

Acceptance, Behavioral Intention, and Usage among Clients of a Government Office on Mobile Payment Services

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Introduction: Mobile payment services (MPS) represent an essential financial innovation yet face adoption barriers in rural communities, particularly among business entities. Government offices in developing regions can serve as catalysts for digital payment transition and financial inclusion. This study examined acceptance, behavioral intention, and usage of MPS among clients of a government office in a rural municipality in Southern Negros. The research aimed to understand the relationship between acceptance, behavioral intention, and usage, and how these differ between individual taxpayers and business entities. Ultimately, it sought to identify strategies for increasing mobile payment adoption within rural government service contexts.

Methodology: This study employed a descriptive-correlational design, utilizing a self-administered questionnaire to gather data on MPS acceptance, behavioral intention, and usage among government office clients. The collected information was analyzed through descriptive and inferential statistical methods to examine relationships between these three key variables in a rural municipality setting.

Results: Results showed very high levels of acceptance and behavioral intention, with variable usage patterns. Notable differences emerged between individual taxpayers and business entities, with individuals scoring consistently higher. Acceptance was positively related to behavioral intention and usage, with correlation coefficients showing strong positive relationships. Performance Expectancy consistently scored highest across all factors, while individual taxpayers demonstrated significantly higher usage than business entities despite similar acceptance levels.

Conclusion: The study revealed strong positive correlations between acceptance, behavioral intention, and usage. The findings confirm that acceptance strongly predicts behavioral intention and usage patterns, with a notable disparity between individual taxpayers and business entities highlighting the need for targeted strategies to improve mobile payment adoption in rural communities.

Practical Value: The practical value of this study lies in its identification of the significant gap between acceptance and actual usage of MPS among business entities in a rural setting. The strong correlations between acceptance, behavioral intention, and usage found among individual taxpayers, contrasted with the weaker adoption among business entities, provide a clear direction for focused strategies. This reveals an opportunity for a government office to develop tailored support systems specifically addressing business client concerns, potentially increasing revenue collection efficiency while promoting digital financial inclusion in underserved rural communities.

Direction for Future Research: Future research should employ qualitative methods to investigate specific barriers preventing business entities from translating positive acceptance into actual usage. Studies examining business-specific needs, integration with existing systems, and enhanced security features would provide valuable insights. Research exploring the differences between individual taxpayers and business entities could inform customized approaches. Longitudinal studies tracking usage changes following targeted interventions would validate strategy effectiveness, while research quantifying economic benefits would strengthen the case for adoption. Comparative studies across rural municipalities could identify region-specific factors contributing to broader financial inclusion initiatives.

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