance awareness of available payment methods and improve transaction efficiency by: Strengthening information dissemination through emails, social media, and campus advisories. Implementing a structured queuing system and considering extended cashier service hours.

Exploring digital innovations, such as appointment-based payment scheduling and mobile payment solutions. Ensuring accessible communication regarding discount eligibility and application processes.

Parents and guardians. may optimize their payment experience by: Utilizing online payment platforms to reduce the need for in-person transactions. Participating in university-led financial education programs to better understand discount policies and payment options. Providing feedback to the university to help improve cashier services and streamline processes.

Future researchers. may explore: The impact of digital payment adoption and financial literacy on transaction efficiency. Comparative studies across different educational institutions to identify best practices. Further assessments on how improved awareness and knowledge influence the actual utilization of cashier services.

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Affiliations and Corresponding Information

Annie Lou D. Quider

Liceo de Cagayan University – Philippines

Edzen A. Espina

Liceo de Cagayan University – Philippines

Nenita I. Prado

Liceo de Cagayan University – Philippines