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Research paper

The Influence of Attitude, Subjective Norms, and Perceived Behavioral Control on The Actual Usage of Gcash Payments

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Abstract

This study assesses the influence of attitude, subjective norms, and perceived behavioral control of employees at Denovo Express Endeavors Corp. on the actual usage of GCash payments. It aims to understand employee behavior toward digital payments and how GCash is utilized, while also examining usage differences based on respondent profiles. A descriptive research method was employed, involving 37 employees from various departments as respondents. Data was collected through surveys administered via Google Forms. Statistical treatments included frequency and percentage, weighted mean, ANOVA (Kruskal-Wallis), independent sample t-test (Mann-Whitney U), one-way ANOVA (Fisher's), and quantile regression. The findings revealed that most respondents were male and aged 18–29, with most being single, college graduates, and earning between ₱10,250–₱16,249.99 and ₱16,250–₱22,249.99. Additionally, the results showed that GCash payments are widely used, particularly in terms of continued usage and long-term adoption, though primarily when necessary. Respondents demonstrated a positive attitude, reported social influence, and expressed confidence in using GCash. However, the study found no significant influence of profile variables or the constructs of attitude, subjective norms, and perceived behavioral control on the actual usage of GCash payments. Despite this, recommendations are provided to offer insights into improving the continued use of GCash and to support future research on the topic.

Keywords: *attitude, Gcash payment, influence, perceived behavioral control, subjective norms.*

1. Introduction

The global shift toward digitalization has accelerated rapidly, especially during and after the COVID-19 pandemic. One of the most significant changes was the widespread adoption of digital payment systems, which allowed consumers to perform financial transactions without physical contact. During the height of the pandemic, governments worldwide imposed lockdowns, travel restrictions, and business closures to contain the spread of the virus (Poudel et al., 2020). These restrictions necessitated alternative means for accessing goods and services, thereby catalyzing the integration of technology in various sectors, including finance. As physical transactions became limited, digital payment systems such as mobile wallets, credit and debit cards, QR code payments, and online banking became essential tools for both consumers and businesses (Kou et al., 2022).

Globally, the use of digital financial services has grown exponentially. According to Statista (2023), the global transaction value in the digital payments market reached over USD 9 trillion in 2022, a figure expected to grow significantly in the following years. In emerging economies, digital payments have become instrumental in promoting financial inclusion. For example, mobile wallet services like India's Paytm, Kenya's M-Pesa, and the Philippines' GCash have become central platforms for digital transactions, offering users greater convenience and control over their finances (Li et al., 2023). These tools allow users to transfer money, pay bills, shop online, and even invest through mobile apps. These conveniences not only enhance customer satisfaction but also contribute to greater financial efficiency, speed, and transparency in transactions (Zhou & Chen, 2022).

In the Philippine context, GCash has emerged as a leading digital wallet provider. Owned by Mynt, a subsidiary of Globe Telecom Inc., GCash had registered around 94 million users by 2024, a significant increase from previous years (Balita, 2025). GCash offers a wide range of services such as money transfers, bill payments, mobile top-ups, savings, credit access, and small-scale investments. The platform gained momentum during the pandemic when most Filipinos were confined to their homes and face-to-face transactions were limited. A survey cited by Merez (2022) showed that six in ten Filipinos changed their financial behavior due to the pandemic: 37% started saving more for emergencies, 17% began using digital financial platforms more frequently, and 15% increased their borrowing. The Bangko

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Sentral ng Pilipinas (BSP) also reported that financial account ownership in the country rose from 29% in 2019 to 56% in 2021, driven largely by the rise in digital financial services.

Despite the promising growth, challenges persist. Many users report issues such as service interruptions, slow system responses, and unauthorized fund transfers (Yadav, 2024). These experiences highlight that while digital payments offer efficiency and accessibility, they also come with risks—particularly cybersecurity threats and technical glitches. Moreover, transitioning to digital payment systems demands reliable internet connectivity, widespread smartphone access, and digital literacy—resources that are still unequally distributed, especially in rural areas of the Philippines (Rahman et al., 2024). These limitations can hinder the full adoption of platforms like GCash, especially among the underbanked and economically vulnerable segments of the population.

To understand the determinants of user acceptance and continued usage of digital payment platforms, scholars often turn to technology adoption models. One of the most influential is the Technology Acceptance Model (TAM) developed by Davis (1989), which identifies perceived usefulness and perceived ease of use as the primary drivers of technology adoption. Complementing this, the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003), and its extension UTAUT2 (Venkatesh et al., 2012), introduced variables such as performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit to better explain user behavior, especially in consumer contexts. These frameworks have been applied in recent fintech studies to examine how users form intentions to adopt and continue using platforms like mobile wallets and digital banks (Kou et al., 2022; Dela Cruz & Soriano, 2025).

In addition to technology-focused models, behavioral economics offers a complementary lens. Unlike traditional economic models that assume rational decision-making, behavioral economics recognizes that users are influenced by cognitive biases such as loss aversion, mental accounting, and present bias (Thaler & Sunstein, 2008; Nguyen et al., 2023). These concepts are crucial in understanding why users may favor certain financial apps or hesitate to trust them fully. Furthermore, the Theory of Planned Behavior (TPB) by Ajzen (1991) provides another behavioral framework, positing that attitude toward behavior, subjective norms, and perceived behavioral control shape behavioral intentions. In the context of GCash adoption, these factors are particularly relevant: users' trust in the platform, perceived social acceptability, and perceived ease or difficulty of use all influence their likelihood to engage with the app (Li et al., 2023).

Despite the wealth of literature, several gaps remain. Many studies are focused on urban, technologically advanced populations, often overlooking rural users and marginalized groups. Moreover, while technology models like TAM and UTAUT are frequently used, their integration with behavioral economics theories remains limited. Few studies employ longitudinal designs to track how users' fintech behavior evolves or examine the role of cybersecurity perceptions in adoption. Specifically in the Philippines, more research is needed on GCash usage patterns among students, gig workers, and small business owners—groups that are heavily reliant on mobile payments but face distinct challenges in digital finance.

Given this context, this study seeks to explore the factors influencing the adoption and continued use of GCash, with an emphasis on behavioral intention and perceived control. By employing a theoretical framework that integrates TAM, UTAUT, and TPB, and situating the inquiry within the unique Philippine digital ecosystem, the research aims to contribute to a deeper understanding of the opportunities and limitations of digital payment platforms in emerging markets.

1.1 Objectives of the study

The general objective of this study is to examine the actual usage of Gcash payment among the employees of Denovo Express Endeavours Corp. and to assess how attitude, subjective norms, and perceived behavioral control influence its usage to formulate actionable recommendations for promoting digital payments.

The research determined the profile of the respondents in terms of age, sex, civil status, highest level of educational attainment, and income level. The outcome from the assessment of the actual usage of Gcash payment, along with the identified influence of attitude, subjective norms, and perceived behavioral control, guided the researcher in the formulation of the proposed recommendation in the form of an action plan.

1.2 Theoretical Framework

This study is anchored primarily on the Theory of Planned Behavior (TPB) developed by Ajzen (1991), which posits that an individual's behavioral intention is shaped by three key constructs: attitude toward the behavior, subjective norms, and perceived behavioral control. In the context of digital financial services like GCash, TPB offers a robust lens to understand how users evaluate the use of mobile wallets, how social pressures influence adoption, and how users perceive their ability to navigate and utilize the platform effectively. TPB is particularly useful in explaining voluntary behaviors and is widely employed in studies related to consumer technology usage, especially when such behavior is influenced by both personal and external factors.

To further strengthen the conceptual foundation of the study and enrich the analysis of user behavior, the TPB framework is complemented by two well-established models in the domain of technology adoption: the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). TAM, introduced by Davis (1989), identifies perceived usefulness and perceived ease of use as the primary determinants of a user's acceptance of technology. These constructions align closely with TPB's concept of attitude, thereby reinforcing the understanding that users are more likely to adopt financial technologies like GCash if they believe the tool enhances their transactional efficiency and is easy to use. Numerous studies have validated TAM's applicability in fintech contexts (Zhou & Chen, 2022; Kou et al., 2022), making it a valuable complement to TPB.

In addition to TAM, the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003) provides a comprehensive model that incorporates multiple dimensions influencing user behavior. UTAUT extends beyond individual perceptions and incorporates constructs such as performance expectancy, effort expectancy, social influence, and facilitating conditions. UTAUT2, an extension tailored for consumer technology settings (Venkatesh et al., 2012), introduces additional variables including hedonic motivation, price value, and habit, which are highly relevant in analyzing mobile payment platforms like GCash. The integration of UTAUT with TPB is particularly powerful, as it accounts not only for personal intention but also for external and contextual influences such as peer recommendations, infrastructure support, and usage frequency—factors found critical in the Philippine fintech landscape (Li et al., 2023; Dela Cruz & Soriano, 2025).

The integration of TPB, TAM, and UTAUT provides a comprehensive theoretical lens that addresses both behavioral intentions and technological perceptions. TPB offers a foundational framework for understanding motivational and social influences, while TAM and UTAUT incorporate the perceived benefits and external factors that affect technology use. This multi-theoretical approach allows the study to more accurately capture the complexity of GCash adoption, as it considers psychological, social, and technological determinants. In doing so, it

responds to recent scholarly calls for interdisciplinary models to study fintech behavior (Nguyen et al., 2023; Yadav, 2024) and ensures greater theoretical rigor and empirical relevance.

2. Methodology

This study utilized a descriptive quantitative research design to systematically examine the relationships between the variables of attitude, subjective norms, and perceived behavioral control, concerning the actual usage of GCash as a digital payment platform. Descriptive research is recognized for its ability to provide detailed insights into a population's characteristics and behavioral trends, offering valuable foundations for evidence-based decisions and further investigations (Hassan, 2024). The design allowed for the collection of quantifiable data that could be analyzed statistically to identify patterns and correlations between the identified variables and digital payment usage.

The research was conducted among employees of Denovo Express Endeavours Corporation. To ensure adequate and representative sampling, a combination of simple random sampling and snowball sampling techniques was employed. Simple random sampling was initially used to give all members of the population an equal chance of being selected, thereby minimizing sampling bias. It served as the starting point for distributing the survey link. Following this, snowball sampling was implemented, wherein initial respondents were asked to refer and disseminate the survey to other GCash users within the company, primarily through internal communication channels such as group chats and direct messaging. This method was especially helpful in accessing a broader range of participants, particularly within a small, bounded corporate population. Through this combined strategy, the researcher successfully reached the desired number of respondents, with 37 employees participating out of a total company population of 40.

The data collection process involved the use of Google Forms, a convenient and accessible digital platform for administering surveys. The researcher created an online questionnaire, shared the link with selected employees, and relied on participants to extend the reach of the survey until the target sample size was achieved. The questionnaire used in the study was adapted from a previously validated instrument developed by Linn (2022) in a study titled "Factors Influencing Digital Payment Adoption by Retailers." Linn's original tool was designed for use among business owners and included statements specific to various digital payment systems and conditions during the height of the COVID-19 pandemic. To make the questionnaire relevant to the present research context, the instrument was modified by specifying GCash as the primary digital payment platform under consideration. Additionally, context-specific statements related to the pandemic were replaced with items aligned with the behavioral constructions from the Theory of Planned Behavior (TPB). These modifications ensured that the questionnaire would reflect the objectives of the current study while preserving its theoretical foundation.

The final version of the survey consisted of four sets of questions aligned with the TPB framework, namely: attitude, subjective norms, perceived behavioral control, and actual usage of GCash. Each set contained five statements measured on a four-point Likert scale, ranging from "Strongly Agree" to "Strongly Disagree." The attitude construct included statements that assessed the respondents' positive or negative evaluations of using GCash for financial transactions. Subjective norms measured the perceived social influence or pressure from peers, family, or colleagues to use GCash. Perceived behavioral control focused on the participants' perception of how easy or difficult it was to use GCash in practice. Lastly, actual usage examined the frequency and context in which GCash was used, such as for paying bills, transferring money, or making purchases.

To determine the reliability of the modified questionnaire, a pilot test was conducted with a sample of 30 respondents from a different company that also accepts GCash payments. The internal consistency of the instrument was assessed using Cronbach's Alpha, a standard measure used to evaluate the reliability of scale-based instruments. According to Frost (2024), a Cronbach's Alpha value of 0.70 or higher is considered acceptable, indicating that the items within each variable are consistently measuring the same construct. The results showed high reliability across all variables: 0.92 for attitude, 0.81 for subjective norms, 0.88 for perceived behavioral control, and 0.86 for actual usage of GCash. These values confirmed that the instrument was suitable for the full-scale study.

Data collected from the survey were analyzed using both descriptive and inferential statistics. Frequency and percentage distributions were used to describe the demographic profiles of the respondents, such as age, sex, civil status, educational attainment, and monthly income. The mean was computed to describe central tendencies across the variables of attitude, subjective norms, perceived behavioral control, and actual usage. To determine whether significant differences existed among the variables when grouped by demographic profile, both parametric and non-parametric statistical tests were employed. Specifically, the Kruskal-Wallis one-way analysis of variance was used for variables such as age, educational attainment, and monthly income. The Mann-Whitney U test, an alternative to the independent samples t-test, was applied to assess differences across the sex variable. For civil status, Fisher's one-way ANOVA was utilized. To assess the influence of the independent variables—attitude, subjective norms, and perceived behavioral control—on the dependent variable, which is the actual usage of GCash payments, quantile regression analysis was employed. This method allows for the examination of how predictors influence not only the average but also different points in the distribution of the outcome variable, thereby offering a more comprehensive understanding of user behavior.

3. Results and Discussion

Table 1: Distribution of the respondents in terms of age.

Age	Counts	% of Total	Cumulative %
18-29 years old	20	54.1%	54.1%
30-39 years old	12	32.4%	86.5%
40-49 years old	3	8.1%	94.6%
50-59 years old	1	2.7%	97.3%
60-69 years old	1	2.7%	100.0%

Table 1 shows that most of the respondents fall within the 18–29 age range, making up more than half of the total participants (54.1%). This suggests that the workforce at Denovo Express Endeavours is largely composed of younger individuals, likely in the early stages of their careers. The presence of 12 respondents (32.4%) in the 30–39 age group indicates a relatively strong representation of employees in their early to mid-career stages, who may have gained enough experience to influence the results regarding their usage of GCash. The 40–49 age group, with only 3 respondents (8.1%), suggests that fewer middle-aged employees are engaged in the use of digital payments, which may reflect either a lower adoption rate or a preference for other forms of payment within this demographic. Additionally, the 50–59 and 60–69 age groups, each represented by only one respondent, may indicate a limited presence of older employees within the company or a possible lack of engagement with digital payment systems among this age group. This age distribution may imply that younger

individuals, especially those in the 18–29 and 30–39 age ranges, are more likely to adopt and use digital payment systems like GCash. Furthermore, the youth-heavy profile of users could significantly shape the overall digital payment behavior within the company. Young employees may contribute to the greater normalization and acceptance of mobile wallets in both professional and personal financial activities, creating a culture where digital payments are seen as the default. At the same time, this trend highlights a potential equity gap, where organizations must remain mindful not to alienate older workers or assume uniform digital proficiency across age groups. A comprehensive approach to digital transformation in the workplace should, therefore, balance youth-driven momentum with efforts to empower all employees—regardless of age—to fully participate in the evolving financial ecosystem.

Table 2: Distribution of the respondents in terms of sex.

Sex	Counts	% of Total	Cumulative %
Female	17	45.9%	45.9%
Male	20	54.1%	100.0%

Table 2 shows that most of the respondents are male, comprising 54.1% of the total or 20 individuals, while female respondents make up the remaining 45.9%, totaling 17 individuals. This gender distribution reflects the nature of the work offered by Denovo Express Endeavours. As a company operating in the after-sales market industry, it often requires roles involving physical tasks and fieldwork—positions traditionally dominated by men—while women are more commonly perceived to occupy office-based or administrative roles. The slightly higher number of male respondents may have a minor influence on the actual usage of GCash payments. However, the relatively close distribution between male and female respondents suggests that strategies for promoting GCash usage can be effectively targeted toward both genders with only minimal adjustments.

Table 3: Distribution of the respondents in terms of civil status.

Civil Status	Counts	% of Total	Cumulative %
Married	7	18.9%	18.9%
Single	30	81.1%	100.0%

Table 3 shows that most respondents are single, comprising more than half of the participants (81.1%). This is likely due to the age distribution seen in Table 1, where most respondents fall within the 18–29 age group. This suggests that many participants are in the early stages of their careers and are focused on personal and professional growth. Being unmarried may influence their intention to adopt GCash as a mode of payment, as it aligns well with their lifestyle preferences and familiarity with digital technologies. Meanwhile, respondents who are married account for 18.9% of the total sample. This may imply that, for married individuals, priorities can vary, and the intention to adopt GCash may depend on personal attitudes toward the application as well as the influence of family or household considerations.
The distribution of civil status suggests that single participants may be more inclined to use GCash for their day-to-day transactions, while usage among married individuals may be influenced by situational needs or joint decision-making within the household. These findings suggest that Denovo Express Endeavours Corp. should consider promotional strategies that address the distinct motivations and preferences of both single and married employees, with an emphasis on the platform's convenience, reliability, and security.

Table 4: Distribution of the respondents in terms of the highest level of educational attainment.

Highest level of Educational Attainment	Counts	% of Total	Cumulative %
College Graduate	20	54.1%	54.1%
College Undergraduate	8	21.6%	75.7%
High School Graduate	2	5.4%	81.1%
Master's Graduate	2	5.4%	86.5%
Vocational Graduate	5	13.5%	100.0%

Table 4 shows that most respondents fall under the college graduate category, making up 54.1% of the total participants. This suggests that Denovo Express Endeavours builds its workforce with individuals who possess a strong academic foundation, likely hiring employees with higher levels of educational attainment to fill roles that require advanced knowledge and skills. This is followed by participants who are college undergraduates, accounting for 21.6% of the respondents. Vocational graduates make up 13.5% of the total, while high school and master's degree holders each represent 5.4% of the respondents. This distribution highlights the educational diversity within the workforce of Denovo Express Endeavours Corp. The presence of employees from varied educational backgrounds suggests that the company values a wide range of skills and perspectives. While most employees are college graduates—indicating a potentially higher aptitude for adopting and utilizing digital tools like GCash—this diversity ensures inclusivity in digital payment strategies. The higher level of educational attainment may also correlate with greater digital literacy, confidence in using fintech applications, and a more proactive attitude toward innovation. Although a master's degree represents a more advanced academic qualification, the low number of respondents in this category may indicate that many employees choose to enter the workforce after completing their college education rather than pursuing graduate studies.

Table 5: Distribution of the respondents in terms of monthly income.

Monthly Income:	Counts	% of Total	Cumulative %
Below P10,249.99	6	16.2%	16.2%
P10,250- P16,249.99	11	29.7%	45.9%
P16,250- P22,249.99	11	29.7%	75.7%
P22,250.00 -P43,249.99	7	18.9%	94.6%
P43,250- P76,249.99	2	5.4%	100.0%

Table 5 showed that both respondents earning P10,250- P16,249.99 and P16,250- P22,249.99 each got 29.7% of the total participants. This suggests that employees of Denovo Express Endeavours Corp. are either at the entry level of their careers or at the junior level. The presence of 7 respondents earning P22,250.00 -P43,249.99 comprises 18.9% of the total participants. This may suggest that these employees are at the mid-level of their employment. Next is the respondents earning below P10,249.99 with 16.2% of the total participants, which may suggest that these employees may be involved in minor jobs. Lastly, the respondents earning P43,250- P76,249.99, comprised 5.4% of the total participants, which may suggest that these employees are on the senior or managerial level of their careers. The distribution of

respondents when it comes to monthly income may imply that those with higher income would be keen on adopting the usage of Gcash payments, while those who earn lower would opt to adopt or use Gcash payments when it is deemed necessary.

Table 6: How the Actual Usage of Gcash Payments be described

	Mean	SD	Verbal Interpretation
I am currently using and will continue to use Gcash.	3.43	0.728	Highly Utilized
I make online transactions intensively using Gcash (e.g., paying bills, online shopping, money transfer)	3.24	0.723	Moderately Utilized
I started using Gcash a long time ago.	3.49	0.731	Highly Utilized
My financial spending is improved by using Gcash payments.	3.00	0.913	Moderately Utilized
Overall, I frequently conducted transactions using Gcash payments.	3.22	0.787	Moderately Utilized
Overall Mean	3.28	0.790	Highly Utilized

Legend: 3.25-4.00- Highly Utilized 2.50 – 3.24 Moderately Utilized 1.75-2.49 Slightly Utilized 1.00-1.74 – Not Utilized

Table 6 reveals that the use of GCash payments among respondents is both widespread and sustained, as evidenced by an overall mean score of 3.28, indicating a generally high level of continued usage and long-term adoption. This is further supported by the statement "I have started using GCash a considerable time ago," which received a mean of 3.49 and a verbal interpretation of highly utilized. These findings suggest that most respondents have not only adopted GCash early on but have also maintained it over time, reflecting a strong degree of comfort, trust, and familiarity with the platform. It also indicates that respondents are responsive to technological trends and are willing to integrate digital financial tools into their daily routines. The results also point to the versatility of GCash as a platform, as it offers a wide range of financial services such as money transfers, bill payments, savings, credit, and mobile purchases, all of which may have contributed to its long-term appeal. The consistent usage over time implies that respondents recognize GCash not only as a convenient payment tool but also as a relevant component of modern digital life. On the other hand, the statement "My financial spending is improved by using GCash payments" yielded a mean of 3.00, with a verbal interpretation of moderately utilized. This indicates a more nuanced usage behavior: while GCash is used regularly, it may not serve as a primary tool for budgeting or managing finances. Rather, users might employ GCash for its convenience in specific contexts, such as cashless purchases or peer-to-peer transfers, rather than for comprehensive financial planning or control. This moderate rating may also imply that GCash is perceived more as a transactional tool than a financial management solution. Respondents may be using it, when necessary, for example, during promotions, emergencies, or when traditional cash or card payments are unavailable—but not consistently enough to consider it an integral part of their financial strategy. Therefore, while adoption and familiarity are high, there remains an opportunity for platforms like GCash to enhance features and user education around financial wellness tools, such as spending trackers, savings goals, or investment options, to encourage deeper and more regular engagement.

Table 7: Assessment of respondents in terms of Attitude

	Mean	SD	Verbal Interpretation
Using GCash for payment is convenient.	3.57	0.555	Highly Favorable
GCash makes my transactions faster	3.57	0.555	Highly Favorable
I find GCash to be a reliable payment method.	3.51	0.607	Highly Favorable
Using GCash for payment is beneficial for my daily transactions.	3.49	0.559	Highly Favorable
Overall, I have a positive attitude towards using GCash for payments.	3.49	0.607	Highly Favorable
Overall Mean	3.52	0.527	Highly Favorable

Legend: 3.25-4.00- Highly Favorable 2.50 – 3.24 Moderately Favorable 1.75-2.49 Slightly Favorable 1.00-1.74 – Not Favorable

Table 7 shows that respondents see and use Gcash as a convenient tool for doing financial transactions with an overall mean of 3.52 and a verbal interpretation of highly favorable. This is validated with the statements "Using GCash for payments is convenient" and "GCash makes my transactions faster," both having a mean of 3.57 and a verbal interpretation of highly favorable. This suggests that respondents see the efficiency and ease in the usage of Gcash payments. Additionally, statements "Using GCash for payments is beneficial for my daily transactions," and "Overall, I have a positive attitude towards using GCash for payments" both have a mean of 3.49 and a verbal interpretation of highly favorable. This implies that attitude towards Gcash leans on the positive side, suggesting openness to accepting and adopting Gcash payments in everyday life. Furthermore, this suggests that respondents perceived Gcash not just as a reliable tool but also trustworthy one in handling financial transactions. Seeing that there's a positive attitude towards the usage of Gcash payment, Denovo Express Endeavours Corp. may opt to incorporate Gcash more notably in both internal operations and in their online shop, highlighting promotions to increase its usage and provide training to employees on providing customer support that could enhance customer experience and encourage further adoption of Gcash payments to build brand trust and loyalty.

Table 8: Assessment of respondents in terms of Subjective Norms

	Mean	SD	Verbal Interpretation
People who are important to me think that I should use GCash for payments.	3.32	0.626	Highly Influenced
My friends and family encouraged me to use GCash.	3.14	0.822	Moderately Influenced
Vendor acceptance of digital payments is important to me.	3.32	0.709	Highly Influenced
Most people around me use GCash for their transactions.	3.54	0.558	Highly Influenced
I usually take the idea from my peers.	3.24	0.683	Moderately Influenced
Overall Mean	3.31	0.691	Highly Influenced

Legend: 3.25-4.00- Highly Influenced 2.50 – 3.24 Moderately Influenced 1.75-2.49 Slightly Influenced 1.00-1.74 – Not Influenced.

Table 8 indicates that respondents are notably influenced by their social environment in their use of GCash, as reflected by an overall mean score of 3.31, corresponding to a verbal interpretation of moderately to highly influenced. The highest-rated statement, "Most people around me use GCash for their transactions," yielded a mean of 3.54, categorized as highly influenced. This finding highlights the significant role that social exposure and peer usage play in shaping digital payment behaviors. The normalization of GCash among peers suggests a strong network effect, where seeing others use the platform creates a sense of trust, convenience, and social validation, encouraging more users to adopt the service. Meanwhile, the statement "My friends and family encourage me to use GCash" received a slightly lower mean of 3.14, interpreted as moderately influenced. This suggests that although influence from close social circles is present, it may not be the primary motivator for all users. Not all individuals adopt GCash solely due to direct encouragement; instead, ambient exposure to its use and its perceived ubiquity among peers appear to be more compelling drivers of adoption. Given the clear presence of peer influence within Denovo Express Endeavours Corp., the company can capitalize on this by implementing peer-driven promotional strategies. These could include employee referral programs, testimonial campaigns, or peer-led onboarding sessions where users share real-life success stories and

practical tips for using GCash. Such approaches can foster a sense of community and normalize usage across all employee levels. Moreover, prominently featuring GCash as a preferred and easily accessible payment option in both the company's physical store and online platforms can reinforce its reliability and convenience. Visibility and seamless integration of GCash within daily transactions can enhance user trust, satisfaction, and sustained engagement with the platform. By strategically leveraging social influence and enhancing access, Denovo Express Endeavours can not only encourage broader adoption internally but also support the ongoing shift toward a cashless and digitally empowered workplace.

Table 9: Assessment of respondents in terms of Perceived Behavioral Control.

	Mean	SD	Verbal Interpretation
I am confident in my ability to use GCash for payments.	3.38	0.639	High Perceived Control
I will use Gcash payments for faster transactions.	3.43	0.603	High Perceived Control
I have the resources to accept Gcash payments.	3.38	0.681	High Perceived Control
Using Gcash payments is entirely under my control.	3.24	0.796	Moderate Perceived Control
I can easily use GCash whenever I want.	3.38	0.758	High Perceived Control
Overall Mean	3.36	0.694	High Perceived Control

Legend: 3.25-4.00- High Perceived Control 2.50 – 3.24 Moderate Perceived Control 1.75-2.49 Low Perceived Control 1.00-1.74 – Very Low Perceived Control.

Table 9 showed that respondents have a high level of perceived behavioral control over the usage of Gcash payments, with an overall mean of 3.36 and a verbal interpretation of high perceived control. This is supported by the statement "I will use Gcash payments for faster transactions," with a mean of 3.43, suggesting that respondents are motivated to use Gcash since it requires minimal effort and they are knowledgeable when it comes to the features of Gcash. On the other hand, the statement "Using Gcash payments is entirely under my control" had a mean of 3.24 and a verbal interpretation of moderate perceived control, which may reflect on some limitations the respondents feel when using Gcash payments due to technical issues or merchant availability.

Table 10: Assessment on the Actual Usage of Gcash Payments when respondents are grouped according to Age.

		W	p	x^2	p-value	Decision to Ho	Interpretation
18-29	30-39	0.0280	1.000	2.57	0.632	Failed to Reject	Not Significant
18-29	40-49	-2.2871	0.487				
18-29	50-59	-0.8296	0.977				
18-29	60-69	-1.0667	0.943				
30-39	40-49	-1.2530	0.902				
30-39	50-59	-0.1950	1.000				
30-39	60-69	-0.5849	0.994				
40-49	50-59	2.0000	0.619				
40-49	60-69	0.8165	0.979				
50-59	60-69	-1.4142	0.856				

Table 10 presents the groupings of the respondents in terms of their assessment of the actual usage of Gcash payments when grouped according to age. Having a p-value of 0.632, greater than the 0.05 level of significance, the result shows that there is no significant influence in the actual usage of Gcash payments among different age groups. This implies that age does not significantly influence how respondents adopt and utilize Gcash payments for their financial transactions, suggesting that Gcash is widely used by all age brackets.

Table 11: Assessment on the Actual Usage of Gcash Payments when respondents are grouped according to Sex.

		Statistic	p	Decision to Ho	Interpretation
Actual usage of Gcash Payment	Mann-Whitney U	161	0.781	Failed to Reject	Not Significant
Note. H_a μFEMALE ≠ μMALE					

Table 11 presents the groupings of the respondents in terms of their assessment of the actual usage of Gcash payments when grouped according to sex. Having a p-value of 0.781, which is greater than the 0.05 level of significance, the result indicates that there is no significant influence in the actual usage of Gcash payments between males and females. This implies that sex does not significantly influence how an individual perceives or utilizes Gcash for their financial transactions, suggesting that both male and female users share the same attitude, behavior, and intention to use Gcash.

Table 12 shows the comparison of the assessment on the actual usage of Gcash payments when respondents are grouped according to Civil Status.

Table 12: Assessment on the Actual Usage of Gcash Payments when respondents are grouped according to Civil Status.

One-Way ANOVA (Fisher's)						
	F	df1	df2	p	Decision to Ho	Interpretation
Actual usage of Gcash Payment	3.69	1	35	0.063	Failed to Reject	Not Significant

Table 12 presents the groupings of the respondents in terms of their assessment of the actual usage of Gcash payments when grouped according to civil status. Having a p-value of 0.063, which is greater than the 0.05 level of significance, the result indicates that there is no significant influence in the actual usage of Gcash payments among different civil statuses. This implies that the usage of Gcash is not influenced by an individual's civil status, be it single, married, widowed, or legally separated. Suggesting that Gcash users with different civil statuses share similar engagement when using Gcash.

Table 13: Assessment on the Actual Usage of Gcash Payments when respondents are grouped according to the Highest Level of Educational Attainment.

		W	p	x²	p-value	Decision to Ho	Interpretation
College Graduate	College Undergraduate	0.51	0.996				
College Graduate	Highschool Graduate	0.49	0.997				
College Graduate	Master's Graduate	-1.88	0.673				
College Graduate	Vocational Graduate	-0.391	0.999				
College Undergraduate	Highschool Graduate	-0.767	0.983	2.01	0.734	Failed to Reject	Not Significant
College undergraduate	Master's Graduate	-1.682	0.758				
College Undergraduate	Vocational Graduate	-0.211	1				
Highschool Graduate	Master's Graduate	-2.309	0.477				
Highschool Graduate	Vocational Graduate	-0.558	0.995				
Master's Graduate	Vocational Graduate	0.837	0.976				

Table 13 presents the groupings of the respondents in terms of their assessment of the actual usage of Gcash payments when grouped according to the highest level of educational attainment. Having a p-value of 0.734, which is greater than the 0.05 level of significance, the result indicates that there is no significant influence in the actual usage of Gcash payments among respondents with different educational attainments. This implies that the usage of Gcash is not influenced by what level of education an individual finishes. Suggesting that Gcash is user-friendly and accessible, enabling users with different educational backgrounds to utilize it.

Table 14 shows the comparison of the assessment on the actual usage of Gcash payments when respondents are grouped according to their Monthly Income.

Table 14: Assessment on the Actual Usage of Gcash Payments when respondents are grouped according to Monthly Income.

Bracket		W	p	x²	p-value	Decision to Ho	Interpretation
Below P10,249.99	P10,250- P16,249.99	0.3634	0.999				
Below P10,249.99	P16,250- P22,249.99	-0.0718	1				
Below P10,249.99	P22,250.00 -P43,249.99	0.5143	0.996				
Below P10,249.99	P43,250- P76,249.99	0.9661	0.96				
P10,250- P16,249.99	P16,250- P22,249.99	-0.4705	0.997				
P10,250- P16,249.99	P22,250.00 -P43,249.99	0.7179	0.987	1.21	0.876	Failed to Reject	Not Significant
P10,250- P16,249.99	P43,250- P76,249.99	1.142	0.929				
P16,250- P22,249.99	P22,250.00 -P43,249.99	1.1149	0.934				
P16,250- P22,249.99	P43,250- P76,249.99	1.142	0.929				
P22,250.00 -P43,249.99	P43,250- P76,249.99	0.8729	0.972				

Table 14 presents the groupings of the respondents in terms of their assessment of the actual usage of Gcash payments when grouped according to their monthly income. Having a p-value of 0.876, which is greater than the 0.05 level of significance, the result indicates that there is no significant influence in the actual usage of Gcash payments on respondents' monthly income. This implies that the usage of Gcash is not influenced by what an individual earns monthly. Suggesting that the usage of Gcash is accessible and practical, making it accepted by any income bracket.

Table 15: Assessment on the Significant Influence of Attitude, Subjective Norms, and Perceived Behavioral Control on the Actual Usage of Gcash Payments.

	0.25		0.50		0.75	
Predictor	ß	p-value	ß	p-value	ß	p-value
C	0.015152*	0.9874	0.160000*	0.8064	0.800000*	0.1757
Attitude	0.378788*	0.3650	0.790000*	0.0332	0.600000*	0.0915
Subjective Norms	0.196970*	0.6865	-0.050000*	0.8451	0.00*	1.00000
Perceived Behavioral Control	0.318182*	0.3050	0.20000*	0.4633	0.200000*	0.5228
Adjusted R-squared	0.231617		0.357263		0.396309	
Prob (Quasi-LR stat)	<0.001		<0.001		<0.001	

To test the influence of behavioral variables on the actual usage of GCash payments, Multiple Quantile Regression was employed, analyzing the effects of Attitude (ATT), Subjective Norms (SN), and Perceived Behavioral Control (PBC) across the 25th, 50th, and 75th quantiles. The regression results revealed that at all quantiles, the model was not statistically significant, indicating that ATT, SN, and PBC do not significantly influence the actual usage of GCash payments (ACT). All three predictor variables produced p-values greater than 0.05, suggesting that while these constructions are theoretically associated with behavioral intention and use, as proposed in the Theory of Planned Behavior (TPB)they do not statistically account for variance in GCash usage within this study's sample. This finding suggests that other unexamined variables, such as perceived convenience, perceived ease of use, and digital literacy, may better explain the adoption and frequency of digital payment usage. This result is particularly noteworthy because it contradicts the findings of Linn (2022), whose study demonstrated that Attitude, Subjective Norms, and Perceived Behavioral Control had a significant positive effect on actual usage of digital payments among retail users. In Linn's model, behavioral intention strongly mediated usage behavior, aligning with traditional TPB assumptions. However, in the present study, the lack of significance suggests that TPB alone may not fully capture the dynamics influencing digital payment adoption in this specific organizational and demographic context. This discrepancy may be attributed to several factors, including the maturity of fintech platforms in the Philippines, the specific usage patterns of employees within Denovo Express Endeavours Corp., or other contextual elements such as peer influence, technological infrastructure, or platform-specific trust. While TPB remains a valuable theoretical lens, its constructs may be insufficient on their own to explain complex technology usage behavior without integration with other models like the Technology Acceptance Model (TAM) or UTAUT, both of which account for constructs like perceived usefulness, effort expectancy, and facilitating conditions. As defined by Nur et al. (2022), attitude refers to a person's positive or negative evaluation of a behavior, shaped by salient beliefs about the outcomes and value judgments about those outcomes. Subjective norms involve

a person's belief about whether significant others—such as family, peers, or supervisors—approve or disapprove of the behavior. Perceived Behavioral Control, meanwhile, reflects an individual's assessment of their ability to perform the behavior, based on their judgment of the ease or difficulty of doing so. While conceptually relevant, these components in the present study failed to demonstrate strong predictive power for actual GCash usage, highlighting a potential gap between intention and behavior, or a need to consider additional psychological and contextual variables that may better explain digital payment engagement

4. Conclusions

After the assessment, analysis and interpretation of variables, the following conclusions are drawn based on the findings of the study:

1. Most of the respondents belong to the age group of 18-29. The results also showed that the company is a male-dominated workplace, having most of its workforce as male. On civil status and educational attainment, most of the respondents are single and college graduates, which suggests that employees may be focused on their career growth. For monthly income, most of the respondents earn P10,250- P16,249.99 and P16,250- P22,249.99.
2. The table showed that the usage of Gcash payments is widely used and utilized in terms of continued usage and long-term adoption. However, respondents use Gcash frequently, but not regularly, suggesting that it may not be a tool utilized for financial management.
3. Results showed that for Attitude respondents, see and use Gcash as a convenient tool for doing financial transactions. For Subjective Norms, the result suggests that respondents are highly influenced to use GCash by their social environment, and the social environment may play a crucial role in the adoption of Gcash payments. Perceived Behavioral control showed that there is a strong perceived control or confidence from the respondents when using Gcash payments.
4. Results showed no significant influence on the actual usage of Gcash payments when respondents are grouped according to profile. This suggests that the adoption and usage of Gcash is consistent across the demographic profile of the respondents, regardless of age, sex, civil status, highest level of educational attainment, and monthly income. Therefore, implying that Gcash platform is accessible to a diverse range of users and that the demographic profile does not significantly affect how frequently and extensively respondents use Gcash.
5. Results showed no significant influence on attitude, subjective norms, and perceived behavioral control on the actual usage of Gcash payments. This might suggest that the Theory of Planned Behavior is not enough to explain or analyze the usage behavior of the respondents.

5. Recommendations Based on the Findings

The findings from this study, although focused on a Philippine workplace, reflect broader behavioral and technological patterns relevant to global fintech adoption. As mobile payment systems like GCash become increasingly vital across economies—especially in developing nations—the following recommendations offer insights for global researchers, practitioners, and policymakers:

1. The lack of significant influence of attitude, subjective norms, and perceived behavioral control on the actual usage of GCash suggests that the Theory of Planned Behavior (TPB), while foundational, may not universally explain digital payment behavior. Global researchers are encouraged to contextualize behavioral models and to complement TPB with frameworks like the Technology Acceptance Model (TAM) or UTAUT, which incorporate technology-specific factors such as perceived ease of use, system reliability, and facilitating conditions. In diverse cultural and economic settings, these additional constructions may better capture the realities of fintech engagement.
2. The study highlights that the frequency of use does not necessarily imply digital financial maturity. Even when users are familiar and confident with platforms like GCash, they may not use them for broader financial management. This suggests a behavioral gap between convenience-based use and intentional financial behavior. Global fintech platforms should consider designing interfaces and incentives that promote long-term financial behaviors, such as budgeting, saving, or investing, not just quick transactions.
3. The dominant usage of GCash among younger employees reflects global trends, but digital adoption must extend to older or less digitally literate populations. Stakeholders across countries should support age-inclusive digital finance education, ensure access and understand among underserved demographics. Global partnerships between fintech firms, governments, and NGOs can drive community-based digital upskilling programs, especially in rural or marginalized areas.
4. Although demographic variables (age, gender, education) had no significant statistical influence in this study, cultural and contextual differences still shape user behavior. Fintech adoption strategies must therefore be tailored not just by market size, but by local infrastructure, values, language, and economic behavior. Global fintech developers should prioritize user-centered design grounded in local research, ensuring their platforms align with the habits, needs, and trust levels of each population.
5. As in many countries, technical issues such as system errors, failed transfers, or network unreliability remain a significant barrier to trust in digital payments. Globally, fintech success depends not only on adoption but on consistent, secure, and transparent operations. Investment in cloud resilience, fraud protection, and real-time customer support must remain top priorities for mobile payment providers, especially in high growth developing markets.
6. The study's findings reinforce the need for robust global and national fintech policies. Governments and international bodies (e.g., World Bank, IMF, ASEAN, UNDP) should continue to support regulatory standards that promote consumer protection, data privacy, and financial inclusion. Policy interventions must also guard against digital financial exclusion by ensuring affordable internet access, identity verification systems, and alternative access channels for the unbanked or underbanked.
7. GCash's case highlights how digital wallets, while convenient, may remain isolated if not interoperable with other platforms or services. Global efforts must push for greater interoperability, allowing digital wallets to seamlessly connect with banks, remittance systems, government payouts, and international transfers. Doing so will enhance usage beyond peer-to-peer payments and support broader economic participation

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