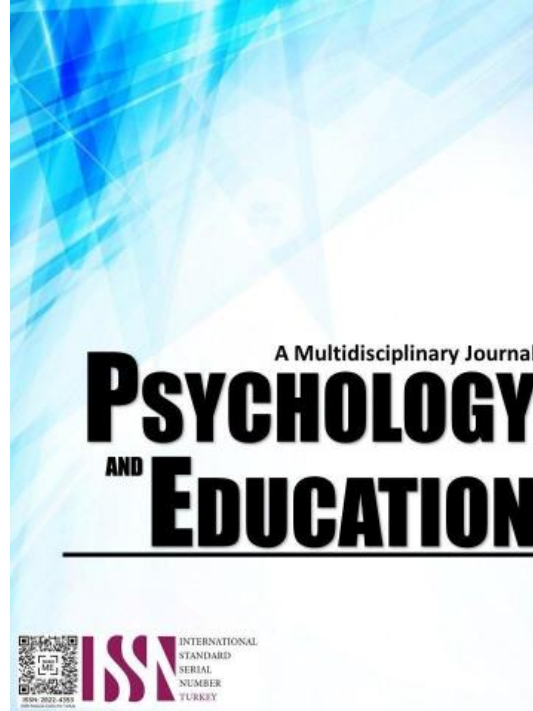


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Exploring Experiences of Customers in Paying Bills in Selected Local Payment Centers

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Abstract

With the rapid rise of digital financial technologies, various online payment platforms have emerged as convenient alternatives to traditional methods. Existing studies primarily focus on the benefits of digital payments but fail to fully explain why many consumers, particularly in semi-rural areas, still prefer cash-based transactions. This study explored the continued preference for traditional cash-based payment methods among customers despite the increasing adoption of digital alternatives. However, the study was limited by its geographic scope, focusing solely on Bulacan, and may not capture broader national or global payment behaviors. Using a transcendental phenomenological approach, the researcher examined the lived experiences of customers to understand the motivations and experiences behind their payment choices. Six (6) customers were selected through purposive and snowball sampling techniques. In-depth interviews were conducted using a semi-structured guide based on the Theory of Planned Behavior (TPB). The study analyzed how attitudes, subjective norms, and perceived behavioral control shape payment decisions. After extensive analysis, six core themes emerged: (1) convenience and accessibility; (2) trust and reliability; (3) cost and affordability; (4) customer behavior and preferences; (5) socio-cultural significance; and (6) significant life changes. The findings highlight how participants described their experiences of paying bills in cash through traditional methods, incorporating a mix of practical, emotional, and cultural perspectives. The current consumer motivations and behaviors that drive their preferences for paying bills are influenced by a combination of practical needs, emotional factors, economic considerations, and cultural contexts. The study provided insights for businesses and policymakers to design inclusive financial strategies that cater to both digital and traditional consumers. The findings offer valuable theoretical and practical insights for policymakers, financial institutions, and consumers, enabling them to develop strategies that bridge the gap between traditional and digital payment systems.

Keywords: *transcendental phenomenology, bill payment, consumer motivations, traditional, local payment centers*

Introduction

The rapid rise of digital financial technologies has transformed the global payment landscape, offering consumers faster, safer, and more convenient alternatives to traditional cash-based methods. In the Philippines, mobile wallets, online banking, and contactless payments are increasingly promoted as solutions for financial inclusion and efficiency. Despite these developments, many consumers, particularly in semi-rural areas, continue to rely heavily on traditional cash transactions conducted through pawnshops, payment centers, and over-the-counter services. This persistence of cash use raises important questions about consumer behavior, preferences, and trust in digital systems.

Existing literature emphasizes that digital payments improve efficiency, inclusion, and consumer convenience. However, research also highlights several barriers to adoption, including limited digital literacy, concerns about trust, and issues related to security and data privacy (FinTech, 2023). In the Philippine context, local payment centers remain vital in communities where banking access is limited, offering familiar and trusted means of paying bills (Goswami & Dutta, 2021).

Studies also reveal that rural and semi-rural populations, older adults, and lower-income households tend to favor cash due to limited digital infrastructure, distrust of online systems, or a cultural affinity for cash (He & Hou, 2022; Ndung'u et al., 2020). Although prior research has identified economic and technical barriers, less attention has been given to the deeper socio-cultural and behavioral motivations that sustain reliance on cash. This gap in understanding is particularly significant in semi-rural contexts such as Bulacan, where digital services are available but not universally embraced.

Grounded in the Theory of Planned Behavior (TPB), this study investigates the lived experiences of consumers in Bulacan who continue to prefer cash-based payments despite the growing availability of digital options. By focusing on attitudes, subjective norms, and perceived behavioral control, the research aims to identify the practical, emotional, and cultural factors that influence payment preferences.

This study contributes to both theory and practice. Theoretically, it enriches the literature on consumer financial behavior by applying the Theory of Planned Behavior to explain payment preferences in a semi-rural Philippine context.

Practically, it provides evidence-based insights for policymakers, financial institutions, and businesses to design inclusive financial strategies that cater to the needs of both digital and traditional consumers. By uncovering the complex motivations behind cash reliance, the study provides a foundation for bridging the gap between traditional and digital systems, ensuring that no consumer segment is left behind in the country's ongoing financial digitalization.

Research Questions

This study aimed to explore the factors and lived experiences that influence consumers' continued reliance on cash-based payment methods in Bulacan despite the availability of digital alternatives.

1. How do the participants describe their experiences on paying bills in cash through the traditional method?
2. What are the current consumer motivations and behaviors driving their preferences to pay their bills?
3. How do the participants interpret the meaning of their experiences with bills payment?

Methodology

Research Design

This study employed a qualitative research design using transcendental phenomenology. A qualitative approach was deemed most appropriate because the study sought to explore and understand the lived experiences and motivations of consumers in Bulacan who continued to rely on traditional, cash-based bill payment methods despite the availability of digital alternatives. Unlike quantitative research, which focuses on numerical data, qualitative inquiry emphasizes natural language, participant perspectives, and the interpretation of meaning within a social and cultural context.

Transcendental phenomenology, rooted in the philosophical works of Edmund Husserl (1931) and later refined by Clark Moustakas (1994), provided the guiding framework for this study. Husserl's transcendental approach emphasizes epoche (bracketing), wherein researchers set aside personal biases to understand phenomena as they appear to individuals. Moustakas (1994) advanced this by outlining systematic processes of phenomenological reduction, imaginative variation, and synthesis to uncover the essence of lived experiences.

Participants

The study was conducted in selected towns and cities in Bulacan, a province in the Central Luzon region of the Philippines. Bulacan was chosen as the research locale because of its blend of urban and rural settings, which provided diverse economic backgrounds and consumer behaviors relevant to the persistence of traditional bill payment practices.

There were six (6) participants in the study who were knowledgeable enough to uncover and understand the study (Creswell & Poth, 2018). For transcendental phenomenology, which focuses on the lived experiences of individuals, sample sizes can vary. Creswell acknowledges that in phenomenological research, saturation can often be achieved with a small number of participants, as the focus is on the depth of data rather than its breadth. In many cases, six participants may be sufficient, especially when participants share a common experience, such as a Homogeneous sample. In-depth interviews and Iterative analysis can also be effective, even with a small sample size. Creswell's approach to qualitative inquiry was particularly useful for small sample sizes, including studies with six participants.

Participants were selected using purposive sampling, ensuring that only individuals with direct experience of paying bills through traditional, in-person methods were included in the study. To expand the pool of participants and capture varied perspectives, snowball sampling was also employed, wherein initial respondents recommended others with similar lived experiences.

Instrument

In this study, the primary research instrument was the researcher, who facilitated data collection through a semi-structured interview guide, field notes, and art-based data.

The semi-structured interviews were conducted with participants to gain a deeper understanding of their experiences with paying bills at payment centers. An individual or face-to-face interview is a direct conversation between two people, characterized by a specific structure and purpose. Semi-structured interviews are in-depth interviews where participants answer preset open-ended questions. These interviews are conducted once, with each participant covering a duration of 45 minutes to more than an hour. To capture the interview data more effectively, recording the interviews is considered an appropriate choice. The researcher asked the participants to sign the consent form before the interview. The procedure for a semi-structured interview involves the following steps: first, developing the interview guide questions; second, selecting participants; third, conducting the interview; fourth, recording and transcribing the interview; and last, analyzing the data.

Field notes are detailed records written by the researcher during or after data collection activities, such as interviews, observations, or site visits. These notes enhance the richness of qualitative data. The procedure for field notes involves the following steps: first, the researcher prepares for field observation; second, she takes descriptive notes; third, she writes reflective notes wherein she records interpretations, thoughts, and any insights; last, she uses the data for analysis.

Art-based data collection involves using creative practices (e.g., drawing, painting, or storytelling) as a method for participants to express their experiences, emotions, and ideas. This method offers an alternative means of communication for participants. The researcher will provide photos to ensure transparency in the study.

Procedure

This study utilized qualitative data collection methods, allowing participants to share their lived experiences with traditional payment methods (Moustakas, 1994). To maintain neutrality, Husserl's (1931) epoche (bracketing) process was employed, setting aside the researcher's biases. Interviews were audio-recorded and supplemented with field notes and art data collection (photos) to ensure accuracy.

The data collection procedure followed a structured approach aligned with transcendental phenomenology to ensure an in-depth exploration of participants' experiences. Participants were then invited for in-depth, semi-structured interviews, conducted either in person or online. Before the interviews, informed consent was obtained to ensure ethical compliance and confidentiality. Interviews were audio-recorded and transcribed verbatim for accuracy, while field notes and art data collection captured additional observations. After data collection, the transcripts underwent phenomenological reduction and thematic analysis, allowing for the identification of key themes and patterns in participants' experiences (Moustakas, 1994).

Data Analysis

The data analysis followed the transcendental phenomenological method as outlined by Moustakas (1994), using a systematic process to uncover the lived experiences of customers who utilize traditional bill payment services. This approach enables a profound understanding of the phenomenon through phenomenological reduction, imaginative variation, and the synthesis of meaning and essence. The first step in the data analysis involves horizontalization, where all significant statements from the interview transcripts are given equal value. During this process, each statement related to the participants' experiences with traditional bill payment services was reviewed and identified as potentially important. According to Creswell and Poth (2020), horizontalization helped the researcher to view the data without hierarchy, ensuring that every experience is considered. The second step is to identify and extract the significant statements to create a list of meaning units. This process involves reducing the data to key phrases that reveal how customers interact with and perceive the reliability and accessibility of services (Smith et al., 2021). The third step involves clustering themes; significant statements are then grouped into themes that reflect the common experiences of the participants. According to Moustakas (1994), this step involves grouping similar experiences to form coherent themes, which are essential to understanding the phenomenon.

The fourth step is textural description. The textural description refers to the essence of the experience as described by the participants, emphasizing the specific content of their lived experience (Creswell, 2021). It provides a detailed account of what the participants experienced while using traditional bill payment centers. This description focused on the participants' direct experiences and perceptions. The fifth step, structural description, was developed to explain how external factors shape these experiences. The final step is the essence of the customer's experience with traditional bill payment centers. This synthesis captured the core meaning of their interactions.

Ethical Considerations

The protection of human participants in a qualitative study has always been a sacred obligation of a researcher. He should undertake to do everything within his power to protect the rights, dignities, and privacy of the research participants. The confidentiality of the research participants should never be compromised. The participants will be invited to the research study and should be advised of their rights. More importantly, a full disclosure of the intent and reason for the study should be provided for the participants to see and read (Alase, 2017). The voluntary consent of the human subject is essential. This means that the person involved should have the legal capacity to give consent and be situated in a manner that allows them to exercise their free power of choice, without the intervention of any element (Arellano, 2023). The researcher will not reveal the names and identities of the participants in the data collection process, data analysis, or reporting of results, but instead will use a pseudonym, such as the "cars model," as a substitute for their names.

Results and Discussion

This section explores the essence of participants' experiences as revealed through qualitative analysis. The findings are presented thematically, emphasizing the core meanings and shared understandings derived from the data. Interpretations focus on uncovering the deeper significance of these lived experiences within the broader context.

Operational Data Collection

Participants who met the criteria were initially contacted through Messenger or invited directly at payment centers. Using purposive and snowball sampling, the researcher recruited six participants and obtained their consent to audio-record the interviews. Preliminary trial interviews were conducted with the first two participants. Each participant was informed about the study and interviewed face-to-face at their preferred locations using a semi-structured questionnaire. After the interviews, transcriptions were shared with participants for data verification.

Operational Data Analysis

The researcher began analyzing the data by transcribing the raw audio recordings of the interviews from her mobile phone to her laptop. She listened repeatedly and checked several times to ensure that the transcriptions from the interviews were accurate and to familiarize

herself with the data. Using Moustakas' framework, the recommended method of data analysis in transcendental phenomenology, the researcher applied the stages of this approach, namely Epoche (Bracketing), phenomenological reduction, imaginative variation, and synthesis of meaning or essence.

First, the researcher prepared to approach the data with a neutral stance, ready to capture the genuine motivations and experiences shared by participants. She consciously set aside any preconceived ideas about the participants' income level, education, or tech-savvy to remain open to uncovering the actual reasons for their choices. Second, she visited a payment center to observe customer interactions, processing times, and the physical setup. Observations included the flow of transactions, waiting times, and interactions between customers and staff. Observing participants in their natural environment (payment centers) provided a direct window into their real-time experiences. It was observed that many customers were familiar with the process and often engaged in casual conversations with the staff, suggesting a sense of trust and community. Interviews were conducted in participants' homes and workplaces to ensure comfort. The researcher used a semi-structured questionnaire and received consent for audio recording, providing a structured but flexible setting to explore each participant's unique experience. Third, identifying structural themes or codes was produced from the highlighted statements. Last, she combined the themes to form a cohesive picture of the customer experience or the key essence.

Theme 1. Convenience and Accessibility

Traditional bill payment centers offered convenience to small and medium enterprises, particularly in rural or semi-urban settings like Bulacan. Their strategic placement in accessible locations minimizes travel time and effort for users, ensuring that financial transactions seamlessly integrate into daily business operations. The simplicity of the cash payment process eliminates the need for digital literacy or specialized knowledge, making it approachable. This ease of access and use reflects a practical solution customized to the local community's needs. This theme explored how participants perceive the availability, proximity, and ease of use of traditional bills payment services.

Category 1: Proximity to the service center

When describing the participants' lived experiences, it is essential to consider the proximity of the payment centers to their customers. The geographical closeness of payment centers reduces the effort and time required for transactions. This includes their strategic placement in marketplaces and densely populated areas, ensuring they are easily reachable for small businesses.

"wala pang five kilometer so three to five minutes lang, pinakamabilis, so wala pong five minutes matatapos kana, kapag after mo mafil-up yung billing slip nila, ayun wala pang 5 minutes". ("It's not even five kilometers, so it will only take around three to five minutes at the fastest. So in less than five minutes, you'll be done. After you fill out their billing slip, it won't even take five minutes.")

Mr. Honda revealed that paying his bills traditionally was fast and convenient, as it took only five minutes to process the transaction. Similarly, Rojas-Suarez et al. (2021) found that consumers in emerging markets often prioritize ease of transaction over technological advancements, making local payment centers a preferred choice.

Category 2: Ease of Transaction

This is the participants' knowledge of the processes involved in paying their bills and the familiar operation of cash-based bill payments, with minimal requirements, making it user-friendly for individuals and businesses to conduct routine physical transactions. As evidence, the participants' responses demonstrated how easily they could use the traditional payment method. This finding is consistent with the study by Goswami & Dutta (2021). It provides a familiar and convenient way for individuals to settle their payments.

"bilang pinoproceso syempre bibigyan ka nila ng slip para dun ka pumirma, manghihingi ka lang dun sa counter ng kung magkano yung babayaran. so yun, kung ano pangalan ng biller, kung magkano yung babayaran mo, tsaka kung sino yung babayaran mo". ("As part of the process, they will give you a slip where you need to sign. You just have to ask at the counter how much you need to pay. So, you'll provide the name of the biller, the amount to be paid, and the person you're paying for.")

Mr. Honda's statement reflected the structured and familiar process of traditional bill payments, which contributes to its continued preference among consumers. Rojas-Suarez et al. (2021) highlighted that many individuals prefer traditional payment centers due to their clear and straightforward procedures, which reduce the risk of errors compared to digital transactions.

Theme 2. Trust and Reliability

This theme examines the confidence and assurance participants have in using traditional services for cash-based payments. Trust stems from both institutional reputation and interpersonal interactions. Participants feel that they are more secure, especially since these payment centers are long-standing businesses in the market. They have a trusted person with whom they transact, expecting that any concerns they raise can be easily addressed in a timely manner.

Category 1: Perceived Security

The participants feel secure once they have proof of payment, knowing they have settled their bills. The sense of safety and confidence that participants feel when entrusting their cash payments to established entities. This includes the physical handing over of cash and receiving immediate proof of payment (e.g., receipts). Studies suggest that factors such as convenience, perceived security, and habitual

behavior play pivotal roles in shaping these payment choices (Kosse, 2021).

"Yes, oo, mas panatag ako pag nabayaran ko na siya unlike kapag ka nagfail dun sa online, hindi naman natin masabi kasi alam mo rin masasabi kasi system ah pagka nag crash ang system wala talaga tayong gagawa duon. so yun dun pa rin ako na madalas nagbabayad talaga sa payment center na, which is yung traditional". ("Yes, I feel more at ease once I've made the payment, unlike when it fails online. You never know because if the system crashes, there's really nothing we can do. That's why I still prefer to pay at a payment center most of the time, using the traditional method.")

Mr. Rush shared his experiences with the problem he encountered, resulting in the persistent use of the traditional method for his bills. Rojas-Suarez et al. (2021) emphasized that many consumers associate in-person payments with greater reliability, as they can physically verify the completion of their transactions.

Category 2: Immediate Payment Posting

The reliability of these services in ensuring that payments are processed and posted promptly. Participants often value immediate or same-day crediting of payments to avoid service disruptions.

"Pinaka ano ko talaga is napo posted siya agad. Wala akong iniisip na" ay napost kaya yun ganyan kasi based on my na experience ko sa aking katrabaho pa easy easy lang siya." ("You feel secure because the payment is posted in real-time. You have peace of mind, and you don't have to worry about whether the payment went through or if you'll get disconnected.")

Mrs. Camry really liked the experience of real-time posting after the payment was made. This statement highlights the sense of security and immediate confirmation that traditional payment methods provide, reinforcing consumer trust and preference for in-person transactions. According to Kosse (2021), real-time processing and instant verification were key factors influencing consumer payment choices, as they eliminate uncertainty regarding transaction success.

Theme 3. Cost and Affordability

The participants enjoyed no service charge, no penalty fees, and no overdue payment fines at some payment centers, but for some, it had a minimal charge, which was indicated by the consumers' demographic variables like age, income level, and geographic location, which influence the decision to use traditional payment methods (Seneviratne et al., 2023).

Category 1: Transaction Fees

The cost incurred for processing bills through these centers is often perceived as reasonable and justified compared to the convenience provided. Some participants compared these fees with those of digital platforms, alternative payment methods, or even those in different payment centers. Households tend to rely on traditional payment methods due to financial constraints (Ndung'u et al., 2020).

"alam ko na pwede na ang overdue sa cebuana tsaka maganda kasi walang charge kapag ano kahit overdue ka don wala ding service fee, nakakatipid tapos convenient, along the way naman ng trabaho". ("I know that Cebuana now accepts overdue payments, and the best part is that there's no charge, even if you're overdue, no service fee at all. It helps me save money, and it's convenient since it's along the way to work")

"yun po yung isang convenient kasi nagbayad ako sa cebuana walang additional charge na nangyari, so ano hindi ko kailangang magbayad ng penalty or something na ganun or kahit na nung ah additional fee ni cebuana unlike kapagka online payment meron syang additional charges". ("That's one of the conveniences when I paid at Cebuana, there were no additional charges. I didn't have to pay any penalties or extra fees from Cebuana, unlike online payments, which usually come with additional charges).

Mrs. Camry and Mr. Rush revealed that some payment centers accept overdue bills without penalties. This statement highlights the cost-related factors influencing consumer preferences for traditional bill payment methods. Many participants preferred payment centers that offered no service charges, penalty fees, or overdue fines, while others accepted minimal charges due to the perceived convenience and reliability of the service (Ndung'u et al., 2020).

Category 2: Cash Flow Management

Participants' preferences for paying in cash and the source of their income, as well as how they receive their money, are connected to how they pay their bills. The role of cash transactions helps maintain control over the daily financial means of the participants. Ndung'u et al. (2020) examined how lower-income households often rely on traditional payment methods due to financial exclusion from formal banking systems.

"kasi cash naman ako, lagi naman kaming cash kaya sa traditional pa rin kami na payment center, gamit ko lang cash at Gcash ganon lang, oo sa trabaho kasi nung asawa ko lalamove driver ang bayad sa kanya either cash or sa Gcash nagbabayad yung mga customers, so ang perang dumadating cash lang kasi majority is cash Talaga". ("Since we always use cash, we still prefer the traditional payment centers. I only use cash and GCash. My husband's job as a Lalamove driver also plays a role his customers pay him either in cash or through GCash. So the money we receive is mostly in cash.")

Mrs. Ford Ranger believed that income sources and cash flow dynamics influence consumer payment preferences, reinforcing the

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continued reliance on traditional payment centers. According to Seneviratne et al. (2023), consumers who received their income primarily in cash were more likely to use traditional payment methods, as converting cash into digital funds involves additional steps and potential transaction fees.

Theme 4: Customer behavior and preferences

The participants discussed their reasons for choosing traditional payment over the digital system. Most of them encountered problems when they tried to make online payments using their mobile phones and e-wallets; thus, they preferred to use the over-the-counter payment method. This theme investigates the cultural and habitual reasons why the participants prefer traditional cash-based transactions over digital alternatives. Consumers in rural or semi-rural areas, lower-income households, and older age groups tend to favor cash and other traditional forms of payment over digital alternatives (He & Hou, 2022).

Category 1: Familiarity with cash transactions

Many participants find cash payments intuitive and feel more in control when using physical currency. This familiarity stems from consistent exposure, generational practices, and the tangible nature of cash, which makes it an understood and trusted form of payment. Familiarity with cash transactions plays a significant role in the continued use of traditional payment centers. These preferences were often driven by factors such as limited access to digital infrastructure, distrust in online platforms, or a strong cultural affinity toward using cash for daily transactions (Ndung'u et al., 2020).

"Di tulad sa e-Payment kasi parang wala ka kausapsaka dagdag ko din yung gusto ko rin yung nahahawakan diba mismo yung literal na pera, literal na dumaan sa palad ang pera so yung parang sinabihan ko lang na uy may pera ka pero. saglit lang tas lumipad na pera". ("Unlike e-payments, where you don't interact with anyone, I also prefer physically handling the cash. It feels different when you actually hold the money in your hands before handing it over. With digital payments, it's like you just say, 'Oh, I had money,' but in an instant, it's gone.")

Mr. Honda highlighted the effect of tangible cash, as well as the psychological and emotional aspects of cash transactions, which contribute to the continued preference for traditional payment methods. According to Seneviratne et al. (2023), the tangibility of cash enhances financial awareness, as physically handling money provides a stronger sense of control over spending.

Category 2: Trust in the traditional method

The participants had confidence and assurance in the traditional methods that place long-established, cash-based bill payment systems. This trust was rooted in consistent, transparent, and reliable experiences that align with participants' cultural and practical expectations. This trust was built on reputation, tangible proof, interpersonal relationships, and consistent performance. It offers a level of trust and reliability that digital platforms often lack, especially among populations that are hesitant to adopt new technologies (Kosse, 2021).

"oo nabuild pangalan nayan like si cebuana sobrang tagal na bagop sumulpot si online payment may cebuana na, yan si villarica, mllui, palawan yang mga yan so alam naman natin na trusted na sila as payment channel Secure yung utak mo ah alam mong panatag na mapupunta, mababayad sa tama at on time". ("Yes, those names have been established for a long time Cebuana existed even before online payments. Villarica, M Lhuillier, and Palawan are also well-known and trusted payment channels. It gives you peace of mind knowing that your payment will go to the right place and be processed on time.")

Mr. Rush revealed that familiarity and brand reputation play a significant role in shaping consumer payment preferences, as long-standing financial institutions were perceived as more trustworthy than newer digital platforms. Consumers rely on traditional payment channels due to their proven track record of secure and timely transactions, which reduces concerns about failed or delayed payments (Rojas-Suarez et al., 2021).

Theme 5: Socio-cultural Significance

This theme explores the cultural and interpersonal aspects of cash-based transactions, highlighting their profound significance in the participants' lives. Cash-based transactions carry profound cultural and symbolic meaning, representing trust, accountability, and tangible evidence of value exchange. The participants believed that payment centers nurture connections between business owners and service staff, thereby reinforcing the human element that is often missing in digital systems. This socio-cultural dimension positions traditional payments as not merely transactional but also relational, reflecting shared values and a collective identity (Rojas-Suarez et al., 2021).

Category 1: Cultural Attachment

Its physical nature resonates with Filipino cultural values, emphasizing "tiwala" (trust) and "pakikisama" (community harmony), which were strengthened through direct, face-to-face transactions. These interactions are often social as well as financial, reflecting the Filipino value of "pakikipagkapwa" (relating to others) and fostering mutual trust. The participants believed that handling physical money gives individuals a tangible sense of control over their finances, which aligns with cultural values that emphasize personal responsibility and resourcefulness (Goswami & Dutta, 2021).

"Ano kasi para sa akin advantage ang magbayad nung face to face sa digital kasi lalong lalo na kung kailangan nakakwentuhan. Wala

pa naman tayong digital dati so yun kasi tayong mga pilipino mas gusto natin yung nakikipag kwentuhan habang nag iintay o pakikipagkaibigan sa ibang tao". ("For me, paying face-to-face has an advantage over digital payments, especially because you get to interact with people. Before, we didn't have digital payments, so we Filipinos naturally enjoy chatting while waiting or even making friends with others during the process.").

Mr. Honda emphasized the importance of face-to-face transactions in fostering human interaction and community engagement. Financial transactions are not solely about efficiency, but also serve as social experiences, particularly in cultures where interpersonal relationships are highly valued (Rojas-Suarez et al., 2021).

Category 2: Role in building relationships

Personal interactions with tellers, staff, and other customers during transactions offer opportunities to build trust and rapport. These exchanges go beyond mere financial transactions, creating moments of connection and reinforcing interpersonal bonds. Customers share experiences, offer advice, or engage in casual conversation during their visits, thereby strengthening social cohesion. The participants built and shared a history between customers and service providers, deepening their relationship over time, and developed a strong cultural affinity toward using cash for daily transactions (Ndung'u et al., 2020).

"real time and pwede nilang masagot kaagad yon, kagaya kanina due date ngayon ng water bill and sabi nila yes sir ah with couple of hours papasok na po sa system namin so bago naman nila ibigay sayo yung payment receipt mo they need to make sure na ano rito okay lahat". ("It's real-time, and they can immediately confirm the transaction. Like earlier, when I paid my water bill on the due date, they assured me, 'Yes, sir, in a couple of hours, it will be reflected in our system.' Before they even hand you the receipt, they make sure everything is properly processed, which gives me peace of mind.").

Mr. Rush believed in the importance of real-time transaction processing and the trust consumers place in traditional payment centers. The immediacy of transaction confirmation plays a crucial role in consumer confidence, especially for essential bill payments where delays could lead to service disruptions (Ndung'u et al., 2020).

Theme 6: Significant life changes

This study revealed that traditional cash-based bill payment systems remained indispensable for payment centers in Bulacan due to their accessibility, practicality, and cultural relevance. Payment centers provide a trusted and reliable mechanism for transactions, fostering financial stability and tangible effects of cash and interpersonal relationships within the community. Cultural attachment to cash and doubtfulness toward digital alternatives highlight the socio-cultural and psychological dimensions of these practices.

The participants revealed that paying in a traditional method for their bills and other financial obligations had meaning in their lives, such as the trust and tangibility of cash, human interaction, a relationship with the community, accessibility, and practicality.

Theme	Category	Code	Illustrative Quotes (Evidence)	Interpretation
Theme 1. Convenience and Accessibility	A. Proximity to Service Center	Time saving benefits Payment on time Operating Hours Location of Payment Centers User Friendly Processes	("It's not even five kilometers, so it will only take around three to five minutes at the fastest. So in less than five minutes, you'll be done. After you fill out their billing slip, it won't even take five minutes.")	The participant's statement highlights convenience and efficiency as a major motivation for continuing to use traditional bill payment centers.
	B. Ease of Transaction	Fast Transaction Easy Procedure Simplicity of Data Needed Health Benefit		
Theme 2. Trust and Reliability	A. Perceived Security	Data Privacy Reputation of service providers Receipt issuance Fraud Preventing Issuance of Receipt Safety Assurance	("Yes, I feel more at ease once I've made the payment, unlike when it fails online. You never know because if the system crashes, there's really nothing we can do. That's why I still prefer to pay at a payment center most of the time, using the traditional method.")	This finding emphasizes that trust and reliability strongly influence the preference for traditional bill payment methods. The participant's concern about online system failures and uncertainty reflects a lack of confidence in digital platforms.
	B. Timeless of Payment Posting	Real Time Posting Receipt Validation		
Theme 3. Cost and Affordability	A. Transactions Fees	No Service Charge Minimal Fees Comparison with Gcash Comparison on online	("That's one of the conveniences when I paid at Cebuana,	This response highlights that cost-effectiveness plays a crucial role in consumers' preference for traditional

			Payment		
	B.	Cash Flow Management	Discount and Promotions Saving of Money	<i>there were no additional charges. I didn't have to pay any penalties or extra fees from Cebuana, unlike online payments, which usually come with additional charges).</i>	payment centers. This finding shows that financial practicality is a significant factor influencing resistance to digital payment adoption.
Theme 4. Customer Behavior and Preferences	A.	Familiarity with Cash Transaction	Ease of Use Availability of Payment Center Tangible of Cash Interaction to cashier/ teller	<i>(Unlike e-payments, where you don't interact with anyone, I also prefer physically handling the cash. It feels different when you actually hold the money in your hands before handing it over. With digital payments, it's like you just say, 'Oh, I had money,' but in an instant, it's gone.)</i>	This statement emphasizes the psychological and cultural value of physical cash handling in shaping payment preferences. For the participant, physically holding and handing over money creates a tangible sense of control and awareness over financial transactions, which digital payments cannot replicate.
	B.	Trust in Traditional Method	Alignment with local practices Establishment of Payment Center		
Theme 5. Socio Cultural Significance	A.	Cultural Attachment to Cash	Tangible and Emotional Effect Sense of Responsibility Instant Processes Family History Habitual Payment	<i>("For me, paying face-to-face has an advantage over digital payments, especially because you get to interact with people. Before, we didn't have digital payments, so we Filipinos naturally enjoy chatting while waiting or even making friends with others during the process.")</i>	Traditional methods provide an opportunity for human connection and social interaction, reinforcing their continued relevance despite technological advancements.
	B.	Role in Building Relationship	Human Encounter Interaction to cashier/ teller Friendly Approach Considered as Family Influence of community		
Theme 6: Significance Life Changes	A.	Accessibility and Practicality	Walking distance Secured	<i>("It's real-time, and they can immediately confirm the transaction. Like earlier, when I paid my water bill on the due date, they assured me, 'Yes, sir, in a couple of hours, it will be reflected in our system.' Before they even hand you the receipt, they make sure everything is properly processed, which gives me peace of mind.")</i>	This reflects how trust and peace of mind are central to why consumers continue to prefer face-to-face transactions despite the availability of faster digital alternatives.
	B.	Trust and Tangibility of Cash	Cash on Hand Loyal Customer Communication		
	C.	Relationship within Community			
	D.	Human Interaction			

Conclusions

Based on the presented findings, the following conclusions were formulated:

The study's findings reveal that traditional, cash-based bill payment methods remain deeply valued by participants due to their practicality, emotional significance, and socio-cultural relevance. Participants consistently described these methods as convenient, trustworthy, and cost-effective, with a strong preference for the tangible and familiar experiences they offer. Beyond financial considerations, traditional bill payments serve as structured routines that foster social interaction, cultural continuity, and a sense of financial control.

The participants' experiences with paying bills in cash through traditional methods are characterized by convenience, trust, and cost-effectiveness. They find local payment centers easily accessible and appreciate the assistance provided by staff, which is especially beneficial for those less familiar with digital platforms. Traditional methods are seen as reliable, with tangible receipts and face-to-face interactions offering a sense of security.

The motivations and behaviors driving consumers' preference for traditional bill payments are rooted in habit, a desire for financial control, and cultural practices. Many participants have used these methods for years and feel no urgency to switch to digital platforms. They associate cash payments with personal responsibility and discipline, while also valuing the social interactions that occur at local payment centers. These experiences are often shared among community members and reflect deeply ingrained cultural norms.

The participants interpreted their bill payment experiences as meaningful and socially embedded practices. Paying bills is seen as a structured routine that reinforces financial discipline (lived time), takes place in comfortable and familiar environments (lived space), and involves tangible, physical actions that provide assurance (bodily concern and materiality). Moreover, it fosters social relationships within the community (lived human relations) and reflects a conscious avoidance of perceived risks associated with digital transactions (causality).

Based on the findings of this study, the following recommendations were proposed to address the needs, preferences, and challenges associated with paying bills through traditional cash-based methods:

Always ask for and keep physical receipts after every transaction to have proof of payment, which is crucial in case of disputes or errors.

Since traditional payment centers have operating hours and potential queues, scheduling payments in advance can help avoid last-minute rushes or late fees.

Consumers may prioritize well-established payment centers with a proven track record to ensure security, reliability, and proper processing of their payments.

Consumers may regularly check for changes in service fees, cutoff times, and accepted billers to avoid inconveniences.

Training staff to provide efficient, friendly, and helpful service ensures customer loyalty and a smoother transaction process.

Utilizing ticketing systems or designated lanes for quick payments can reduce long waiting times and improve efficiency.

Since cash transactions are vulnerable to theft and fraud, payment centers can enhance security by implementing CCTV, strict cash-handling policies, and reliable safekeeping systems.

Partnering with more billers, government agencies, and financial institutions can make payment centers a one-stop shop for various transactions.

Encouraging the establishment of more payment centers in rural and remote locations ensures accessibility for those who rely on cash transactions.

Policies may require clear guidelines for receipts, dispute resolution, and fraud prevention to protect consumers who use cash-based transactions.

Instead of replacing cash-based methods, policies may support an integrated system where traditional and digital payments complement each other for consumer choice and convenience.

Implementing standards for transparency, fair pricing, and security measures will help maintain consumer trust and protect against fraudulent activities.

Research how the traditional payment methods influence community dynamics, consumer trust, and financial behavior, especially in developing countries.

Investigate how cash-based transactions contribute to local economies, employment in payment centers, and financial inclusion among unbanked populations.

Examine whether cash-based transactions will remain viable in the future, taking into account trends in financial technology, regulatory changes, and evolving consumer preferences.

Conduct studies on the speed, accuracy, and customer satisfaction levels of both payment methods to identify potential areas for improvement.

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