

# The Applicability of LinkBiz Portal as a Mode of Payment at Citi Global College

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**Abstract**— This paper presents the applicability of Linkbiz portal as a mode of payment at Citi global college.

**Index Terms**— Linkbiz portal.

## 1. The Problem and its Background

In order to accelerate financial transactions, educational institutions have embraced digital payment options more and more in recent years. LANDBANK created the LinkBiz Portal, an electronic payment system that enables consumers to pay online for a range of services. The purpose of this study is to evaluate the LinkBiz Portal's potential as a payment mechanism at CITI Global College, with a focus on improving the entire financial experience for both administrators and students. Students and staff can pay fees and other financial responsibilities online with ease and efficiency due to the LinkBiz Portal. This approach promotes accessibility and financial inclusion by improving ease and supporting the growing trend of cashless transactions. Understanding the usefulness and efficacy of these digital platforms is crucial as educational institutions work to modernize their operations.

The institute came out first in the traditional payment method which the students directly pay to the cashier in a cash transaction method, it just happened that the pandemic hit, and the institute tried to adopt slowly online transactions by the year 2022 the CITI Global College already adapted to a new system of payment; the institution had already partnered with a landbank that already processing the payments of the college students to pay their tuition and other fees in the institution. However, most college students have enough knowledge to adapt to a new payment system on how to use the Linkbiz portal to process their payments.

Within this dynamic ecosystem, in which CITI Global College operates, conventional payment methods and cutting-edge digital solutions coexist. CITI Global College makes an effort to learn about the nuances of college students' payment preferences to make sure that its payment infrastructure is current and sensitive to their demands. By doing this, the college can modify its financial services to better meet the needs of its students and promote increased happiness and involvement within the student body.

This study will examine several factors, such as cost-

effectiveness, transaction security, and user experience, to determine how the LinkBiz Portal may help CITI Global College's financial transactions go more smoothly. This thesis seeks to assess its applicability to offer insights that may guide policy decisions about educational payment systems, ultimately resulting in a more effective administrative procedure and higher levels of student satisfaction.

### A. Theoretical

SERVQUAL theory is a widely recognized framework that is used to measure the quality-of-service delivery. This framework was developed by Parasuraman, Zeithaml, and Berry in the 1980s and has been used extensively in both academic research and practical applications. The SERVQUAL framework focuses on five key dimensions of service quality: reliability, assurance, tangibles, empathy, and responsiveness. However, the researchers' study will fit into reliability, responsiveness, and assurance. Since the tangibles and empathy are not related to the study the researchers selected to conduct.

SERVQUAL is based on the premise that customers' perceptions of service quality are shaped by their expectations and the actual service they receive. Companies measure customer satisfaction as an indicator of service quality. This enables them to improve the customer service experience when indicators of service quality go down.

Another reason that companies measure service quality through customer satisfaction surveys is to establish links among service quality, customer satisfaction, retention, defection, and share of wallet. A well-known measure of consumer perception of service quality is SERVQUAL.

The reliability dimension of SERVQUAL measures the ability of service providers to deliver their services as promised. This includes factors such as the consistency of service delivery, the accuracy of information provided, and the ability to complete tasks within a reasonable timeframe. The assurance dimension measures the level of trustworthiness, credibility, and competence of service providers. This includes factors such as the professionalism of staff, their knowledge of the service, and their ability to communicate effectively.

The tangibles dimension of SERVQUAL measures the physical appearance of service facilities, equipment, and personnel. This includes factors such as the cleanliness and

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comfort of facilities, the appearance of staff, and the quality of equipment used. The empathy dimension measures the degree to which service providers are able to understand and respond to the needs of their customers. This includes factors such as the level of personalized attention, the ability to listen to customer feedback, and the ability to anticipate customer needs.

Finally, the responsiveness dimension of SERVQUAL measures the level of promptness and willingness of service providers to provide service. This includes factors such as the speed of service delivery, the ability to resolve customer complaints quickly, and the willingness to help customers in any way possible

### B. Conceptual Framework

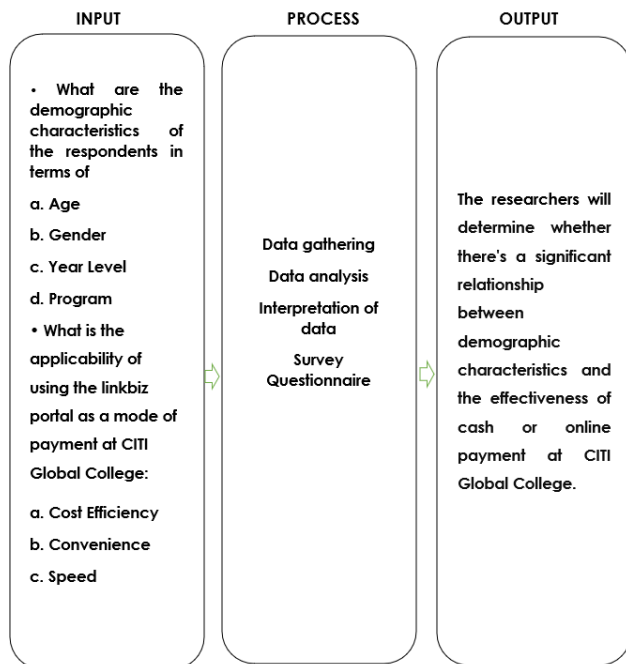


Fig. 1. Conceptual paradigm

The IPO model shows the framework of the study. The input shows the objectives of the study. For the profile of the selected college students of different programs in CITI Global College, the following are; Age, Gender, Year level, and Program. Next, is the mode of payment preference of the college students between cash and online. Lastly, is the extent effectiveness of cash and online payment methods as modes of payment at CITI Global College in terms of; cost efficiency, convenience, and speed.

The process consists of a data-gathering process for the distribution of the survey questionnaires to the respondents through physical interactions. After the distribution of the questionnaires, the statistical treatment, analysis, and interpretation of data are made. The output will determine whether there's a significant relationship between demographic characteristics and the effectiveness of cash or online payment at CITI Global College.

### C. Statement of the Problem

This study aims to identify areas for development and understand the factors that influence the student's decision

regarding payment preference, including the less time-consuming way of paying security, and affordability from the point of view of students in the college department at CITI Global College Cabuyao Campus.

Specifically, this study sought to answer the following questions

- 1) What are the demographic profile of the respondents in terms of;
  - a) Age
  - b) Gender
  - c) Year Level
  - d) Program
- 2) What is the applicability of using the linkbiz portal as a mode of payment at CITI Global College:
  - a) Convenience
  - b) Cost Efficiency
  - c) Speed
- 3) Is there any significant relationship between the demographic profile of the respondents and the applicability of the LinkBiz portal as a mode of payment at CITI Global College?

### D. Scope, and Delimitation of the Study

The general intent of this study is to address the concerns of college students in CITI Global College Cabuyao Campus concerning their experience of the linkbiz portal. This study will identify the struggle of college students using the fixed mode of payment of CITI Global College Cabuyao through the Linkbiz Portal. This study will be conducted using surveys and questionnaires to know the applicability of the linkbiz portal as a mode of payment system of the college students at CITI Global College Cabuyao.

### E. Hypothesis

( $H_0$ ): There is no significant relationship between the demographic profile of the respondents and the applicability of the linkbiz portal as a mode of payment at CITI Global College.

### F. Significance of the Study

This study serves as a resource on the applicability of the Linkbiz portal as a mode of payment for college students to know what approach is better. The result of the study would give knowledge and benefit to the following:

#### 1) Students

This study would serve as the students' guide on choosing the best payment methods that is suitable to their needs.

#### 2) School

This study would be beneficial to the school to identify the advantages and disadvantages of the payment methods available for their stakeholders or customers.

#### 3) School Administrator

This study would give school administrators additional insights and information to expand this matter.

### G. Future Researchers

This study would serve as a resource material for future researchers whose study is in connection with payment preferences. One may see the importance of a study conducted

at CITI Global College on college students' preference for payment methods, particularly cash versus online transactions, from several angles:

#### 1) *Understanding Consumer Behavior*

College students' payment preferences can reveal information about their purchasing habits. Knowing the reasons behind their preference for a particular payment method can help businesses, like CITI Global College, to understand the needs and preferences of their target market.

#### 2) *Payment System Implications*

Preferences for cash or online payments may have an impact on payment systems and infrastructure in a world that is becoming more and more digital. This kind of research can help determine how popular online payment platforms are among college students, which could have an impact on how these platforms are designed and promoted.

#### 3) *Business Strategy*

Understanding the preferred payment method among college students can help CITI Global College and other businesses make informed decisions about how to structure their operations. For instance, the college may need to make sure its online payment system is user-friendly, secure, and extensively advertised if a large percentage of students prefer to make payments online.

#### 4) *Financial Education*

Knowing how college students want to be paid can also reveal how financially literate and aware they are. If students prefer cash over online payment methods because they don't trust or understand the new system of payment, this could mean that the college needs to implement financial education programs to increase students' digital financial literacy.

#### 5) *Risk Management*

There are a variety of risks associated with different payment methods, such as cash theft or internet fraud. By taking into account the preferences of its students, CITI Global College can more efficiently evaluate and control these risks, guaranteeing the safety of financial transactions.

#### 6) *Competitive Advantage*

CITI Global College can get a competitive advantage by understanding college students' payment preferences. By customizing their payment plans to suit the tastes of their student body, they may increase student happiness and loyalty, which may draw in more students down the road.

### H. *Definition of Terms*

To provide the readers with the clarity and better understanding, the following terms were conceptually and operationally;

#### 1) *Applicability*

The term "applicability" refers to the quality or state of being relevant or suitable for a particular purpose or situation.

Mode of payment - refers to the way that students choose to pay for their school fees.

#### 2) *Payment*

the action or process of paying someone or something or of being paid.

#### 3) *LinkBiz Portal*

An e-payment facility provided by LANDBANK that allows

clients to pay for products and services via the Internet.

#### 4) *CITI Global College*

The educational institution where the study is conducted, focusing on the implementation and effectiveness of the LinkBiz Portal as a payment system.

## 2. *Review of Related Literature and Studies*

This section presents the relevant literature and studies that the researcher considered to strengthen the importance of the present study. It also presents the synthesis of the art to fully understand the research for better comprehension of the study.

### A. *Foreign Studies*

According to the research of Kumar & O'Brien et al., (2018) in Atlanta, U.S., there was a downward trend of cash from last year (2017) with 26% transactions and 12% cash usage. The study verified that debit and credit cards as the most used methods with a 2% hike from the previous year. They stated that in the year 2017, cash was slowly replaced as the new method of payment but cash was still preferred for the transactions used by consumers, while the study by Foster (2019) in their study assessed various aspects of consumer payment choices of 3,372 participants from Atlanta, U.S. The study showed that cash, debit, and credit cards were the most commonly used means of payment. It shows that some places are still using the cash payment method. There, a study shows that cash was still dominating when it comes to preference as a mode of payment whether it's a service or product type of business. Tagat et al. (2019) stated that in India, determined similar elements impacting users' payment choices using payment diary data in the Mumbai Metropolitan Region (MMR). The experiential results indicated the dominance of cash payment for goods and services and were significantly influenced by transaction size, merchants' acceptance of cashless payment methods, and perceived usefulness of cash. It just shows the study of the preference mode of payment that cash was still the preferred method for consumers.

Furthermore, it is stated by the researcher, Świecka et al. (2021) explored consumer behavior towards diverse payment methods in Poland. The CAPI method was used to collect the data of 1005 customers. It was analyzed with a machine learning model to predict consumer payment preferences. The outcome exhibited that the usage of cash prevailed instead of the expansion of digital payment modes and payment preferences impacted by personality and financial literacy. The study discovered traditional payment method which is cash still used by consumers based on their behavior and literacy when it comes to finance. Also, Van der Crujssen et al. (2017) analyzed the higher percentage of cash used at local bazaars and salons on the other hand, increasing the trend of card payments at supermarkets, malls, and gas stations.

In addition, (Csernák et al. 2017) In the case of savings, four consumer groups can be identified according to their preferences. Based on this, the consumer can be risk-averse, conscious, deliberate, or risky. Individual consumer behavior patterns can also cause differences. Based on the results of a quantitative study focusing on generations Z and Y, four groups

were identified in terms of the price-value ratio as undervaluers, "happy with money", "those who like relationships and savings" and "want to live well and do good" (Garai Fodor 2018). If someone, has traditionally neglected their finances, choosing to save does not mean that their basic personality will change overnight. However, developing patience and a future-oriented mindset can encourage the consumer to save (Coady 2021). A journey through the financial history of the UK would elucidate the evolution of payment methods and modes and depict an evolutionary transformation that has been followed by the financial and payment-related sectors (Ogbanufe and Kim, 2018). As far as this payment mode is concerned, the preference of the consumers is highly influenced by the scope and benefits of contactless payments (Patil et al.2020). With the emergence of evolutionary financial technology coupled with the strong push created by the pandemic situation, the preference for contactless payments has grown among the consumers of the UK. Cash: Although cash payments were considered effective in the olden days, it has lost their prominence over the years, to the alternate "mode of payments". This can be substantiated by the fact that a bare 17% of the consumers made payments through cash in the UK, in 2020 (Arner et al.2020). The popularity of cash transactions has dropped due to the various limitations suffered by it, especially after the situation of pandemic, COVID-19. For payment in cash, it is usually found that people have to carry a certain amount of baggage that is subject to both risks of theft as well as ruin. Hence, this fault of cash influences the attitude of the in a negative and hence, consumers become averse to its use. The experiences of the people as well as the economy point to a similar aspect (Doshi et al.2019). The cash payment mode was already facing a decline when a severe crisis, in the form pandemic, Covid-19 hit the world. The people in the UK faced severe consequences because of the pandemic. Cash payment modes were discouraged due to fear of virus transmission via cash or paper currency (Hodson, 2021).

According to a study on financial personality type, frugality and price sensitivity alone are not enough (especially for those prone to impulse purchases), because the most effective strategy is the development of financial awareness (expense planning, accounting) and diligence (Németh et al. 2016). Educational institutions play a key role in the development of financial culture (Sági et al. 2020). Education and majors influence young people's general and financial product awareness, which can result from assessing the financial risk environment through the acquisition of critical thinking skills (Nga et al. 2010). However, those who start their higher education studies already have to face serious financial constraints (higher education costs are increasing, and the financial possibilities of families are limited). In addition, these factors further strengthen the backwardness (George-Jackson and Gast 2015). On the other hand, according to a survey by Csiszárík-Kocsir and Varga (2018), where financial literacy was examined in the case of young Hungarians entering higher education. The effect of financial socialization proved to be stronger than the financial knowledge acquired in school (Csiszárík-Kocsir and Varga 2018).

It is stated that innovation is part of evolution. This is true for the technologies that are used in carrying out payment nowadays. The modern world is driven by innovation and advancement in technology. It is this technology that has given rise to various modes of payment (Ogbanufe and Kim, 2018). Safety, security, and convenience are the prime aspects associated with any payment method. It is a universal fact that payment methods that offer maximum safety and security and are convenient to undertake are preferred by users as compared to their alternatives or counterparts (Patil et al.2020). If the payment modes are secure, it tends to enhance the trust between the parties, and business transactions provide a great boost. As such, the economy, as well as all the parties involved, benefitted and the impacts are long-lasting and positive (Insider Intelligence, 2022). According to a study (Santiago, 2021), The Philippines is prime for a digital revolution: the World Bank says 67 million Filipinos are Internet users, spending an average of 3 hours and 57 minutes a day on social media. The country's e-commerce platforms are also growing, boasting a total revenue of PHP42.7 billion in 2018.

### *B. Local Studies*

Electronic payment has progressed beyond its original purpose of making purchases and other monetary transactions more convenient than traditional methods worldwide. Today, e-payments are becoming a stress-free, quick, and simple payment method, allowing businesses and consumers to achieve higher cash flow and operate smoothly. Lyra Network (2021) provides an all-encompassing definition of e-payment, which stands for "Electronic Payment," allowing customers to pay for services and products using electronic methods such as card-based payments, e-checks, digital wallets, and internet banking (Chaves et al., 2019; Pattan & Meenal, 2018). Recent technological advancements and the growth of online commercial transactions allow e-payment to enhance its usability vastly. For instance, a report from Statista Research Department (2021) mentioned an increase in cashless transactions in 2020 and a projected 75.5 million e-payment users in the Philippines in 2025. Furthermore, the Bangko Sentral ng Pilipinas (BSP) reported that Filipinos used cashless payments to make 4.6 billion monthly payments in 2019. In addition, according to the Department of Trade and Industry, the Philippines now has 15 e-payment providers, with Paymaya, Gcash, and Coins.ph being the top three e-payment service providers (Raymart, 2021). As the said service providers are embracing cashless payment methods, contactless payments have also been introduced as another payment tool for customers. Consumers can use tap-to-go systems to make purchases without physically swiping a payment card into a point-of-sale device, signing names, or entering PINs (Kagan, 2020).

The transition from traditional to a new normal transaction required companies to drive innovation and stricter competition. Currently, the three major e-payment providers have provided contactless payment cards for daily purchases and transactions by Filipinos. To begin, coins.ph provided a beep card for transportation and retail purchases at Wendy's,

FamilyMart, and Ministops (Coins.ph, 2021). Meanwhile, PayMaya Enterprise proudly introduced its three contactless payment cards, including beep cards, EMV cards, and prepaid cards, allowing customers to pay online and offline at stores accepting card payments (PayMaya Philippines Inc.). As well as PayMaya, GCash welcomed a reloadable prepaid card to customers, a payment tool for online and in-store purchases known as the Gcash Mastercard (Zoleta, 2021). Recent studies have highlighted the link between security and trust and customers' adoption of e-payment. Security and trust concerns about privacy, fraud, and identity theft are the most prevalent determinants among consumers when considering using e-payment. (Patel *et al.*, 2019; Nguyen & Huynh, 2018). Because of the increase in transactions, single authentication is not enough for expensive purchases. For instance, there is a need for a stronger security system and authentication to look at the validity of individuals by using multi-factor authentication (Hassan *et al.*, 2020; Piotrowska *et al.*, 2017).

Despite the immense popularity and modernization of e-payment, the ongoing advancement of technology increases the risk, prompting the need for e-payment providers to improve their service and product offerings to stay abreast of the accelerated era of technological change. Security and trust have been identified as essential factors in the use of e-payment (Barkhordari *et al.*, 2017; Oyelami *et al.*, 2020). Meanwhile, perceived ease of use and perceived usefulness were among the original determinants for e-payment use and use of e-payment methods among customers (Setiawan & Setyawati, 2021; Antinoja & Scherlin, 2019). Furthermore, customer satisfaction was found to have a relationship with the initiatives of e-services in the three most accepted categories, such as security and trust, ease-of-use, and environmental concerns, in the areas of technology adoption (Herath, 2019). The gap between real technological innovations and the extent of security and customer trust in e-payment raises an intriguing question for researchers on eliminating the predictors that discourage customers from using e-payment regularly. For example, Filipinos prefer over-the-counter transactions and cash-on-delivery (COD) for online shopping because of security issues.

In the educational context, the growing popularity of electronic transactions has prompted schools to invest in tools and applications. This digital payment platform speeds up the processing of expenses like K 12 meal costs and college tuition (Paykamian, 2021). Payments in Higher Education Institutions (HEIs) are a crucial but often overlooked part of the equation for schools looking to serve their parents and students, as they are often handled by a third party (Coppolo, 2021). Moreover, schools have embraced more digital payment options for tuition fees and some after-school program expenses. Despite using e-payment systems at universities, students have continued to face challenges with the system and traditional payment (Mwewa, 2018; Cendana & Palaoag, 2020). Some students still use traditional payment to complete the payment and registration process, imposing a threat to cleanliness and health safety, which is not part of the initial initiative in a cashless transaction. The researcher recognizes the need to assess the effectiveness of online payment and cash payment to provide

evidence of its usefulness and efficacy. Thus, this study focused on assessing the effectiveness of online payment and cash payment as a mode of payment of the college students in private higher education institution.

### C. *Synthesis*

Studies in both the United States and India highlight similar trends in consumer payment behavior. Cash remains the most popular method overall, but debit cards are making significant inroads. The two studies (Kumar & O'Brien, 2018; Foster, 2019) conducted in Atlanta, USA, reached similar conclusions about changing payment methods. Both found a decline in cash usage and a rise in debit cards as the preferred payment method. Interestingly, they also observed that consumers don't necessarily choose one method for everything. Cash remained popular for certain purchases like gifts, groceries, etc. while debit cards dominated others for bills, online purchases, etc. According to Tagat *et al.* (2019) conducted the first study in Mumbai, India, to evaluate payment options using a diary technique. They discovered that cash was the most popular payment method, followed by debit cards, checks, and credit cards, as in other nations' studies. Unexpectedly, people's choice of cash was impacted by the amount they were spending, whether the seller accepted electronic payments, and how beneficial they believed cash to be in the circumstance. Cash was less likely to be utilized for major transactions, as it is in other nations. These findings imply a global shift towards digital payments but also highlight the continued importance of cash, particularly for smaller transactions and in regions with lower digital payment infrastructure. The choice of payment method depends on a combination of factors: transaction size, seller acceptance, convenience, and even cultural norms. Taking the above into account, this study aims to compare the two most common payment methods, cash, and online payment. Based on the literature, it can be concluded that the battle between cash and electronic money is at a turning point, and the tendency is for electronic payments to slowly overcome cash. In light of this, the assessment of consumer behavior concerning the choice of financial instruments is extremely important, since, in the long term, possible disengagement threatens sustainable development goals, and the presence or absence of financial awareness affects the number of purchases and savings. By assessing decision-making factors, we intend to provide a deeper understanding of consumption habits and the spread of digitalization to inform education, which can contribute to the prevention of overconsumption. The researchers utilized every study that came from the internet to find the basis and to make this study firm. Commonly the institutions outside of the country adopted the method of online transactions, while in their data most of their respondents preferred in cash system method.

### 3. Methodology

The goal of this section was to show the research design, research instrument, data gathering procedure, and respondents of the study, the researchers want to find out what the preference mode of payment for college students if it is cash or

online is way more convenient to pay tuition fees at CITI Global College Cabuyao Campus.

#### A. Research Design

The researchers will use the Quantitative research method, particularly descriptive research design. Quantitative data is measurable numerical data researchers collect by asking close-ended or multiple questions using surveys, polls, questionnaires, and other methods (Kimberly Houston, 2022).

However, quantitative research is the process of collecting and analyzing numerical data. It can be used to find patterns and averages, make predictions, tests casual relationships, and generalize results to wider populations (Pritha Bhandari 2023).

Additionally, according to Shrutika Sirisilla (2022), descriptive research is a powerful tool used by researchers to gather information about a particular group or phenomenon. This type of research provides a detailed and accurate picture of the characteristics and behaviors of a particular population or subject.

#### B. Research Instrumentation

We the researcher will provide an adapted A questionnaire to analyze the process of the data. The objective of the research instrument is to collect data from the respondents. To gather information on demographics and payment preferences, such as frequency and justifications for selecting cash or online transactions, a structured questionnaire will be created.

#### C. Data Gathering Procedure

The chosen respondents are given structured surveys to complete to collect data. The purpose of the survey instrument is to gather data on demographic traits, payment preferences, and influencing variables.

To reduce prejudice and increase participation, surveys are provided both in-person and electronically.

#### D. Population and Sample Size

The researchers will gather data from the selected population of college students at CITI Global College as a basis to identify the preferred mode of payment.

The population and sample size of the chosen college students in CITI Global College. The respondent's year level, program, gender, and age will all be included. Slovin's formula will be applied to calculate the sample size of the respondents from the overall population of students from the college department at CITI Global College. The marginal error of Slovin's formula has been given to 0.09

#### E. Sample Size Based on Slovins Formula

Department	Sample size	Total Population
College Students	94	1,451

#### F. Sampling Technique

The researchers will use the Simple Random Sampling technique to determine the respondents of the study. Simple Random Sampling is a probability sampling technique that can be applied to ensure that all individuals in the selected population have an equal chance of being chosen as respondents

in the study. According to Tomas, (2020), a simple random sample is a randomly selected subset of a population. In this sampling method, each member of the population has an exactly equal chance of being selected. Additionally, Lauren (2020), a single random sample is a randomly selected subset of the population. Every member of the population has the same chance of getting chosen during this sampling technique. Additionally, a simple random sample has good validity from outside when the sample size is large enough since it accurately represents the features of the larger population. This simple random is the method that the researchers will use to collect data from the respondents. Of all the probability sampling techniques, this one is the easiest to understand because it only takes a single random pick and minimal prior knowledge of the population. Any study conducted on this population should have strong internal and external validity because it makes use of randomization.

#### G. Statistical Treatment of Data

The data in this study that will be gathered will be subjected to the following statistical treatment.

Part I, Frequency Distribution and Percentage will be used by the researcher to identify the demographic profile and characteristics of the respondents.

Table 2  
Likert scale

Scale	Range	Result	Verbal Interpretation
1	1.00 – 1.74	Strongly Disagree	Not Effective
2	1.75 – 2.49	Disagree	Moderately Effective
3	2.50 – 3.24	Agree	Effective
4	3.25 – 4.00	Strongly Agree	Highly Effective

Part IV. One-way ANOVA was used to analyze the significant difference between the demographic characteristics (Age, gender, year level, program) and the applicability of linkbiz in CITI Global College.

### 4. Presentation, Interpretation, and Analysis of Data Gathering

This section presents statistical data relative to the problems posited. This position of the study incorporates the corresponding analysis and interpretation of the data.

#### A. Demographic Characteristics of the Respondents in Terms of Age, Gender, Year Level, and Program

The researchers identified the percentage of the respondents based on Age, Gender, Year level, and Program. Frequency Distribution and Percentage were used to strengthen the results.

Age	Frequency	Percentage
15 – 19	28	30
20 – 24	64	68
25 – above	2	2
TOTAL	94	100

As shown in Table 3, the demographic characteristics of the respondents in terms of Age are as follows: fifteen to nineteen

(15 -19), which is equivalent to thirty percent (30%); twenty to twenty-four (20 - 24), which is equivalent to sixty-eight percent (68%); and twenty-five (25) and above, which is equivalent to two percent (2%).

Most respondents belong to the twenty to twenty-fourth age group (20 – 24), equivalent to sixty-eight percent (68%).

Table 4  
Demographic characteristics in terms of gender

Gender	Frequency	Percentage
Male	20	21
Female	70	75
Others	4	4
TOTAL	94	100

Table 4 shows the survey result, presenting the respondents' demographic characteristics in terms of Gender. The majority of the respondents were female, with a frequency of seventy (70), equivalent to seventy-five percent (75%). At the same time, the male respondents are twenty-one (21), which is equivalent to twenty percent (20%). The remaining four (4) respondents, with the equivalent of four percent (4%), are from the other Gender that belongs to the LGBT community.

Table 5  
Demographic characteristics in terms of year level

Year Level	Frequency	Percentage
1 <sup>st</sup> year	24	25
2 <sup>nd</sup> year	29	31
3 <sup>rd</sup> year	39	42
4 <sup>th</sup> year	2	2
TOTAL	94	100

Table 5 shows the results from the year levels, presenting the respondents' demographic characteristics in terms of Year Level. Most of the respondents of the college students were from the 3rd year level, with a frequency of thirty-nine (39), equivalent to forty – two percent (42%), followed by 2nd year level with a frequency of twenty-nine (29), equivalent to thirty-one percent (31%); 1st year level with the frequency of twenty-four (24), equivalent to twenty-five percent (25%), last respondents from the 4th year level with the frequency of two (2), equivalent to two percent (2%).

Table 6  
Demographic characteristics in terms of the Program

Program	Frequency	Percentage
College of Business and Management	37	39
College of Education and Psychology	29	31
College of Criminal Justice and Education	18	19
College of Computer Studies	10	11
TOTAL	94	100

Table 6 shows the results from the college programs, presenting the respondents' demographic characteristics in terms of the program. Most of the respondents were from the College of Business and Management with a frequency of thirty-seven (37), equivalent to thirty-nine percent (39%), while the College of Education and Psychology with a frequency of twenty-nine (29), equivalent to thirty-one percent (31%), also the College of Criminal Justice and Education with the frequency of eighteen (18), equivalent to nineteen percent

(19%), and the College of Computer Studies with the frequency of ten (10), equivalent to eleven percent (11%).

The table reveals that many of the respondents from the age of 20 – 24, gender of female, 3rd-year level, program from the College of Business and Management.

Results of Part A of the survey are presented in Table 6. Many of the respondents agreed to the cost efficiency of the Linkbiz portal. Statement one (1) I find convenience fee too expensive both over-the-counter and online payment method. It has a mean score of three-point forty-eight (3.48) with the verbal interpretation of Highly Effective. Statement two (2) I believe the Linkbiz portal is a reliable and efficient mode of payment for transactions at CITI Global College. It has a mean score of two-point forty-eight (2.48) with the verbal interpretation of Moderately Effective. Statement three (3) I think using Linkbiz portal helps reducing transaction costs for college students. It has a mean score of three-point zero-five (3.05) with the verbal interpretation of Effective. Statement four (4) I believe that the cost structure of the Linkbiz portal is transparent and understandable.

The highest mean score with a total of three-point forty-eight (3.48) is from statement number one (1) with the verbal interpretation of Highly Effective. The lowest mean score, with a total of two-point forty-eight (2.48) is from statement two (2) with the verbal interpretation of Moderately Effective.

Table 8 shows the results of Part B of the survey questionnaires. The majority of the respondents agreed to the convenience of Linkbiz Portal. Statement one (1) I find the Linkbiz portal convenient for making payments at CITI Global College. It has a mean score of three-point thirty-six (3.36) with the verbal interpretation of Highly Effective. Statement two (2) I think the Linkbiz portal offers a user-friendly interface for payment transactions. It has a mean score of two-point seventy-seven (2.77) with the verbal interpretation of Effective. Statement three (3) I find that using Linkbiz portal leads to savings in terms of time and money for payment transactions. It has a mean score of two-point eighty-five (2.85) with the verbal interpretation of Effective. Statement four (4) I find that using Linkbiz portal leads to savings in terms of time and money for payment transactions. It has a mean score of two-point ninety (2.90) with the verbal interpretation of Effective. Statement five (5) I believe the Linkbiz portal offers convenient reminders and notifications for upcoming payments. It has a mean score of two-point seventy-seven (2.77) with the verbal interpretation of Effective.

The highest mean score with a total of three-point thirty-six (3.36) is from statement one (1) with the verbal interpretation of Highly Effective. The lowest mean score with a total of two-point seventy-seven is from the statement two (2) and five (5) with the verbal interpretation of Effective.

Table 9 shows the result of Part C of the survey questionnaires. The majority of the respondents agreed to the speed of the Linkbiz Portal. Statement one (1) I experienced a delay during my payment process in Linkbiz portal. It has a mean score of three-point twenty-three (3.23) with the verbal interpretation of Effective. Statement two (2) I find the processing time for payments made through the Linkbiz portal

Table 7  
Part A: Cost Efficiency

Cost Efficiency	Weighted Mean	Verbal Interpretation
I find convenience fee too expensive both over-the-counter and online payment method.	3.48	Highly Effective
I believe the Linkbiz portal is a reliable and efficient mode of payment for transactions at CITI Global College.	2.48	Moderately Effective
I think using Linkbiz portal helps reducing transaction costs for college students.	3.05	Effective
I believe that the cost structure of the Linkbiz portal is transparent and understandable.	2.84	Effective
<b>TOTAL</b>	<b>2.96</b>	<b>Effective</b>

Table 8  
Part B: Convenience

Convenience	Weighted Mean	Verbal Interpretation
I find the Linkbiz portal convenient for making payments at CITI Global College.	3.36	Highly Effective
I think the Linkbiz portal offers a user-friendly interface for payment transactions.	2.77	Effective
I find that using Linkbiz portal leads to savings in terms of time and money for payment transactions.	2.85	Effective
I find that using Linkbiz portal leads to savings in terms of time and money for payment transactions.	2.90	Effective
I believe the Linkbiz portal offers convenient reminders and notifications for upcoming payments.	2.77	Effective
<b>TOTAL</b>	<b>2.93</b>	<b>Effective</b>

Table 9  
Part C: Speed

Speed	Weighted Mean	Verbal Interpretation
I experienced delay during my payment process in Linkbiz portal.	3.23	Effective
I find the processing time for payments made through the Linkbiz portal to be quick.	2.78	Effective
I believe that the Linkbiz portal ensures timely confirmation of payment transaction.	3.05	Effective
I think the Linkbiz portal provides immediate updates on payment statuses.	2.92	Effective
I consider the Linkbiz portal's processing speed to be efficient for both over-the-counter and online payments.	3.06	Effective
<b>TOTAL</b>	<b>3.00</b>	<b>Effective</b>

to be quick. It has a mean score of two-point seventy-eight (2.78) with the verbal interpretation of Effective. Statement three (3) I believe that the Linkbiz portal ensures timely confirmation of payment transactions. It has a mean score of three-point zero-five (3.05) with the verbal interpretation of Effective. Statement four (4) I think the Linkbiz portal provides immediate updates on payment statuses. It has a mean score of two-point ninety-two (2.92) with the verbal interpretation of Effective. Statement five (5) I consider the Linkbiz portal's processing speed to be efficient for both over-the-counter and online payments. It has a mean score of three-point zero-six (3.06) with the verbal interpretation of Effective.

The highest mean score with a total of three-point twenty-three (3.23) is from statement one (1) with the verbal interpretation of Effective. The lowest mean score with a total of two-point seventy-eight (2.78) is from statement two (2) with the verbal interpretation of Effective.

There was no significant difference between the demographic profile of the respondents in terms of Age, Gender, Year Level, and Program and the applicability of the linkbiz portal as a mode of payment.

The researchers identified a significant difference between the demographic profile (Age, Gender, Year Level, and Program) and the Linkbiz Portal's applicability as a payment mode at CITI Global College.

Table 10

Description	P-value	Result	Interpretation
Age	1.0	Not Significant	Accepted
Gender	1.0	Not Significant	Accepted
Year Level	1.0	Not Significant	Accepted
Program	1.0	Not Significant	Accepted

Table 10. There is a significant difference between the demographic profile of the respondents in terms of Age, Gender, Year Level, and Program and the applicability of the

linkbiz portal as a mode of payment at CITI Global College.

Table 10 presents the difference between the demographic characteristics of the respondents in terms of Age, Gender, Year Level, Program, and the applicability of the linkbiz portal as a mode of payment. Data computed from the demographic profile in terms of Age has a p-value of 1.0 which is equivalent to insignificant. Gender has a p-value of 1.0 is equivalent to not significant. Year Level has a p-value of 1.0 which is equivalent to not significant. Lastly, the Program has a p-value of 1.0 which is equivalent to not significant. The p-value results of the demographic profile are accepted as the null hypothesis. Therefore, the demographic profile in terms of Age, Gender, Year Level, Program, and the applicability of the linkbiz portal as a mode of payment at CITI Global College has no significant.

## 5. Summary of Findings, Conclusions and Recommendations

This section presents the summary and conclusion derived from the study of the LinkBiz Portal's applicability. It also provides recommendations that the institution can pursue.

The study was conducted at the CITI Global College Cabuyao Campus. The respondents were students from the institution's college department. They were selected using simple random sampling. The study employed quantitative research and survey methods.

### A. Summary of Findings

The study's findings were summarized according to the statement of the problems stated in Chapter I.

- 1) What is the demographic profile of the respondents in terms of?

Based on the survey results regarding the demographic characteristics of the respondents, in terms of Age, the respondents belong to the 20 – 24 age group, with a percentage of 68%. In terms of Gender, the respondents are mostly Female,



with a percentage of 75%. In terms of Year Level, most of the respondents are 3rd year, with a percentage of 42%. In terms of Program, most of the respondents belong to College of Business and Management, with a percentage of 39%.

2) What is the applicability of using the Linkbiz portal as a mode of payment at CITI Global College?

The majority of the respondents agreed with the results from the variable in terms of Cost Efficiency, as shown by the overall mean score of 2.96. Also, in terms of Convenience, most of the respondents agreed with the overall mean score of 2.93. Lastly, in terms of the variable of Speed, most of the respondents also agreed with the overall mean score of 3.00.

3) Is there any significant relationship between the demographic profile of the respondents and the applicability of the LinkBiz portal as a mode of payment at CITI Global College?

The demographic profile in terms of Age, Gender, Year Level, and Program has a p-value of 1.0.

### B. Conclusions

Based on the indicated findings, the following conclusions were drawn:

- 1) Most of the respondents are from the College of Business Management, Females, and in 3rd year level. They were participative when the researchers surveyed for the study.
- 2) The findings from the survey that has been conducted showed that the cost efficiency, convenience, and speed of the linkbiz portal is effective based on the overall mean score from the data.
- 3) The demographic characteristics and the applicability of the linkbiz portal as a mode of payment are not significantly different.

### C. Recommendations

This study revealed the Applicability of the Linkbiz Portal as a mode of payment at CITI Global College. Thus, the following recommendations are at this moment presented:

- 1) The institution's staff ought to consider holding seminars, workshops, and yearly assessments to

maintain and improve the Linkbiz portal's performance because the responders are informed and engaged.

- 2) Participate together with developers to improve the LinkBiz Portal's user interface so that it is clear and easy to use. Transaction time and user experience can be greatly improved by simplifying navigation.
- 3) Implement a feedback mechanism so that users can express concerns or recommend enhancements related to their LinkBiz Portal experience. Review this input frequently to make the necessary modifications.
- 4) To make sure they continue to be competitive when compared to alternative payment options, periodically review the transaction fees related to utilizing the LinkBiz Portal. Negotiate reduced costs with LANDBANK if at all possible, to improve users' cost-effectiveness.

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