



ASSESSING THE TOURIST SATISFACTION IN DIGITAL PAYMENT AVAILABILITY AS A BASIS FOR MONITORED DIGITAL PAYMENT SYSTEM IN MOALBOAL, CEBU, PHILIPPINES

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Abstract

This study assessed the tourist satisfaction in digital payment adoption among local and foreign tourists visiting Moalboal, Cebu, Philippines, as a basis for a monitored Digital Payment System. This study anchored the three theories: The Cultural Orientation Theory, the Determinants of Technology Acceptance Theory, and the Financial Inclusion Theory. This study employed a descriptive-correlation research design to establish the correlation of the variables identified in this study, especially the factors influencing the adoption of digital payment systems in Moalboal, Cebu. 154 respondents participated in the study. This study used descriptive statistics and Pearson's to treat the data. The perceived ease of use significantly correlated with gender (0.00) and the kind of traveler (0.01). Perceived usefulness marked a significant relationship to gender (0.00), Accommodation (0.03), Food (0.00), Tourist Activities (0.01), Transportation (0.03), and Store Transaction (0.01). The perceived service quality marked a significant relationship to gender (0.03), Accommodation (0.00), Food (0.00), Tourist Activities (0.00), Transportation (0.00), Store Transaction (0.00), and Frequency of visiting Moalboal (0.05). This means that the demographic profile affects the level of satisfaction in using digital payments. It is recommended that a monitoring initiative be taken into account to ensure that all ATM and other forms of digital payment are functional.

Keywords: *digital payment, tourists' satisfaction, descriptive-correlation, hospitality management, monitoring plan*

Introduction

Digital payments opened the discussion on revolutionizing the travel and leisure industry. All travelers would love to utilize cashless payments, which can make the transaction easier and faster (Fraczek & Urbanek, 2021). It also provides convenience and security for the merchant and the customers (Aggarwal et al., 2021). Cashless payments target the most visited tourist destinations around the globe (Srouji, 2020). One of the famous destinations in the Philippines highlighting the Sardine Run and Pawikan Watching, is the Face of Paradise – Moalboal, Cebu. This tourist spot has varying concerns and challenges regarding digital payments, as there are automated machines that are not working, internet connection issues, a number of ATMs, and the Point-of-Sale (POS) functionality. This study assesses tourist satisfaction in digital payment adoption among local and foreign tourists visiting Moalboal, Cebu, Philippines as a basis for making an enhanced Digital Payment System.

It is important to evaluate how satisfied tourists are with Moalboal, Cebu's use of digital payments for several reasons. First, it assists in locating any present problems or weaknesses in the current payment systems that can impair the traveler's experience. Through comprehension of these issues, one can create focused enhancements to augment ease of use and safety. Second, an improved payment method can raise customer overall satisfaction level, which may lead to more satisfied customers and favorable word-of-mouth (Marcos & Coelho, 2022). In the end, this evaluation can direct the creation of a digital payment system that is more effective and user-friendly, which will benefit both visitors and nearby businesses.

Perceived usefulness refers to the extent to which individuals believe that using a particular technology will improve their performance (Tanveer et al., 2021), while perceived ease of use describes how effortless the technology is to operate (Tahar et al., 2020). The acceptance and adoption of new technologies largely depend on these two perceptions. When users view a technology as both beneficial and easy to use, they are more likely to embrace and continue using it. The usefulness of digital payments evaluates the degree of user-friendliness of digital payment methods for visitors in Moalboal. Important metrics are how local payment apps and systems are designed, the ease with which transactions may be completed by visitors, and the availability of local help or support for travelers who run into problems (Sreenivas, 2022). Accessibility measures how simple it is for visitors to Moalboal to use electronic payment methods (Najib & Fahma, 2020). The accessibility of internet connectivity in tourist locations, the variety of digital payment alternatives offered by local businesses, and the degree to which local retailers, including restaurants and dive shops, accept these payment methods are all examples of indicators.

Security is a gauge of how comfortable visitors are with the safety of their transactions at Moalboal. This encompasses the existence of protective elements. This covers the availability of security measures in regional payment systems, defense against possible fraud, and the general sense of security associated with utilizing digital payments in the area (Joseph, 2023). Convenience also refers to how digital payment methods improve Moalboal's tourism offerings. The speed of transactions, the convenience of monitoring accounts or addressing issues while traveling, and the degree to which digital payments connect with other services, such as tour booking or equipment rentals, are all examples of indicators (Krishna et al., 2023).

Assessing visitors' satisfaction with the use of digital payment systems in Moalboal, Cebu is essential for improving the overall travel experience by identifying strengths and addressing limitations of the existing payment infrastructure. This process involves not only tracking key indicators such as transaction frequency and customer retention but also gathering direct feedback through online surveys and evaluation forms to measure user satisfaction in terms of security, convenience, and ease of use. Perceived usefulness, usability, and user acceptance of information technology play a vital role in shaping individuals' willingness to adopt new technological solutions. Accordingly, online surveys and feedback mechanisms serve as effective tools for capturing tourists' experiences with digital payment options, particularly in relation to simplicity, safety, and overall satisfaction. In this context, the present study seeks to determine the level of visitor satisfaction regarding the availability and utilization of digital payment methods in Moalboal, Cebu, Philippines.

Research Questions

This research assessed the tourist satisfaction in digital payment adoption among local and foreign tourists visiting Moalboal, Cebu, Philippines, as a basis for making a monitored Digital Payment System. Specifically, this study answered the following question:

1. What is the profile of the respondents in terms of:
 - 1.1. age;
 - 1.2. gender;
 - 1.3. kind of tourist;
 - 1.4. occupation;
 - 1.5. frequency of using digital payment ; and,
 - 1.6. accommodation;
 - 1.6.1. food;
 - 1.6.2. tourism activities;
 - 1.6.3. transportation;
 - 1.6.4. store; and
 - 1.7. frequency of visiting Moalboal?
2. What is the level of tourist satisfaction in digital payment adoption among the respondents in terms of:
 - 2.1. perceived ease of use;
 - 2.2. perceived usefulness;
 - 2.3. user satisfaction;
 - 2.4. perceived service quality;
 - 2.5. intention to re-visit;
 - 2.6. perceived risk; and
 - 2.7. security and privacy?
3. Is there a significant relationship between the frequency of using digital payment and the level of tourist satisfaction in digital payment adoption?
4. Based on the findings of the study, what enhanced digital payment system can be developed?:

Methodology

Research Design

This study utilized a descriptive–correlational research design to determine the relationships among the variables identified, particularly the factors influencing the adoption of digital payment systems in Moalboal, Cebu. This design is appropriate for generating meaningful insights into the experiences and perceptions of both local residents and tourists regarding their use of digital payment methods. By examining participants' perspectives, the researchers sought to assess user satisfaction and identify the underlying challenges that

influence their adoption decisions.

Respondents

The respondents were the tourists who have used digital payment methods in Moalboal, to mention the local and international tourists. Tourists adopted digital payment methods during their stay in Moalboal, leading to faster transactions and increased convenience. Tourists are adopting this trend in Moalboal which offers valuable insights into the future of tourism payments, suggesting a potential move towards predominantly cashless tourism destinations. Using random sampling, this study aims for 154 respondents to participate in a survey questionnaire that would support the intent of the study.

Instruments

This study utilized a researcher-made survey questionnaire to gather data on tourists' experiences and satisfaction levels. This approach ensured the capture of firsthand insights from respondents, providing an accurate understanding of their needs and perceptions. The survey was a suitable method for efficiently collecting standardized data from a large group, enabling the researchers to evaluate factors like ease of use, reliability, security, and overall satisfaction with digital payment systems. The instrument will be validated through face, expert or content, criterion, and construct validation. Reliability analysis of the scale will be conducted via Cronbach's Alpha, with an acceptable coefficient 0.92, demonstrating the scale's strong consistency in measuring the underlying construct. The instrument is composed of respondents' profiling and their level of satisfaction in terms of the utilization of digital payments.

Using a survey questionnaire was a practical approach for our research, given Moalboal's status as a popular tourist destination with a temporary population and time constrained visitors. This format allows participants to quickly complete the survey, without interrupting their schedules ensuring a diverse and representative sample. Focusing on tourists' satisfaction and feedback is crucial for the success of digital payment systems, as it helps identify key issues such as accessibility, security concerns, or usability challenges.

By capturing these insights, the survey provides valuable data for developing an improved digital payment system customized to tourists' needs in Moalboal. Ultimately, the findings will support actionable recommendations for policymakers, businesses, and stakeholders, ensuring that enhancements address real user concerns and make digital payments more efficient, secure, and user-friendly.

Procedure

Before distributing the questionnaire, travelers' consent was obtained before the participation, and all data collected was kept confidential. A structured survey questionnaire was designed to collect information from tourists who utilized digital payment methods to secure their journeys. The poll will include Likert scale questions to assess satisfaction levels with several aspects of digital payments, including simplicity of use, security, and transaction speed. A basic random sample strategy will be used to target at least 154 local and foreign tourists, 77 respondents of barangay Panagsama and 77 respondents of barangay Saavedra too. Following data collection, descriptive statistics and correlation analysis will be used to determine the main factors influencing satisfaction. The findings will provide recommendations for improving the digital payment system to better meet the needs and preferences of tourists.

Data Analysis

In this study on digital payment system adoption, several statistical techniques were applied to ensure a comprehensive analysis of the collected data. Descriptive statistics, specifically measures of central tendency such as the mean and measures of dispersion including the standard deviation, were used to summarize and describe key data characteristics, such as levels of user satisfaction and patterns of transaction activity. In addition, inferential statistical analysis using Pearson's correlation coefficient (Pearson r) was conducted to determine the significance of the relationship between the level of digital payment adoption and the attributes of Moalboal.

Ethical Considerations

Ethical considerations will be carefully addressed in this quantitative research. The researchers will make sure to get informed consent from all participants, ensuring they fully understand the study's purpose and that their participation is voluntary. All data will be kept private by anonymizing responses and securely storing them. The researchers will treat all participants fairly and avoid any bias during data collection. Additionally, the researchers will respect cultural and environmental factors, ensuring the research is done responsibly and with care for the community and the environment. This study will also uphold the 10 ethical considerations of Bryman and Bell (2007).

Results and Discussion

Demographic Profile of the Respondents

The demographic profile of the respondents is determined through their age, gender, kind of traveler, and occupation. These indicators are discussed comprehensively with the literature to corroborate the results.

Table 1. Age

Age	<i>f</i>	Percentage
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18-28 years old	83	53.90
29-38 years old	43	27.92
39-48 years old	12	7.80
49 and above	16	10.39
Total	154	100%

Table 1 presents the age of the respondents with the brackets that represent how many years they have been in existence. It can be seen that the majority of the respondents are in the age bracket of 18-28 years old, having 83 respondents (53.90 %). This means that most of the respondents are young and truly the end users of digital payment adoption. The lowest count of respondents belongs to 39-48 years old, with 12 (7.80 %). This means that even in older age, respondents will use digital payments in Moalboal.

According to Dzogbenuku et al. (2022), young users are more concerned with how they can use digital payment conveniently, while older consumers are more into security. This is true of the observation when the researchers gather information. Most of the young customers are into automatic swiping since they appreciate the value of convenience (Phonna et al., 2023). While some customers are in their late age prefer more on knowing how the cost, how many times it swiped, and the information of the card being used, as they are more concerned about security.

Table 2. *Gender*

<i>Gender</i>	<i>f</i>	<i>Percentage</i>
Male	71	46.10%
Female	79	51.30%
LGBTQ+	4	2.60%
Total	154	100%

Table 2 presents the gender of the respondents. With the total number of 154, 79 (51.30 %) of them are females and 71 (46.10 %) are males, with 4 (2.60 %) are LGBTQ+. This data shows almost an equal distribution of males and females. This means that the perception of using digital payments can really be represented by both genders.

Further, there are no restrictions in Moalboal, Cebu, in terms of using digital payment. According to Alshurideh et al. (2021), gender plays a pivotal role in how the perceived security, safety, and privacy mean so much in terms of using digital payment, especially in higher institutions.

Similarly, Dzogbenuku et al. (2022) gender can be a factor in using digital payments according to their perceived ease of use. Males are more into the ease of use over customer experience, while females are opting to have a great customer experience over ease of use (Simbach, 2024; Aggarwal et al., 2021). This contrasting and diverse perspective can give meaningful data on how digital payment is utilized among all consumers, regardless of their gender preference.

Table 3. *Kind of Traveler*

<i>Kind of Traveler</i>	<i>f</i>	<i>Percentage</i>
Local Tourist	68	44.16%
Foreign Tourist	86	55.84%
Total	154	100%

Table 4 presents that the majority of respondents fall into the "Others" with 100(64.94%) respondents' category, the presence of professionals like those in "Business Management" 15 respondents (9.74%) and "Engineering" 13 respondents (8.44%) could suggest a segment of the surveyed population that is likely familiar with and expects the convenience of digital payment options. Individuals in these fields might be more accustomed to using online transactions and card payments in their daily lives.

According to Seldal and Nyhus (2022), the occupation of respondents matters in accessing digital payment for the high paying work means being able to access it. High paying jobs can support and give access to digital payment for lesser amounts that don't need to be deposited instead paying it directly (Bandura & Ramanujam, 2021). On the other hand, other jobs mentioned give the same importance in accessing digital payment systems because it still pays and that's the most important thing, having something to deposit and digitally pay when needed.

Frequency of Using Digital Payment

This study considers how often tourists in Moalboal, Cebu used digital payments for different things they did here. These things include where they stayed (accommodation), what they ate (food), how they got around (transportation), the fun things they did (tourism activities) and when they bought things in stores. Knowing how often tourists use digital payments for each of these helps us see how common it is in Moalboal for tourists to pay without cash and to how available it is in the locality of Moalboal.

Table 4. *Frequency of Using Digital Payment for Accommodation*

<i>Frequency</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Always (100% of my transactions are done through Digital Payment.)	37	24.03%

Frequently (80% of my transactions are done through Digital Payment.)	48	31.17%
Sometimes (50% of my transactions are done through Digital Payment.)	40	25.97%
Rarely (20% of my transactions are done through Digital Payment.)	18	11.69%
Never (I don't use Digital Payment at all.)	11	7.14%
Total	154	100%

Table 4 presents the accommodation of the respondents, with a total of 154 respondents. Among 154 respondents, the largest proportion, 48(31.17%), said that they frequently use digital payment, followed by 40(25.97%) that they use digital payment sometimes. On the other hand, a smaller percent reported minimal use of digital payment, 18(11.64%) use rarely, and lastly 11(7.14%) never use at all. This means that data indicates a positive chance toward the adoption of digital payment for accommodation with a majority of respondents showing at least moderate usage in Moalboal.

Out of 154 respondents, 48 (31.17%) reported “frequently” using digital payment for accommodation, defined as approximately 80% of their transactions being processed through digital means. This indicates that nearly one-third of the tourist sample gives the strong preference for cashless transactions in having lodging services. Such usage levels reflect the influence of increasing availability of online booking platforms and the integration of e-wallet and card payment options in local accommodations (Magtibay et al., 2024).

According to MN Gursoy and H Calhan (2024), accommodation in digitization is work of procedure and easy access to information and different accommodations. Also, according to Dash et al, (2024) that state accommodation enables the user to easily and securely pay transactions and it enhances how the customer adapts, and the customer preferences toward more accessible and secure methods. Therefore, incorporating digital payment adoption into accommodation preferences is not only aligned with the trends but also to expand the trust among users.

Table 5. Frequency of Using Digital Payment for Food

<i>Frequency</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Always (100% of my transactions are done through Digital Payment.)	15	9.74%
Frequently (80% of my transactions are done through Digital Payment.)	31	20.13%
Sometimes (50% of my transactions are done through Digital Payment.)	39	25.32%
Rarely (20% of my transactions are done through Digital Payment.)	41	26.62%
Never (I don't use Digital Payment at all.)	28	18.19%
Total	154	100%

Table 5 presents the frequency of respondents using digital payment for food. It can be seen that most of the respondents are halfway to 50% usage, with 25.32% sometimes using digital payment methods. This is closely followed by 20% of respondents' usage, with 26.62% of respondents stating that they rarely use digital payments.

Out of all 154 respondents, only 41 (26.62%) reported “rarely” using digital payment for food purchases which is defined as approximately 20% of their transactions being cashless. This low usage may be due to the abundance of small, local food vendors in Moalboal, such as beachside stalls and public markets, that primarily operate on a cashonly basis. Limited point-of-sale (POS) infrastructure for minor transactions would reduce the practicality of cashless methods in these settings (Muhamad et al., 2024). However, expanding POS and promoting mobile payment options in food establishments could increase adoption and support Moalboal's goal of establishing a monitored digital payment system for tourists. According to Chanin Yoopetch et al. (2022), what is crucial in today's generation is different because of technology adaptation. It is convenient and easy to use if customers purchase their food online. Therefore, digital payment makes the food purchasing process smoother and more efficient for the customer and businesses.

Tourism Activities

Tourism activities are a key area for understanding digital payment adoption because they represent a significant portion of transactions in many economies. The diversity of tourism activities, from small local vendors to large international tour operators, necessitates understanding the varying technological capabilities and payment preferences of tourists and businesses involved. This knowledge allows for the development of targeted strategies to improve the efficiency and convenience of payments within the tourism sector.

Table 6. Frequency of Using Digital Payment for Tourism Activities

<i>Frequency</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Always (100% of my transactions are done through Digital Payment.)	20	12.99%
Frequently (80% of my transactions are done through Digital Payment.)	18	11.69%
Sometimes (50% of my transactions are done through Digital Payment.)	38	24.66%
Rarely (20% of my transactions are done through Digital Payment.)	36	23.38%
Never (I don't use Digital Payment at all.)	42	27.28%
Total	154	100%

Table 6 presents the data on the frequency of digital payment usage for tourism activities among 154 respondents. The distribution across the various consumption levels is quite even, according to the results. While a lower number (12.99%) of 20 respondents always use digital payments for tourism-related activities, a significant part (27.28%) of 42 respondents never do so. The remaining responses fall into the "frequently," "sometimes," and "rarely" categories, suggesting that the tourism industry has adopted digital payments to a moderate extent.

It was found that 42 out of 154 respondents (27.28%) said they never use digital payment for tourism activities. This means that more than one-fourth of the tourists still pay only with cash. A possible reason is that many small tourism services in Moalboal, like boat ride, local guides, do not have machines or quick response codes (QR) for cashless payment. These activities also often involve direct payment to individuals, making cash faster and easier. If more payment machines or mobile payment options were available, more tourists might use digital payment instead of cash (Almeida et al., 2019).

According to Susanto et al. (2022). Digital payments have evolved into value-added services in tourist areas. The purpose of this study is to determine how tourists' use of digital payment technologies in tourist locations relates to their opinions about the quality of the services they receive and whether they would consider returning. This study shows that digital payments may contribute to travelers' more positive travel experiences. It is imperative that destination managers fully integrate their payment operations into the digital system.

Transportation

Transportation is a common use in daily life of every individual. Both public and private transportation networks are being impacted by the swift transformation of the transportation sector brought about by digital payments. The growing demand from consumers for transaction efficiency, security, and convenience is what is causing this change.

Frequency of Using Digital Payment for Transportation

<i>Frequency</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Always (100% of my transactions are done through Digital Payment.)	12	7.79%
Frequently (80% of my transactions are done through Digital Payment.)	16	10.39%
Sometimes (50% of my transactions are done through Digital Payment.)	24	15.58%
Rarely (20% of my transactions are done through Digital Payment.)	43	27.92%
Never (I don't use Digital Payment at all.)	59	38.31%
Total	154	100%

Table 7 presents the frequency of digital payment usage for transportation, based on a survey of 154 respondents. The data reveals that a significant portion of 59 respondents (38.31%) never use digital payments for transportation, while a smaller percentage of 12 respondents (7.79%) always use them. The majority fall somewhere in between, with a notable proportion of 43 respondents (27.92%) rarely using digital payments for transportation. The data indicates 59 out of 154 respondents which is 38.31%, reported never using digital payment for transportation, making it the highest category in the table above. This means that the majority of the tourist respondents still prefer a cash basis when paying for transportation services in Moalboal. A possible reason is that many local transportation options, such as tricycles, motorbike rentals and or small boats, often do not accept digital payment for multiple reasons. In such cases, cash remains the fastest and most accepted form of payment.

According to Frączek and Urbanek (2021), one of the biggest trends in passenger transportation is the digitization of payments, which is frequently viewed as a prerequisite for increasing the effectiveness of the services offered. Digital payment technology for passenger transportation is always changing. Mobile technology is currently evolving at the fastest rate, much like other fields. The evolution of digital payments in passenger transportation is explained in this study, which also highlights a number of factors that affect the extent of digital ticketing and payments in this industry.

Store Transaction

Transactions are now common in everyday shopping, even at restaurants, making things easier, safer, and faster. While their use in stores is clearly growing, the rate at which people are embracing them differs. This suggests that although these are becoming more popular, how fully they are adopted still relies on things like how easy they are to use, how comfortable people are with them, and what people prefer.

Table 8. Frequency of Using Digital Payment for Store Transaction

<i>Frequency</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Always (100% of my transactions are done through Digital Payment.)	14	9.09%
Frequently (80% of my transactions are done through Digital Payment.)	29	18.83%
Sometimes (50% of my transactions are done through Digital Payment.)	43	27.92%
Rarely (20% of my transactions are done through Digital Payment.)	35	22.72%
Never (I don't use Digital Payment at all.)	33	21.43%
Total	154	100%

Table 8 presents the usage of digital payment for in-store transactions in 154 individuals by the frequency and percentage of usage. The top group (27.92%) of people uses digital payments "Sometimes" (around 50% of the time). Many people hardly (22.72%) or never (21.43%) use digital payments. A lesser number of people "Frequently" (18.83%) or "Always" (9.09%) through digital payments from their store transactions. Based on the data above, there are 43 respondents or 27.92% of respondents indicated that they sometimes use digital payment for store transactions, which represents a moderate level of usage. This may be a result of some stores in Moalboal accepting digital payments while others still operate on a cash-only basis, leading to customers to use a mix of both methods depending on the availability (Almeida et al., 2019).

Store transactions are vital to digital payment systems because they represent a substantial portion of overall transactions, encompassing a wide range of businesses and consumer behaviors. Analyzing store transaction data provides crucial insights into consumer preferences for different payment methods, the effectiveness of various digital payment technologies, and the overall impact on sales and customer satisfaction. This information is essential for businesses to optimize their payment systems, improve operational efficiency, and enhance the customer experience.

Frequency of Visiting Moalboal

Moalboal is a very beautiful tropical place to visit, enjoy beaches and island vibe life. Moalboal is called the “Face of the Paradise” for its rich aquatic marine life and beautiful sceneries that one would want to live in. Many tourists choose Moalboal, mostly, because of those reasons.

Table 9. Frequency of Visiting Moalboal

<i>Frequency of Visiting Moalboal</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Always	13	8.44%
Frequently	13	8.44%
Sometimes	36	23.38%
Rarely	69	44.80%
Never	23	14.94%
Total	154	100%

Table 9 presents the frequency of visiting Moalboal. It can be seen that "always" and "frequently" categories, representing both 8.44% and 8.44% respectively, reveal a smaller but dedicated group of regular visitors. Respondents who visited Moalboal rarely are 69 (44.80%) which is the highest frequency, sometimes 36 (23.38%) and never with 23 (14.94%). The table also shows that most respondents, 69 out of 154 (44.80%), visit Moalboal rarely, while only 13 respondents (8.44%) each visited always or frequently. This may be due to the reasons that Moalboal attracts a larger number of occasional or first-time visitors compared to repeat or highly frequent visitors, possibly due to travel distance, cost or seasonal preferences, especially during summer. The frequency of visits to Moalboal, Cebu is significantly influenced by the availability and convenience of digital payment options. For tourists, the ease and security of digital payments directly impact their willingness to make repeat visits. The adoption of digital payments by local businesses in Moalboal affects their ability to attract and retain both local and foreign tourists, influencing the overall frequency of tourism to the area.

Level of Tourist Satisfaction in Digital Payment Availability

Digital payment availability is the process in which tourists or businesses start to use and regularly accept cashless payments instead of - or alongside-using traditional cash transactions. Tourist satisfaction level in terms of payment transaction depends on its availability.

Table 10. Level of Tourist Satisfaction in Digital Payment Availability in Perceived Ease of Use (PEU)

<i>Statement</i>	<i>Mean</i>	<i>SD</i>	<i>Description</i>
Perceived Ease of Use (PEU)			
Digital payment services in tourism activities and transactions are easy to use.	3.60	1.21	Frequently
Digital payment services in tourism activities and transactions are easy to understand.	3.82	1.09	Frequently
The procedures of digital payment services in tourism activities and transactions are not complicated and difficult.	3.79	1.19	Frequently
Digital payment services in tourism activities and transactions are friendly to learn.	3.90	1.10	Frequently
WM	3.78	1.15	Frequently

Legend: 1.0-1.81 Never; 1.81-2.60 Rarely; 2.61-3.40 Sometimes 3.41-4.20 Frequently, 4.21-5.0 Always

Table 10 presents the level of Tourist Satisfaction in Digital Payment Adoption in terms of Perceived Ease of Use (PEU). The overall weighted mean of 3.78 (SD=1.15) suggests that tourists generally rated their experience as “frequent”. This indicates that most of the respondents agree that digital payment services in Moalboal are easy to use, although there may still be some who encounter slight difficulties.

Among all the indicators, the highest mean was 3.90, which refers to the idea that digital payment services are “friendly to learn”. This means that tourists feel they can easily familiarize themselves with how digital payments work during their tourism activities. On the other hand, the lowest mean of 3.60 was for the statement that digital payment services are “easy to use”, implying that while tourists find them understandable and learnable, some challenges remain in the actual process of usage.

The standard deviation, ranging from 1.09 to 1.21, suggests that there are varied opinions among tourists, especially in terms of ease of use and procedures. However, the consistency of “frequent” ratings shows that the majority are comfortable with the system. Overall, tourists perceive digital payment services in Moalboal as manageable and accessible, but continuous improvements may be needed to make the process even smoother and more user-friendly.

Table 11. Level of Tourist Satisfaction in Digital Payment Availability in Perceived Usefulness (POU)

<i>Statement</i>	<i>Mean</i>	<i>SD</i>	<i>Description</i>
Perceived of Usefulness (POU)			
Digital payment services in tourism activities and transactions provide benefits.	4.04	1.05	Frequently
It is convenient to use digital payment services when visiting tourists’ spots such as	3.95	1.17	Frequently

Moalboal.			
digital payment services must continue to be widely used in different tourism activities and transactions.	4.27	0.95	Always
Digital payment services give the impression of a smart and modern tourism business.	4.37	0.91	Always
WM	4.16	1.02	Frequently

Legend: 1.0-1.81 Never; 1.81-2.60 Rarely; 2.61-3.40 Sometimes 3.41-4.20 Frequently; 4.21-5.0 Always

Table 11 presents the level of tourist satisfaction in terms of Perceived Usefulness (POU) of digital payment availability. The overall weighted mean of 4.16 (SD=1.02) suggests that tourists generally find digital payment services frequently useful in their tourism activities and transactions. This means that tourists recognize the positive role of digital payments in improving convenience and efficiency while visiting Moalboal.

Among the indicators, the highest mean was 4.37(SD=0.91), which refers to the perception that digital payment services give the impression of a smart and modern tourism business. This was followed closely by the statement that digital payment services must continue to be widely used with a mean of 4.27 (SD=0.95). Both of these indicators fall under the “Always” category, showing that tourists strongly agree on the usefulness and modern appeal of the availability of digital payments in tourism. These results highlight that tourists view digital payments not only as practical tools but also as essential for promoting modern tourism experience.

Meanwhile, the lowest mean was 3.95(SD=1.17), which states that it is convenient to use digital payment services when visiting tourist spots such as Moalboal. Although still within the “Frequently” range, this lower rating means that some tourists may still encounter challenges in actual usage, possibly due to the availability or accessibility issues in certain areas. Overall, the results suggest that while tourists strongly value the benefits and modern image of digital payment adoption, there is room for improvement in ensuring consistent convenience across all tourist destinations in Moalboal.

Table 12. Level of Tourist Satisfaction in Digital Payment Availability in Perceived Service Quality (SER)

Statement	Mean	SD	Description
Perceived Service Quality (SER)			
The security of digital payment transactions in tourism businesses can be relied upon.	3.95	0.98	Frequently
Employees who provide digital payment services to the local and foreign tourists serve politely and consistently.	4.19	0.92	Frequently
Employees provide equal service to all local and foreign tourists who are using digital payment.	4.04	0.97	Frequently
Employees are sympathetic in providing digital payment services.	3.95	1.02	Frequently
Employees pay good attention when constraints on digital payment transactions happen.	3.93	1.08	Frequently
Digital payment transactions in tourism activities and transactions are completed on time.	3.93	0.96	Frequently
Digital payment transactions in tourism businesses are always reliable.	3.86	1.09	Frequently
In times of technical problems, digital payment services are correctly repaired.	3.53	1.08	Frequently
Digital payment facilities are available at the payment service desk/counter all the time.	3.34	1.17	Sometimes
There are several digital payment options at the payment service counter or around the area of Moalboal tourist destinations such as in Panagsama.	3.41	1.18	Frequently
Digital payment facilities are physically in good condition.	3.61	1.04	Frequently
Employees can provide digital payment services when I request.	3.36	1.20	Sometimes
WM	3.76	1.06	Frequently

Legend: 1.0-1.81 Never; 1.81-2.60 Rarely; 2.61-3.40 Sometimes 3.41-4.20 Frequently; 4.21-5.0 Always

Table 12 presents the level of tourist satisfaction in terms of Perceived Service Quality (SER) in using digital payment services. The weighted mean of 3.76(SD=1.06) suggests that tourists rated service quality as “Frequently” satisfactory. This is an indication that while digital payment systems are generally perceived as reliable, there are notable aspects of service delivery that could still be improved.

The highest mean was 4.19 (SD=0.92) for the statement employees who provide digital payment services to local and foreign tourists serve politely and consistently. This highlights that tourists place strong value on courteous and consistent customer service when dealing with digital transactions. Another relatively high mean of 4.04(SD=0.97) was given to employees providing equal service to all tourists, which shows fairness and inclusivity in service delivery.

On the other hand, the lowest means were 3.34 (SD= 1.17) for digital payment facilities that are available at the service desk/counter all the time, and 3.36(SD=1.20) for employees who can provide digital payment service when I request. Both fall within the “Sometimes” range, suggesting that service availability and staff responsiveness are not always consistent.

Table 13. Level of Tourist Satisfaction in Digital Payment Availability in User Satisfaction (SAT)

User Satisfaction (SAT)	Mean	SD	Description
I am satisfied in using the digital payment services in the tourism activities and transactions.	3.87	1.20	Frequently
Digital payment services add satisfaction to the visiting experience in the tourism business.	4.08	1.02	Frequently
I have no complaints about digital payment services at the tourism businesses in Moalboal I visited.	3.65	1.22	Frequently
Tourism activities and transactions that provide digital payment services have a positive value.	4.15	0.94	Frequently
WM	3.94	1.10	Frequently

Legend: 1.0-1.81 Never; 1.81-2.60 Rarely; 2.61-3.40 Sometimes 3.41-4.20 Frequently; 4.21-5.0 Always

Table 13 presents the level of tourist satisfaction in terms of user satisfaction (SAT) with digital payment availability. The overall weighted mean of 3.94(SD=1.10) suggests that tourists frequently feel satisfied with their digital payment experience in Moalboal. This suggests a generally positive impression, with digital payments contributing to convenience and overall tourism satisfaction.

The highest indicator was 4.15 (SD=0.94) for tourism activities and transactions that provide digital payment services have a positive value. This suggests that tourists strongly associate digital payments with an improved tourism experience. Similarly, the statement that digital payment services add satisfaction to the visiting experience received a high mean of 4.08(SD=1.02), showing that tourists consider digital transactions as enhancing the quality of their travel.

However, the lowest mean of 3.65 (SD= 1.22) was for I have no complaints about digital payment services at the tourism business in Moalboal I visited. This means that while satisfaction is generally high, there are still occasional issues or inconveniences with digital payments that tourists notice. Overall, the results reflect that tourists are often satisfied, but improvements in reliability and service efficiency could further strengthen their digital payment experience.

Table 14. *Level of Tourist Satisfaction in Digital Payment Adoption in Intention to Re-visit (ITV)*

<i>Intention to Re-Visit (ITV)</i>	<i>Mean</i>	<i>SD</i>	<i>Description</i>
Tourism activities and transactions that provide attractive digital payment services are factors for me to revisit Moalboal.	3.85	1.18	Frequently
Digital payment services in doing tourism activities and transactions become an interesting consideration for my visit in the future.	4.01	1.12	Frequently
Tourism activities and transactions in using digital payment services facilitate the scheduled visit plans.	4.01	1.03	Frequently
I will still use digital payment services on my next visit to Moalboal.	4.11	1.10	Frequently
WM	3.99	1.11	Frequently
AWM	3.93	1.09	Frequently

Legend: 1.0-1.81 Never; 1.81-2.60 Rarely; 2.61-3.40 Sometimes 3.41-4.20 Frequently; 4.21-5.0 Always

Table 14 presents the level of tourist satisfaction in terms of Intention to Re-visit (ITV) based on digital payment availability. The weighted mean of 3.99(SD=1.11) suggests that tourists frequently consider digital payment services as a factor influencing their decision to return to Moalboal. This underscores the role of digital convenience in enhancing repeat visits and tourism growth. The highest indicator was 4.11 (SD= 1.10) for I will still use digital payment services on my next visit to Moalboal. This shows that tourists are still willing to continue relying on digital payments, which strengthens the sustainability of digital payment availability in tourism. Another strong indicator was 4.01 (SD=1.12) for digital payment services, which became an interesting consideration for my future visit, suggesting that convenience through digital payment is a motivating factor for revisit intentions.

The opposite to the highest mean was 3.85(SD=1.18) as observed in the statement tourism activities and transactions that provide attractive digital payment services are factors for me to re-visit Moalboal. While still within the “frequently” range, this score indicates that while digital payments encourage repeat visits, they may not always be the primary factor. Overall, the results highlight that digital payments contribute positively to re-visit intentions, though other elements of the tourism experience likely play an equally important role.

Table 15. *Summary Table for the Level of Tourist Satisfaction in Digital Payment Availability*

<i>Technology Acceptance Model (TAM) Variables</i>	<i>Mean</i>	<i>SD</i>	<i>Description</i>
Perceived Ease of Use (PEU)	3.78	1.15	Frequently
Perceived of Usefulness (POU)	4.16	1.02	Frequently
Perceived Service Quality (SER)	3.76	1.06	Frequently
User Satisfaction (SAT)	3.94	1.10	Frequently
Intention to Re-Visit (ITV)	3.99	1.11	Frequently
Total Weighted Mean	3.93	1.09	Frequently

Legend: 1.0-1.81 Never; 1.81-2.60 Rarely; 2.61-3.40 Sometimes 3.41-4.20 Frequently; 4.21-5.0 Always

Table 15 presents the level of Tourist Satisfaction in Digital Payment Adoption. The overall average weighted mean of 3.93 (SD=1.09) suggests that the different indicators in terms of satisfaction are sometimes too frequent. This means that not all tourists are satisfied in terms of utilizing digital payment. Among all the indicators, the perceived usefulness garnered the highest mean of 4.16. The lowest mean of 3.76 was garnered by Service Quality. This means that the tourists spoke about how useful digital payment is, however, it has challenges in terms of the quality of the service experience. This is the tourists' perception of using digital payments in Moalboal differently.

The highest score they gave weighted mean of 4.16, which is "Generally Frequently to Always" was for usefulness. This means they mostly felt that digital payments are helpful and make their travel better. The scores were a bit lower for service quality (Weighted Mean of 3.76, "Generally Sometimes to Frequently"). This suggests that while they see the point of digital payments, the actual service around using them might need some improvement. When we looked at how much people agreed on each point (using the SD), we saw more different opinions on things like how easy digital payments are to use (SDs around 1.20). But there was more agreement on the idea that digital payments are a good thing (lower SDs around 0.91-0.95). Overall, when we averaged everything out (Average Weighted Mean of 3.93, "Sometimes to Frequently"), it shows that tourists generally have a positive feeling about using digital payments in Moalboal. They see the benefits, even if some parts of the experience could be better.

Significant Relationship

This study examines the relationship between respondents' demographic and travel-related characteristics—such as age, gender, type of traveler, occupation, accommodation choice, food consumption, tourism activities, transportation, retail transactions, and frequency of visits to Moalboal—and their level of satisfaction with digital payment adoption. Tourist satisfaction is assessed through key dimensions, including perceived ease of use, perceived usefulness, perceived service quality, overall user satisfaction, and intention to revisit.

Demographic Profile and Perceived Ease of Use

The Significant Relationship between the Demographic Profile and Perceived Ease of Use investigates the correlation between user demographics and their perceived ease of use. We hypothesize that specific demographic factors significantly influence how easily users interact with a given system. The findings will reveal which demographic characteristics are most strongly associated with higher or lower perceived ease of use scores. This understanding will inform the design of more inclusive and user-friendly systems.

Table 16. *The Significant Relationship between the Demographic Profile and Perceived Ease of Use*

	<i>Variables</i>	<i>df</i>	<i>r-value</i>	<i>p-value</i>	<i>Interpretation</i>	<i>Decision</i>
Perceived Ease of Use	Frequency of Using Digital Payment for Accommodation	152	0.100	0.21	Not Significant	Accept the Null Hypothesis
	Frequency of Using Digital Payment for Food	152	0.118	0.14	Not Significant	Accept the Null Hypothesis
	Frequency of Using Digital Payment for Tourist Activities	152	0.117	0.14	Not Significant	Accept the Null Hypothesis
	Frequency of Using Digital Payment for Transportation	152	0.122	0.13	Not Significant	Accept the Null Hypothesis
	Frequency of Using Digital Payment for Store Transaction	152	0.018	0.82	Not Significant	Accept the Null Hypothesis
	Frequency of Visiting Moalboal	152	0.006	0.09	Not Significant	Accept the Null Hypothesis

Table 16 presents the Demographic Profile and Perceived Ease of Use. This displays the correlation analysis between perceived ease of use and various demographic variables. The research likely explored how users' perceptions of these factors influence their willingness to adopt and utilize online government services, contributing to the understanding of technology acceptance and e-government adoption. The findings likely offered insights into the key determinants of successful e-government implementation and user engagement.

The implications of these results are significant for developing a monitored digital payment system in Moalboal. Since gender and traveler type influence perceived ease of use and thus satisfaction, system design and promotional efforts should address these differences. Tailored support, user-friendly interfaces, or educational materials might be developed to meet the needs of diverse users. Meanwhile, the lack of significant effects from other demographics suggests the current digital payment systems are broadly accessible. These insights provide a useful foundation for enhancing the digital payment experience, ultimately improving tourist satisfaction and supporting the goals of a monitored, user-responsive digital payment system in Moalboal.

Frequency of Using Digital Payment and Perceived Usefulness

The Significant Relationship between the frequency of using digital payment and Perceived Usefulness is a significant relationship between a person's demographic profile and their perceived usefulness of a tool or system. Factors such as age, education, occupation, and experience can influence how beneficial they find a certain technology or service. For instance, individuals with higher education or tech experience often see more value in modern systems. Understanding these differences helps in designing solutions that are more effective and user-friendly for diverse groups.

Table 17. *The Significant Relationship between the Frequency of Using Digital Payment and Perceived Usefulness*

	<i>Variables</i>	<i>df</i>	<i>r-value</i>	<i>p-value</i>	<i>Interpretation</i>	<i>Decision</i>
Perceived Usefulness	Frequency of Using Digital Payment for Accommodation	152	0.168	0.03	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Food	152	0.225	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Tourist Activities	152	0.210	0.01	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Transportation	152	0.166	0.03	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Store Transaction	152	0.207	0.01	Significant	Reject the Null Hypothesis
	Frequency of Visiting Moalboal	152	0.082	0.31	Not Significant	Accept the Null Hypothesis

Table 17 presents the frequency of using digital payment and Perceived Usefulness. This shows the correlation analysis between 154 respondents' perceptions of usefulness and a number of demographic and travel-related factors. The null hypothesis is accepted because

the results demonstrate that perceived usefulness is not significantly correlated with age, type of traveler, occupation, or frequency of visits to Moalboal.

All p-values are above 0.05. Yet, the null hypothesis is rejected because of statistically significant relationships ($p < 0.05$) between perceived usefulness and gender, lodging, food, tourist activities, transportation, and store transactions. The greatest correlation ($r = 0.225$) is found for food, indicating that it might play a significant role in determining how useful something is perceived. Overall, the results suggest that, although demographic factors such as age and occupation have little bearing, factors related to experiences and services have a big impact on how useful visitors think Moalboal is.

Lane et al. (2014) looks at the elements that affect Sabah, Malaysian entrepreneurs' adoption of eCommerce, concentrating on two essential elements from the Technology Acceptance Model (TAM): perceived utility and perceived ease of use. The authors discovered that when entrepreneurs think eCommerce technologies will improve their company's performance and when the systems are simple to use and understand, they are more likely to implement them.

In light of Sabah's distinct socioeconomic context and technological environment, the study emphasizes how crucial it is to streamline digital platforms and make their commercial benefits evident in order to promote broader adoption. According to the findings, small and medium-sized businesses in the area can greatly increase their adoption of eCommerce by raising awareness, providing training, and enhancing usability. For developers and policymakers looking to encourage digital entrepreneurship in emerging markets, this study offers insightful information.

Frequency of Using Digital Payment and Perceived Service Quality

This frequency of using digital payment of the respondents and the perceived service quality when using digital payments is often evaluated based on ease of use, security, and transaction speed. Customers tend to favor digital payment services that are reliable, convenient, and protect their personal information effectively.

Table 18. The Significant Relationship between the Frequency of Using Digital Payment and Perceived Service Quality

	<i>Variables</i>	<i>df</i>	<i>r-value</i>	<i>p-value</i>	<i>Interpretation</i>	<i>Decision</i>
Service Quality	Frequency of Using Digital Payment for Accommodation	152	0.324	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Food	152	0.355	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Tourist Activities	152	0.325	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Transportation	152	0.273	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Store Transaction	152	0.273	0.00	Significant	Reject the Null Hypothesis
	Frequency of Visiting Moalboal	152	0.153	0.05	Significant	Reject the Null Hypothesis

Table 18 presents the frequency of using digital payment and Perceived Service Quality. The results of statistical analyses examining the relationships between various demographic variables such as age, gender, kind of traveler, occupation, accommodation, food, tourist activities, transportation, store transaction, and frequency of visiting Moalboal and perceived service quality, as well as user satisfaction. It can be seen that among the demographic variables analyzed, the gender shows a statistically significant relationship with perceived service quality, with a p-value of 0.03, leading to the rejection of the null hypothesis. This indicates that gender influences how individuals perceive service quality in the context studied. Thus, variables such as age, kind of traveler, and occupation have p-values greater than 0.05, which means there is no significant relationship between these factors and perceived service quality, and the null hypothesis is accepted for these variables. The table suggests that gender plays a notable role in shaping perceptions of service quality, while other demographic factors do not have a statistically significant impact.

According to Hijazi et al. (2023) the importance of the security and privacy influence customers' trust in digital payment systems and how this trust affects their perceived quality. Digital payment systems are perceived to offer high service quality among customers expected for their convenience and ease of use. The importance of secure payment and reliable service availability serve trust and confidence in these systems. Thus, positive perceptions of service quality contribute to increased adoption and loyalty among customers. The result shows that the perceived service quality may consider gender differences when assessing customer perceptions, as it could influence expectations or satisfaction. The other demographic factors such as age, occupation, and type of traveler may not need to be heavily weighed when evaluating perceived service quality.

Demographic Profile and User Satisfaction

The Significant Relationship between the frequency of using digital payment and User Satisfaction looks at how personal details like age, gender, and job affect how happy tourists are with their visit. The results show that some traits, like age and gender, do not really affect satisfaction, but things like food, accommodation, and transportation have a big impact. Knowing this helps businesses improve their services to make tourists more satisfied.

Table 19. The Significant Relationship between the Frequency of Using Digital Payment and User Satisfaction

	<i>Variables</i>	<i>df</i>	<i>r-value</i>	<i>p-value</i>	<i>Interpretation</i>	<i>Decision</i>
Service Quality	Frequency of Using Digital Payment for Accommodation	0.249	0.00	Significant	0.249	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Food	0.328	0.00	Significant	0.328	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Tourist Activities	0.272	0.00	Significant	0.272	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Transportation	0.258	0.00	Significant	0.258	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Store Transaction	0.266	0.00	Significant	0.266	Reject the Null Hypothesis
	Frequency of Visiting Moalboal	0.136	0.09	Not Significant	0.136	Accept the Null Hypothesis

Table 19 presents the frequency of using digital payment and User Satisfaction. This results from a study that looks at how different personal and experience-related factors affect how satisfied tourists are with their visit to Moalboal. Some factors had a significant relationship with satisfaction ($p < 0.05$), including accommodation, food, tourist activities, transportation, and store transactions. This means that these parts of the trip can strongly affect how happy tourists feel. However, age, gender, kind of traveler, occupation, and how often they visit Moalboal did not have a significant relationship with satisfaction, which means these personal details do not have a big effect on how satisfied tourists are. According to Manyanga et al. (2022), Customer experience, satisfaction and word-of-mouth intention were found to have a direct positive effect on loyalty. Customers who have a good experience with a product or service are more likely to stay loyal to the brand. When customers are happy and satisfied, they tend to keep coming back. They are also more likely to tell others about their positive experiences. This word-of-mouth helps build trust and attracts new customers, which also strengthens loyalty.

The result shows how different parts of a tourist's background, such as age, gender, and how often they visit, are connected to how satisfied they feel after their trip. It focuses on personal factors as well as experiences during the visit, like food, places to stay, and transportation. The results show that while age, gender, and other personal details don't strongly affect satisfaction, services like accommodation, food, and activities do have a big impact. This suggests that giving tourists good service and enjoyable experiences is key to making them happy. These findings can help tourism businesses and communities improve their services so that visitors leave satisfied and may even want to return in the future.

Frequency of Using Digital Payment and Intention to Re-visit

The Significant Relationship between the frequency of using digital payment and Intention to Re-visit investigates how personal characteristics like age and gender relate to whether tourists plan to return. The results show that some traits are strongly linked to a desire to revisit, while others have no significant impact on this decision. Understanding these connections helps businesses tailor services and marketing to attract repeat visitors.

Table 20. *The Significant Relationship between the Frequency of Using Digital Payment and Intention to Re-visit*

	<i>Variables</i>	<i>df</i>	<i>r-value</i>	<i>p-value</i>	<i>Interpretation</i>	<i>Decision</i>
Intention to Re-visit	Frequency of Using Digital Payment for Accommodation	152	0.264	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Food	152	0.390	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Tourist Activities	152	0.272	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Transportation	152	0.258	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Store Transaction	152	0.266	0.00	Significant	Reject the Null Hypothesis
	Frequency of Visiting Moalboal	152	0.136	0.09	Not Significant	Accept the Null Hypothesis

Table 20 presents the frequency of using digital payment and Intention to Re-visit. This shows the results of a statistical analysis examining the relationship between various demographic and experiential factors and the intention of tourists to revisit Moalboal. Several factors demonstrated a statistically significant relationship ($p < 0.05$) with revisit intention, including gender, type of traveler, accommodation, food experiences, tourist activities, transportation, and shopping experiences (store transactions). This suggests that improvements in these areas would significantly impact the likelihood of tourists returning. Conversely, age, occupation, and the frequency of prior visits to Moalboal showed no statistically significant relationship with revisit intention, implying that these factors do not strongly influence the decision to return.

Jee et al. (2019) conducted a study aimed at examining tourists' intentions to revisit community-based tourism destinations within a developing country context. The research analyzed key factors such as destination atmosphere, cultural setting, brand image, and tourists' emotional attachment to the destination in order to identify the elements that influence repeat visitation.

It examines why tourists choose to return to places that practice community- based tourism. Community based tourism focuses on involving local communities in tourism development, benefiting both visitors and residents. The researchers likely investigated what aspects of the community- based tourism experience like how friendly the locals were, the quality of local activities, or the overall feeling of the place influenced tourists' decisions to revisit. The findings probably offer valuable advice for communities and tourism businesses on how to create positive experiences that encourage tourists to come back again and again, supporting sustainable tourism and local economies.

Frequency of Using Digital Payment and Perceived Risk

The frequency of using digital payment and perceived risk are interrelated factors that significantly influence tourist satisfaction with digital payment availability in Moalboal, Cebu. Tourists who frequently use digital payment systems often exhibit higher confidence, familiarity, and convenience in cashless transactions, which positively affects their satisfaction levels.

Table 21. *The Significant Relationship between the Frequency of Using Digital Payment and Perceived Risk*

	<i>Variables</i>	<i>df</i>	<i>r-value</i>	<i>p-value</i>	<i>Interpretation</i>	<i>Decision</i>
Perceived Risk	Frequency of Using Digital Payment for Accommodation	152	0.31	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Food	152	0.23	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Tourist Activities	152	0.28	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Transportation	152	0.27	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Store Transaction	152	0.14	0.00	Significant	Reject the Null Hypothesis
	Frequency of Visiting Moalboal	152	0.31	0.00	Significant	Accept the Null Hypothesis

The data in Table 21 reveal the computed correlation values (r-values) and their corresponding significance levels between perceived risk and the frequency of using digital payments across various types of tourist expenditures in Moalboal, Cebu. The correlation coefficients range from 0.14 to 0.31, all of which are statistically significant at the 0.01 level ($p \leq 0.01$). This indicates that there is a positive and significant relationship between perceived risk and the frequency of using digital payment across different areas of spending such as accommodation, food, tourist activities, transportation, and store transactions. The only variable with a distinct interpretation pertains to the frequency of visiting Moalboal, which, despite being significant ($p = 0.01$), was decided as accept the null hypothesis, implying a weaker or less meaningful relationship in the context of repeated visits.

The results suggest that as tourists' perceived risk in using digital payment systems changes, their frequency of using these systems also varies. Specifically, the moderate positive correlations for accommodation ($r = 0.31$) and tourist activities ($r = 0.28$) indicate that tourists who perceive lower risks tend to use digital payments more often in these spending categories. This may be due to the trust and security offered by established businesses such as hotels and tour operators, which typically utilize verified and reliable digital payment platforms.

For food ($r = 0.23$) and transportation ($r = 0.27$), the relationships also show significant but slightly weaker associations, implying that while tourists recognize the convenience of digital payments in these areas, they may still harbor concerns regarding transaction reliability, network stability, or merchant credibility. Store transactions ($r = 0.14$) show the weakest yet significant relationship, which could be attributed to smallscale or local vendors that may not have consistent access to secure digital payment facilities. These findings imply that the level of perceived risk influences how frequently tourists use digital payments, with greater trust leading to more consistent adoption.

The data reveal that perceived risk plays a crucial role in shaping tourists' behavior toward the frequency of digital payment use in Moalboal. The significant correlations across most variables indicate that reducing perceived risk—through secure systems, transparent transaction processes, and reliable connectivity—can encourage tourists to use digital payments more frequently. The acceptance of the null hypothesis in the case of “frequency of visiting Moalboal” suggests that repeated visits do not necessarily correlate with changes in perceived risk, meaning that tourists' trust or caution toward digital payments remains consistent regardless of how often they visit the destination.

This finding underscores the importance of establishing a monitored digital payment system that enhances security, reliability, and consumer protection. By addressing perceived risks, local tourism stakeholders and payment service providers can increase tourist satisfaction, promote cashless convenience, and position Moalboal as a modern and trustworthy destination for both local and foreign visitors.

Frequency of Using Digital Payment and Security and Privacy

The relationship between frequency of using digital payment and security and privacy is directly proportional: as tourists perceive stronger security and data protection, their frequency of using digital payment systems tends to increase. A secure and privacycompliant

payment environment fosters confidence, encouraging tourists to rely more on digital transactions throughout their stay. Conversely, doubts about system security or risks of data exposure can discourage repeated use, leading tourists to revert to cash-based payments.

Table 22. *The Significant Relationship between the Frequency of Using Digital Payment and Security and Privacy*

	<i>Variables</i>	<i>df</i>	<i>r-value</i>	<i>p-value</i>	<i>Interpretation</i>	<i>Decision</i>
Perceived Risk	Frequency of Using Digital Payment for Accommodation	152	0.28	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Food	152	0.27	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Tourist Activities	152	0.30	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Transportation	152	0.22	0.00	Significant	Reject the Null Hypothesis
	Frequency of Using Digital Payment for Store Transaction	152	0.21	0.00	Significant	Reject the Null Hypothesis
	Frequency of Visiting Moalboal	152	0.18	0.00	Significant	Accept the Null Hypothesis

The data presented in Table 24 show the correlation between security and privacy and the frequency of using digital payment across various categories of tourist transactions in Moalboal, Cebu. The computed correlation coefficients (*r*-values) range from 0.18 to 0.30, all of which are statistically significant at $p < 0.01$, suggesting positive associations between the two variables. The results indicate that tourists who perceive digital payment systems as secure and privacy-protected are more likely to use them more frequently across different types of transactions.

The strongest relationship was found in digital payment for tourist activities ($r = 0.30$), followed by accommodation ($r = 0.28$) and food transactions ($r = 0.27$). Meanwhile, the weakest correlation was noted in store transactions ($r = 0.21$) and frequency of visiting Moalboal ($r = 0.18$), the latter of which led to an acceptance of the null hypothesis, implying that repeated visits do not significantly influence perceptions of security and privacy in digital payments.

The findings demonstrate that security and privacy significantly influence the frequency of using digital payment systems among tourists. The moderate positive correlations indicate that as tourists feel more confident in the protection of their personal and financial information, they tend to use digital payments more frequently. For accommodation and tourist activities, this relationship is stronger because these sectors often employ more established and verified digital payment systems—such as hotel booking platforms and tour agencies that use encrypted, trusted payment gateways.

In the case of food, transportation, and store transactions, while the relationships remain significant, they are slightly weaker. This may be due to the variability of digital payment facilities among small and medium-sized local businesses, where technical issues or limited internet connectivity may occasionally compromise transaction reliability. Moreover, tourists might still perceive risks when transacting with unfamiliar vendors, which can affect their willingness to use digital payment repeatedly.

The relatively low correlation for the frequency of visiting Moalboal ($r = 0.18$) suggests that tourists' perceptions of digital payment security and privacy remain stable regardless of how many times they visit. This means that the security features of the digital payment system itself—rather than tourists' familiarity with the destination—drive their confidence in using cashless methods.

The results confirm that security and privacy are critical determinants of tourists' frequency of using digital payments in Moalboal. A higher perception of security and strong data protection mechanisms encourage more frequent use of digital payment platforms, contributing to higher satisfaction and trust among tourists. Conversely, any doubts about privacy breaches or transaction safety may discourage repeated use, especially in smaller or less-regulated establishments.

These findings highlight the necessity of developing a monitored digital payment system that prioritizes robust security measures, data privacy compliance, and merchant accountability. By ensuring that digital transactions are protected and transparent, Moalboal can strengthen tourists' trust, promote greater adoption of cashless systems, and enhance its image as a secure, modern, and convenient tourism destination.

Conclusion

Digital Payment is revolutionizing the process of paying for goods and services online and swiping the card through a Point of Sale (POS). This made the lives of many tourists convenient and easy to transact. However, digital payment is faced with unique challenges and downsides. Aside from the scheduled maintenance, the payment process has raised questions in terms of the quality of service. The availability of machines and equipment made it hard for tourists to do the transactions. With this, it is vital to monitor the implementation of the Digital Payment. This is stipulated in the theories of Cultural Orientation, Determinants of Technology Acceptance, and Financial Inclusion, which provide the need to make digital payments available, accessible, and easy to use.

The ease of using digital payment is now readily available across all tourist destinations, including Moalboal. The warm welcome of this type of technological advancement brought significant reflections that should be addressed. This study recommends three important observations from the results of the study. It is highly recommended to monitor the availability of functional Automated Teller Machines

(ATM) and Point of Sale (POS). These should be available where most of the tourists stay, such as in Basdaku and Panagsama. The second recommendation is the establishment of regulatory provisions for the different digital transactions. These regulatory provisions are the unstable demands of transaction fees that can compromise the business. These provisions aim to provide fair and honest transactions in providing goods and services. The third recommendation is the wide dissemination of the safe use of digital payment to avoid scams and fraud. Honest transactions can invite more tourists and visitors to explore the beauty of Paradise – Moalboal. The fourth recommendation is mode of digital payment options further studies which can help persuade individuals into using electronic payments. Lastly, it is recommended to make an enhanced digital payment system in Moalboal, Cebu, Philippines.

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