



Importance of cashless payment transactions in selected 3- star hotels in City of Manila

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Abstract

This research paper analyzes the importance of cashless payment transactions in selected 3-star hotels in the city of Manila. The researchers correlated this study to research paper entitled “Determining the Use of Cashless Payment Method” by Suhaimi et al in 2022. The study revealed that no research has focused on the perspective of guests regarding the significance of online transactions prior, and this paper aspired to bridge that gap. The researchers aimed to understand whether there will be a difference between the guests’ frequent use of cashless payment based on their demographics, and their most used form of cashless payment. This paper also shows the considerations the guests have encountered as they use this mode of payment. To assess the importance of cashless payment transactions, the researchers provided QR codes for 300 hotels guest survey questionnaire using simple random sampling. The result showed that there is a significant difference between the perceptions and the usage frequency of cashless transactions among the guests when grouped based on their profile, and that the most used cashless transaction is “E-wallet”. Moreover, the guests consider factors such as speed, accuracy, safety, and staff support, but emphasizing convenience and ease of use when using cashless payment transactions. This paper aims for the continuous improvement of service that will benefit the hotels company, accommodation staff, service company and guests.

Keywords: *cashless payment, hotel management, transactions, hotel, Philippines*



1. Introduction

Cashless payment frameworks present colossal advantages to organizations and the economy. For organizations, the simplicity of exchanges by means of different methods of installment can increase income, work on functional effectiveness, and lower working expenses. Cashless payment means any type of electronic payment that is made without using physical currency (Sreenu, 2020). Hence, the study wants to evaluate the importance of cashless transactions to the guests of 3 -Star hotels in Manila city. Due to problems such as down system, dealing with third party guests, prioritization between walk in guest and reserved guest that may lead to misunderstanding in booking. Customers preferred cashless transactions as one of the answers for the convenience and speed of transaction for the customers' experience.

The selected hotels are independently owned and managed. Hotel A is located at corner Dela Reina St. Barangay 293 Zone 28, Binondo Manila, Hotel B is located at 925 Doroteo Jose St. Santa Cruz Manila and Hotel C is located at 1118 Rozas Boulevard Coner United Nations Ermita Manila. People mostly use cashless payment methods for their transactions in a cashless society, which has reduced the use of cash (Xena & Rahadi, 2019). In this context, it refers to a financial transaction in which the customer uses digital payment methods, such as mobile payments, electronic payments, and card payments, rather than cash to complete the transaction (Rahman et al., 2020).

Business technology is becoming increasingly important (Amoako, 2021). It's getting current in business over time, making it hard to tell the difference between the two. It may be concluded from this that business depends on technology to result in a disastrous collapse across all major industries. In the hotels industry survives since technology opens the door for invention. The company has always been and been around. Although there was originally a simple trade system in place, without technological advancements, business would not be what it's moment. Technology is essential to the development of business processes and transactions, so its removal would advancement of technology is must especially right now that we've faced pandemic that scares a lot of people especially in the crowded places that the virus is easily transmitted. Before the pandemic the most challenging part in booking directly to hotels is their expectation when they see a crowded front desk, queue of people, long process of reservation that needs a lot of requirements and documents (Elphick, 2023). That is very time-consuming, that leads to dissatisfaction and gives your other competitors the chance to

attract your guests. All of those are some of the problems that a hotel and a valued customer is facing.

Cashless transactions are depicted as applying creative new cycles, new, or new thoughts to give improved results to the organization and its clients. People are no longer willing to wait very long for their desired outcome due to the incredible growth of the internet, smartphones, and an always-on lifestyle, even though human interactions still have value (Soler, 2021). What's more, as the worldwide is drawing in into development or enhancing there is a space for making another course of exchange that will be effectively to utilize and extremely helpful to the esteemed visitor.

The global hospitality industry has experienced a dramatic rise in the ten years since the end of the financial crisis. The World Bank reports that worldwide frugality has increased at a rate of multiple percentage points each time since the pandemic began in 2019/2020. Due to the accumulation of demand at the outbreak's onset, the global frugal lifestyle experienced a 5.5 percent growth rate in 2021 (Ehl Insights, 2021). The digital world has evolved in a manner that promotes efficiency in business transactions in the form of online payment. The study indicates the direct effect of method of transaction and the guests' perception to 3-Star hotels that accepts digitized payment and booking. Furthermore, while there are claims regarding the advantages of using cashless payment, there is still scarcity of evidence that shows the importance of online transactions in hospitality management Suhaimi et al. (2022). There are underlying factors that concern individuals and affect their behavior regarding the use of digitized payment.

Cashless transactions promote convenience for both the guests and establishment. The benefit of having numerous choices regarding the mode of payment offered and through online means (Dayana et al., 2019). The speed of transaction which is an instant revenue for the hotels and hassle-free process for the individuals (Trütsch, 2020). This method of payment values accuracy regarding the details of the person involved in the transaction (Almeidan et al., 2019) and uses a payment gateway that encrypts their data to assure them regarding their safety and security (Leong et al., 2020). This study will help identify the factors that affect an individual's concern when it comes to their ability to adapt in the current hospitality industry.

Statement of the Problem

The statement of the problem focuses on the importance of cashless payment transactions in selected 3-star hotels in the City of Manila. As technology continues to evolve,

the hospitality industry has been adapting to various advancements, including the shift towards cashless payment methods.

2. Literature Review

Cashless Payment Transaction

Cashless payment is described as applying innovative processes, new technology, or fresh ideas to provide better results for the company and its clients. Although human interactions still have value, people are no longer willing to wait very long for their desired outcome due to the incredible growth of the internet, smartphones, and an always-on lifestyle (Soler, 2021). The globe continues to innovate, thus creating a new process of transaction that will be convenient for the guest.

One of the industries with the quickest rate of growth is tourism (Amoako, 2021). Devices based on the Internet and self-assisted services have emerged as the new currency. The Internet is a network in which physical devices with software, sensors, cloud computing, and other technologies can connect and exchange information. By providing customers with self-services, the Internet significantly contributes to the enhancement of the stay experience. Automated check-in and check-out, self-services like pre-booking, registration, and user-chosen payment methods are also contributing to a better guest experience.

Different Cashless Payment Methods in Hotels Transaction

Credit Card. Users can conduct this kind of transaction without having to use credit cards or cash on-site (Revfine, 2023). Payment method will easily secure dream vacation or staycation, maybe it's for business or personal reasons. All agrees that "the digital revolution" has increased hotels occupancy and payments processing so that credit card transactions may be made in compliance with regulatory requirements (Jones and Wynn, 2022). With the help of a credit card, guests can easily make a reservation without going on-site. Transactions continue to improve and innovate because valued customers aim to have an easy and safe transaction, and one of those transactions is cashless payment with the use of credit card (Woods, 2023).

Two nations (Cambodia and Philippines) are still striving to become a cashless society, even though credit cards along with debit cards are the most frequent used cashless mode of payment (Hinayon, 2020). In correlation to the study of the researchers, the usage of credit

cards is still prevalent in the Philippines. Credit cards have been used as cashless payment for several years. In this matter, it is proposed to be more considerate and inclusive.

Debit Card. Debit cards are used as a more secure payment (Ridho & Razazaq, 2020). Customers do not need to give more information in making a transaction. It can also immediately extract money from a connected account for the convenience of the customer. Using a debit card can make an easy and comfortable transaction with the customer's control. According to (Wooldridge, 2022), debit card use has been increasing over time, and this year it overtook credit as the most popular payment method among consumers.

In fact, it was almost a complete 180 from the previous year: 39.5% of customers chose credit cards, while 56.2% preferred debit. Debit cards are a reliable installment system and frequently default to it during monetary vulnerability or when credit is exorbitant. Customers have several advantages over credit when using debit: faster settlement, lower or no debit card usage fees, the added security of a PIN for card-present transactions, and no interest costs (Wooldridge, 2022).

The study *Debit Surpasses Credit as Consumers' Preferred Payment Card* proved that more than half of the respondents prefer to use debit cards as their default payment method. It states that customers have several advantages over credit when using debit: faster settlement, lower or no debit card usage fees, the added security of a PIN for card-present transactions, and no interest fees (Wooldridge, 2022). The increased usage of debit cards became practical for people because of the various reasons stated above. This reason, in addition to cashless payment, became prevalent especially in the height of the pandemic period. The availability, convenience, and ease of use became the driving factor for the consumers to take advantage of using debit cards as their default payment method when processing online cashless payments.

E-wallet. Nowadays E-wallets are used as a paying method to a hotel due to its convenience to the customers because it is just in the phone of the customer. Also, it helps the customers to make electronic transactions, such as bill payments, mobile recharges, and travel/movie bookings.

According to PayMaya Philippines (Maya), the financial services division of PLDT's Voyager S, digital wallets have surpassed credit card usage in the nation and are now consumers' second-favorite payment method after cash (Mercurio, 2019). E-wallets serve as

convenience, fast transaction and Payment solutions to people that doesn't hold physical cash and people that rarely goes to banks. Also, E-wallets have become one of the used cashless payment transaction due to its features and user-friendly interaction. The E-wallet is considered as a convenient method of payment because it is user-friendly and users can accomplish everyday monetary usage such as paying for goods and services, transmitting finances between accounts and storing money digitally. (Ilieva et al., 2023)

It is necessary to guarantee prospects about new advances in able for them invest in such things. When it comes to risk barriers, people are assured about their safety and security through the means of payment gateway. Their personal data is encrypted to ensure that they will not be put to harm when it comes to cashless payment transactions. Moreover, mobile wallets are a novel payment method that can take the place of traditional physical wallets (Leong et al., 2020). E-wallets will grow incline with the global trend as a cashless payment method as a solution. Although as the people accustomed to over-the-counter method it is still unclear if the e-wallet payment method will still scale up in the future (Hamza et al. 2023). in a logical sense is necessary. It is not by mere choice, but for an individual to progress in a society wherein change is constant, they need to adapt. In connection with the study presented by the researchers, cashless payment transactions are being promoted globally. It is an alternative to other existing modes of transaction offered in the hospitality industry. This is the type of; countries continue to learn and adapt in order have a unified payment system. It values inclusion and adaptability that are the most certain concern of the people.

Unified Payment Interface. The use of Unified Payment Interface became relevant because of its easy function access and convenience towards its users. The straightforward process of receiving and sending money from one bank to another without the hassle of going to the nearest branch made it more appealing to the people. (Instamojo, 2020), due to its user-friendly interface and simple payment process, UPI has attracted both customers and small businesses.

UPI has been acknowledged because of similar yet unique features compared to other forms of digital payment methods (Rasna and Susila, 2021). The process of opening a bank account creates a hassle for some people who would rather be busy with anything else. Before UPI was made known to the public, it was a necessity for an individual to go onsite when processing anything related to money transfers and payment. Since UPI started, the only

requirement is an active bank account and mobile number, and an individual would be able to do all these transactions without the hassle of going to the bank. It allows users to transfer money from one bank to another and pay bills with just a mobile device and an internet connection.

Net Banking. The article *Pandemic accelerates PH consumers' shift from cash to digital payments* stated that many people are on to electronic transaction and preferred cashless method than cash remittance due to health attention. During the COVID-19 outbreak, 90 percent of online respondents preferred using digital payments because of its convenience and practicality during this time (Lucas, 2020). Filipinos were pushed to find an alternative to cash during the pandemic and it helped them understand digital payments better. According to the online respondents, 99 percent agreed to keep on using online transactions even after the community quarantine subsides. Moreover, consumers became more open to global e-commerce and online stores paved their way during the pandemic. Once the people understood that their security was not being compromised to convenience, they became more aware about the benefits of using online transactions (Agrawal, 2020).

Most clients prefer digital banking/Net Banking because it offers simpler transactions than other options, such as convenience, security, and personalized services, as well as faster transactions, better connectivity, and higher levels of security (Aisha & Ramya Rakesh, 2022).

Payment Gateway. Based on the article regarding Payment gateway, it has advantages such as online payment, multiple payment methods and currencies, secure payments, and protection against fraud (Chang, 2023). Payment gateway assures the security of customers when purchasing online and it benefits the merchant for smooth transaction of payment. While there are many options regarding digitized payments, it is ideal to understand the process on how it works. Encryption of personal data is a necessity to the consumers – they need constant reminder that their safety and security is not being put at risk when they attempt to purchase something or make transactions online. Moreover, while adaptation of online is necessary to cater to as many customers as possible, it is best to give them the sense of accountability for their preference to trust the business establishment with their data. The hotels industry is responsible for the guests' safety because of the mode of payment they intend to offer to the people.

Online transaction makes a difference between on-site transactions: Permitting your valued customer to bespeak at their rest adds comfort for themselves and satisfaction (Natarajan, 2021). This study about payment gateway shows how is Online transaction is important in a way that valued customers will easily book and reserve wherever they are just by their mobile gadgets. In this point hotels with online transactions will easily attract guests, especially guests that come from a different country or city.

A payment gateway means the network that is used to receive money from your customers. Payment gateways are a very close approximation to the Point of Sale Terminals. Different technologies are designed to compete effectively in business. The direction of online business is being rapidly altered by the availability of gateway payment technology, which offers buyers and merchants a variety of appealing benefits (Supriyati, 2019).

Cashless Payment Method to Guests Hotels Transaction

Convenience. Guests and tourists are always seeking transactions that are convenient for them. (Dayana et al. 2019) When guests and customers are somewhere else, such as their house, job, or the streets, they can quickly make a transaction with their phones and computers, which is handy for people. Some guests are tourists who are in need to book their hotels rooms while they are traveling so when they arrive at the location or the destination, they are going to their hotel rooms are already booked and secured. Convenience is important to online transaction because lodging booking offered the advantages of timesaving, accommodation, and promptly accessible data and tackled the goal to utilize data online hotels booking (Kim et al. 2019). And in the research of (Iturralde et al. 2019), the accompanying benefits that E-wallet gives while coping for items was faster payments, more astute installments and efficient. (Delos Reyes et al. 2021)

Accuracy. Inaccurate data may result dissatisfaction of valued customers (Lbarrera, 2020). Accuracy is important in online transactions because the data that powers rate intelligence tools needs to be accurate and up to date to keep up with the changing distribution landscape, which is altering the relationship between OTAs and hotels. (Hotels Technology News, 2019). Without accurate data it will have a negative effect not only to the Hotels, but it will allow valued customer to choose different place for staycation. Companies incur an

estimated 15% of their revenue because of inaccurate data. Poor data quality, according to IBM, costs American businesses \$3.1 trillion annually (Robbins, 2021).

Digital in hotels also provides accuracy in the bookings of the guests (Almeida et al., 2019) when digital e-payment systems like G-cash, Maya or online banks are being used they have a reliable and accuracy to the guests' booking and information. The hotelier's' work of giving off information data in hotels on-site has been lessened-payment systems also gives the hotel's company benefits to lessening the hotelier's' work because the hotel's data or information on-site or off-site are accurate to the hotel's information when booking, such as on-site the hotel's prices are 3,000 pesos for a night and the price of that room is still 3,000 pesos in E-payment transaction information. The hotelier's' labor of providing information data at hotels on-site has been reduced.

Speed of Transaction. In every kind of transactions in a hotels many of guests or customer's experiences are different but towards innovative transactions such as online or digital transactions in hotels industry (Andersen et al. 2021) Many people are taking use of digital in order to provide satisfaction to their guests or consumers when they book or make a transaction with hotels many guests have used because in transactions there are a lot of options like in in-site or off-site transactions but in digital many consumers have reached the satisfaction they are striving.

All guests are looking for speed and reliable in transactions (Trütsch, 2020) Based on the article by (Softinn, 2019), most of the time, online payment is integrated with Property Management System or PMS and guests will be able to book and settle payments immediately. Compared to traditional cards, contactless payments offer instant settlement, speed and convenience. Transaction speed is very important when choosing a payment method (Trütsch, 2020). Contactless payment offers instant payment transactions which determine as a choice of payment of guests because when guests are in a limited time, or some are on a business journey and went to book to a hotel they will search for a company or hotels that will be well-timed or favorable to them.

Customer Experience. A business can benefit greatly from providing positive customer experience. It can aid in client retention and encourage them to recommend your business to others (Patterson, 2022). And in the study of Andersen et al. (2021), Digitalization is important

right now because it is a thread. Now for the company to gain satisfaction from the guest they need to provide something that the guest will easily use such as online transaction. And from that satisfaction that is earned from valued customers, the hotels in long-term will benefit because of the loyalty. Also, just one mistake can make a bad impression (Team, 2021).

Safety and Security. Businesses may safeguard their clients' financial data, foster trust, and lower the risk of fraud and data breaches by investing in secure payment processing systems and adhering to industry standards (Lewis, 2023). In addition to that Safety and Security is important to online transactions because it is for the guest to have a safe and secured transaction for the issues demonstrated that the security and sequestration structures had a significant positive effect on trust, perceived utility, and ease of use. (Feng et al. 2020). Providing guests with a sense of security and protection comes largely from investing in quality security services. It additionally shields proprietors from the harm and costs that might emerge from crime like burglary. (American Protection Group, 2021)

Hotel Front Office Staff. The hospitality industry offers services that guests and/or customers take notice of when they book a hotel. It is expected of the staff to assess customers' needs while always maintaining proper decorum (Oni et al., 2016). The hotels industry relies on the hotels staff because service is what they offer to the guests. Good personnel will affect the organization and its reputation in the business. Interaction between guests and employees in the hospitality industry is always crucial due to it being a service business. Customer satisfaction follows when a certain product or service has been provided that surpasses the expectation of the guest (Fornell et al., 2020).

Customers Preferred Online Transaction

A greater number of customers are drawn to online shopping because of the various payment options available in addition to other benefits. Credit Card, Debit Card, E-wallet, Net Banking are the most well-known methods of online installment (Chakkambath et al. 2021). Customers choose a method of payment that best suits their requirements, and other important factors also play a role in this decision. Customers would not feel stuck if multiple payment options were made available, and the customer experience would be enhanced.

3. Methodology

3.1 Research Design

The study used non-experimental quantitative research with descriptive survey method. Quantitative research aims to discover how many people are thinking and acting the same specifically method (Fleetwood, 2023) and the descriptive research design includes observation and data gathering on a particular subject. Descriptive research seeks to identify connections, patterns, and trends in the data to offer a thorough and accurate picture of the population or phenomena under investigation without attempting to infer cause-and-effect relationships. (Sirisilla, 2023).

The research design helped the researchers to know the importance of cashless payment transactions in 3-Star hotels in the City of Manila in terms of the data that the guest provided during survey.

Population, Sample Size, Sampling Technique

The population of this study are the hotels guests of three selected 3-Star Hotels in the City of Manila. The guests are expected to be of legal age to participate in the survey.

The sample size of the study is 336 hotels guests and was computed using Cochran's Formula. The Cochran's Formula is as follows: Where: n = required sample size N = total population size (or an estimate of it, if the actual size is unknown) e = desired margin of error (expressed as a decimal, e.g., 0.05 for 5%) Z = Z-score corresponding to the desired confidence level (e.g., 1.96 for a 95% confidence level). (Cochran's 1977)

The researchers utilized simple random sampling for recruiting the respondents. Simple random sampling is an unbiased selection method in which each member of a population has an equal chance of being chosen. After assigning a number to each subject in the sample, the sample is selected at random (Thomas, 2020).

Profile of the Respondents

Age	Frequency	Percent
18-20	36	10.7
21-25	168	50.0
26-30	71	21.1
31 and above	61	18.2
Total	336	100.0
Sex	Frequency	Percent
Female	164	48.8
Male	172	51.2
Total	336	100.0

Research Instrument

The survey questionnaire was created by the researcher that serves as the study's research tool. It was separated into three sections: the survey questions, the message to the respondents, and the respondents' profiles. The details on sex, age, and frequency of using cashless payment transactions were asked to respondents under "Profile of the Respondent." A four-point Likert scale was used in to measure respondents' responses to the following questions: Preferred cashless payment transaction; To what extent do the guests value the importance of cashless payment method in their transactions considering factors and What is the importance of the implementation of cashless payment methods to overall customer experience. There were 38 questions in the entire questionnaire.

The researchers consulted their research adviser for the accuracy of the researcher-made survey questionnaire. After the research approved the developed survey questionnaire, it was sent to five jurors who are experts in hotels management and research. The jury members completed an assessment validation form to check the accuracy of the content of the survey questionnaire and the relevance of the indicators to the variables. The result of the evaluation of the jurors were computed using Content Validity Index. The result was 99% indicating that the content and questions in the researcher-made questionnaire are valid. The research instrument was subsequently adjusted in light of the verdict and suggestions of the jury members.

Thirty (30) respondents were pre-tested for the study instrument. Thirty target respondents took part in the pre-test, which was conducted in the City of Manila. The present was done to make sure that respondents fully comprehend all of the elements in the research instrument and that all questions on the instrument are clear, the result of the pre-testing was then computed for reliability using the Cronbach formula. The result was .924 % indicating that the validated researcher-made questionnaire was also reliable.

Data Gathering Procedures

We created a researcher-made questionnaire and after that the researcher created a letter for the validator and after that the survey questionnaire and the letter is given face to face for validation and after it was validated the researcher start the pre-testing and 30 respondents was pre-tested and pass the data result to the statistician for the reliability test and after that the researchers accomplished a letter of permission to conduct survey addressed to the managers

of the selected 3-Star Hotels in Manila City which was noted by both their research adviser and Department Chair and the establishments accepts and allow the researchers to conduct the survey and then created a google form as channel for the data gathering procedure which the survey questionnaire is indicated and mix face to face and online survey is done and gathered 336 answers of the survey.

Ethical Considerations

First and foremost, informed consent is crucial. Participants should be fully informed about the purpose, procedures, and potential risks of data collection and give their voluntary consent to participate. Confidentiality is another important aspect to consider, as personal and sensitive information may be gathered during the assessment process. Data should be anonymized and stored securely to protect the privacy of individuals. Moreover, it is essential to ensure fairness and avoid bias in data collection, analysis, and interpretation.

The assessment tools should be culturally sensitive, inclusive, and free from discriminatory practices. Additionally, transparency and clear communication about the assessment process and its outcomes are vital. Participants should be provided with feedback on their performance and be able to understand how the collected data will be used. Finally, it is crucial to adhere to relevant legal and regulatory frameworks concerning data protection and privacy, such as obtaining necessary permissions and adhering to data retention guidelines. By upholding these ethical considerations, the gathering of data for the importance of cashless payment transactions to guests of selected 3-Star hotels in City of Manila can be conducted in a responsible and respectful manner.

Statistical Treatment of Data

The statistical tools used in this study include frequency distribution, weighted mean, ANOVA, and Cronbach's alpha.

4. Findings and Discussion

The distribution of cashless payment usage among the 336 participants in the sample is shown in this table. The data shows that a large percentage of people, 43.8% utilize cashless payments occasionally or sometimes, followed by those who do it frequently 33.3%, the data

shows. Less people use them frequently with a percentage of 17.9%, rarely (4.8%), and never (0.3%).

Table 4.3
Frequency of Using Cashless Payment Method

Indicators	Frequency	Percent
Always	60	17.9
Frequently	112	33.3
Sometimes	147	43.8
Rarely	16	4.8
Never	1	.3
Total	336	100.0

Users chose "sometimes" as a response due to a preference for diversity in payment methods. Different situations, contexts, or types of transactions may prompt individuals to select cashless payments occasionally while opting for alternative methods at other times (Chakkambath et al., 2021). Consumers or guests often choose cashless payment methods based on their preferences and lifestyle (Chakkambath et al., 2021) Flexibility in choosing between various digital payment options, such as credit cards, debit cards, e-wallets, and net banking, allows users to tailor their choices according to personal preferences. And the ease of conducting transactions without the need for physical currency is often cited as a significant factor (Kim et al., 2019) Users appreciate the efficiency of completing transactions swiftly, especially when they are on the go.

In summary, when the researchers looked at how 336 people use digital payments, it was found out that 43.8% use them sometimes, and 33.3% use them a lot. People have different reasons for choosing how to pay, like what they like, how they live, and where they are. They want to be flexible, save time, and find it easy to pay without using physical money.

The third problem of this study focused on the extremely used cashless payment method by the respondents for their hotel's transactions among the credit cards, debit cards, Net banking, and E- wallet.

Table 4.4
Extremely Used Cashless Payment Method by the Respondents

Credit Cards	Frequency	Percent
Not at All Used	146	43.5
Slightly Used	272	21.4
Moderately Used	58	17.3
Extremely Used	60	17.9
Total	336	100.0
Debit Cards	Frequency	Percent
Not at All Used	75	22.3
Slightly Used	97	28.9
Moderately Used	98	29.2
Extremely Used	66	19.6
Total	336	100.0
Net Banking	Frequency	Percent
Not at All Used	97	28.9
Slightly Used	87	25.9
Moderately Used	80	23.8
Extremely Used	72	21.4
Total	336	100.0
E-wallet	Frequency	Percent
Not at All Used	19	5.7
Slightly Used	20	6.0
Moderately Used	88	26.2
Extremely Used	209	62.2
Total	336	100.0

As shown in Table 4.4, the extremely used form of cashless payment method by the respondents of selected independent hotels in Manila is electronic wallets (E-wallets) accounting to a frequency of 209 or 62,20%. followed by net banking with a frequency of 72

or 21.4%, then by Debit Cards with a frequency of 66 or 19.6% and lastly is Credit Card with a frequency of 60 or 17.0%.

This trend is driven by the younger generation's affinity for digital solutions, as E-wallets offer a convenient and efficient way to pay using smartphones. In contrast, credit card usage is lower, at 43.5%, possibly due to perceived security and acceptance issues. Singh et al. (2020) supports this trend, emphasizing the importance of efficiency and convenience in payment methods. This shift towards cashless payments began before the pandemic, highlighting its significance. In conclusion, E-wallets dominate among 3-star hotels guests in Manila, especially among the 21-25 age group, but credit cards still play a role, emphasizing the need for diverse payment options in the hospitality industry. Staying updated on evolving payment methods is crucial to meet guest preferences.

In the table above slightly using of credit card are the highest in the frequency table, next one is not at all used with a frequency of 146 and a percentage of 43.5%. Some people are using credit cards moderately with a frequency of 58 out of 336 with a percentage of 17.3%, and frequency of 60 out of 336 people shown in the table that they extremely used the credit card with a percentage of 17.9%. Table 4.4 also presents the distribution of debit card usage among the 336 individuals in the sample. It shows that the largest group 29.2% falls into the Moderately Used category, followed by Slightly Used 28.9%, Extremely Used 19.6%, and Not at All Used 22.3%.

This table also presents the distribution of net banking usage among the 336 individuals in the sample. It shows that the largest frequency of net banking is at 97 with a percentage of 28.9% and falls into the Not at All Used category, followed by Moderately Used with a frequency of 80 and a percentage of 23.8%, Slightly Used with a frequency of 87 and with 25.9%, and Extremely Used with a 72 frequency and a percentage of 21.4%

In this segment of the survey, the research delves into the intricate realm of guest preferences related to non-cash payment methods, specifically focusing on patrons of 3-star hotels in the City of Manila. This detailed examination encompasses a range of payment options, including credit cards, debit cards, net banking, and E-wallets. By exploring the choices made by guests within this dynamic city, valuable insights are garnered, shedding light on how the evolution of digital payments is shaping the landscape of the hotels industry. The presented table unravels a compelling narrative, revealing that none of the respondents opted

for cash payments, with the E-wallet emerging as the preferred choice, securing an impressive count of 209 respondents.

In particular, the usage of non-cash payment methods is examined in the study's second section, which looks at the complicated preferences of patrons of 3-star hotels in the City of Manila. This in-depth analysis includes a variety of payment options, such as credit cards, debit card, net banking, and E-wallets. Insights on how the world of digital payments is transforming the hotels business may be gained by understanding the preferences of these clients in this vibrant metropolis. The data in the table tells an interesting tale that highlights the various tastes that these guests established. It appears that all the respondents decided against using cash as payment. The E-wallet won this challenge with an amazing number of 209.

The fourth problem of this study dealt with up to what extent the guest valued the importance of cashless payment method in their transaction considering factors such as convenience, speed of transaction, accuracy, safety and security, and staff support.

Table 4.5 presents the factors that the guest valued as importance of cashless payment method in their transactions in terms of convenience, speed of transaction, accuracy, safety and security, and staff support. According to the response of the respondents' convenience, speed of transaction, accuracy, safety and security and staff support are extremely important for every cashless payment when doing transactions with the selected 3-star hotels in the City of Manila.

Table 4.5

Importance of Cashless Payment Method to Respondents' Hotels Transaction

CONVENIENCE	Weighted Mean	Standard Deviation	Qualitative Interpretation
Easy to use	3.85	0.36	Extremely Important
Time efficient	3.84	0.39	Extremely Important
Accessible in any type of gadgets	3.79	0.45	Extremely Important
Using language that easy to understand	3.82	0.39	Extremely Important
Software is updated	3.78	0.43	Extremely Important
Automatic saving of details	3.62	0.64	Extremely Important
TOTAL MEAN	3.78	0.33	Extremely Important
SPEED			
Direction is easy to understand	3.86	0.36	Extremely Important
There are no errors on the website/application	3.80	0.42	Extremely Important

System is available anytime	3.85	0.39	Extremely Important
Provides directions/instructions	3.84	0.37	Extremely Important
Minimal requirements needed	3.79	0.43	Extremely Important
Help assistance option	3.79	0.43	Extremely Important
TOTAL MEAN	3.82	0.31	Extremely Important
ACCURACY			
Relevant references	3.74	0.46	Extremely Important
Accurate pricing details in each type of service/rooms	3.80	0.41	Extremely Important
Showing relevant people in charge	3.75	0.49	Extremely Important
Uses correct grammar	3.67	0.54	Extremely Important
Uses accurate and active hotlines	3.81	0.41	Extremely Important
Uses real pictures from hotels	3.78	0.45	Extremely Important
TOTAL MEAN	3.76	0.36	Extremely Important
SAFETY AND SECURITY			
Providing E- receipt after transaction	3.86	0.38	Extremely Important
Providing a consent letter for their data	3.78	0.44	Extremely Important
Using a trusted website/service provider	3.85	0.40	Extremely Important
Including data privacy statement	3.83	0.39	Extremely Important
Providing one time pin (OTP) when opening account	3.84	0.40	Extremely Important
Providing Automatic fraud monitoring software	3.84	0.38	Extremely Important
TOTAL MEAN	3.83	0.32	Extremely Important
STAFF SUPPORT			
Communicate well with the guests	3.79	0.42	Extremely Important
Can handle conflicts with positive outcome	3.80	0.42	Extremely Important
Adapts well to changes in the system	3.80	0.42	Extremely Important
Has a positive attitude	3.80	0.42	Extremely Important
Knowledgeable about the hotels	3.82	0.42	Extremely Important
Good listener	3.79	0.45	Extremely Important
TOTAL MEAN	3.80	0.34	Extremely Important
OVERALL MEAN	3.80	0.28	Extremely Important

Legend:

4	=	Extremely Important (EI)
3	=	Important (I)
2	=	Unimportant (U)
1	=	Extremely Unimportant (EU)

The table shown above is examined to conduct on respondents' perceptions regarding the utilization of cards and electronic payments within the hotels in city of Manila. The chart shows how much importance guests are willing to give different things when using these payment methods. The respondents prefer using cards or digital payments for hotels transactions because of the convenience that it can provide. Guests are offered cashless payments because convenience is one of the most important factors they consider when checking an establishment for accommodation (Dayana et al. 2019).

Moreover, many respondents prefer cashless payments which highlight the to be bothered in currency exchange as a significant factor. It provides efficient ways to settle bills and reduces the time during check-in and check-out with pre-authorized payments. While convenience is important for the guests, it is also crucial for cashless payments to be safe, because of their concern about potential financial losses. Safety and security must not be compromised for convenience (Agrawal, 2020). With the given sense of security, guests will be more willing to spend time in the establishment (Jones and Wynn, 2022). People find it easy to keep track of their expenses through their cards or accounts. They also like that they can use cards for extra services like spa treatments. Cashless transactions provide an automated list of their monetary usage which makes it easier for them to track and check their money spending habits (Ilieva et al., 2023).

Furthermore, people think it is important for cashless payments to be contactless for safety and health reasons. Since the pandemic, guests are more careful choosing establishments that prioritize their health and well-being. Accommodation that complies with the needs of their guests is necessary to make them feel secure during their stay (Lucas, 2020). Also, using cashless payments in hotels makes them accessible and engages in modernity and keeps a sophisticated image, which impresses people (Supriyati, 2019). Overall, people, on average, say that using cashless payment methods in hotels is very important to them. This shows that cashless payments are extremely important to the people who took part in the survey.

The fifth problem of the study focused on finding the importance of implementation of cashless payment methods to overall customers experience in the three selected 3-star hotels in the City of Manila.

In this section, there is an examination of the importance of cashless payment methods to overall customer experience to some of the respondents on the importance of cashless

payment. This exploration aimed to understand the perceptions transaction and how important the guests are, the use of cashless payment options, shedding light on how these methods contribute to the enhancement of their stay. The table systematically analyzes various factors, including Convenience, Speed, Accuracy, Safety and Security, Staff Support, and Overall. The study used numbers and interpretations to measure the respondent's perception, giving us a clear idea of how cashless payments influence the quality and service standards of these hotels. The overall importance score combines all these opinions, helping to know the impact of cashless payments on guests' satisfaction in 3-star hotels.

Table 4.6
Importance of the Implementation of Cashless Payment Methods to Overall Customer Experience

Statements	Weighted Mean	Standard Deviation	Qualitative Interpretation
Cashless payment methods, such as credit/debit cards, mobile wallets, and contactless payments, give you a convenient and efficient way to settle bills for room charges, dining, and other services of the hotels.	3.81	0.41	Strongly Agree
Cashless payments provide a higher level of security compared to carrying cash, reducing the risk of theft or loss and this enhanced security contributes to your peace of mind during your stay in the hotels.	3.71	0.51	Strongly Agree
You often prefer using cashless payment methods due to the convenience of not needing to exchange currency while staying in the hotels.	3.69	0.53	Strongly Agree
Cashless payments can streamline the check-in and check-out processes, and you can pre-authorize payments upon check-in, reducing the time spent at the front desk during check-out and enabling a smoother departure experience.	3.76	0.44	Strongly Agree
Cashless payment methods provide you with greater flexibility in managing your expenses in the hotels due to easily monitoring and controlling your expenses by reviewing itemized bills and electronic receipts.	3.76	0.47	Strongly Agree
You can conveniently access and pay for additional hotels services such as spa treatments, room service, and recreational activities using cashless methods encouraging you to indulge in more amenities, thereby enhancing your overall experience.	3.76	0.45	Strongly Agree
Especially relevant in light of your health concerns, cashless payments enable a contactless experience, reducing physical interactions between you and hotels staff.	3.74	0.47	Strongly Agree
Implementing cashless payment methods can project an image of modernity and technological advancement for the hotels and this perception can positively impact your overall impression of the hotel's quality and service standards.	3.78	0.42	Strongly Agree
TOTAL MEAN	3.75	0.37	Strongly Agree

Legend: 4 = Strongly Agree; 3 = Agree; 2 = Disagree; 1 = Strongly Disagree

The study explores the opinions of respondents on the use of cards and cashless payments in hotels in Manila. Convenience is the primary reason for people preferring cashless transactions, with over half of participants expressing this preference. Pre-authorized payments reduce check-in and check-out time and offer effective settlement solutions. Safety and security are crucial, as guests are more likely to spend time in establishments with a sense of security. Cashless transactions also allow easy tracking of expenses and can be used for extra services like spa treatments. Guests prioritize health and well-being, and cashless payment methods make hotels more accessible and modern.

The table shown below is based on the survey questionnaire deliberately answered by hotels guests in selected 3-star hotels in the City of Manila. The result shows whether there are significant differences between the guests' perception when grouped according to their profile. In addition, if the p-value $> .05$, then there is no significant difference among the dependent variable regardless of the grouping variable. However, if the p-value $< .05$, then there is a significant difference among the dependent variable based on the grouping variable.

Table 4.7
Significant Differences Between the Guests' Perception
When Grouped According to Their Profile

Grouping Variable	Dependent Variable	p-value	Verbal Interpretation
Sex	Convenience	.247	No significant difference
	Speed	.484	No significant difference
	Accuracy	.184	No significant difference
	Safety And Security	.625	No significant difference
	Staff Support	.545	No significant difference
	Overall	.214	No significant difference
	Importance	.054	No significant difference
Age	Convenience	.007	Significant difference
	Speed	.001	Significant difference
	Accuracy	.000	Significant difference
	Safety And Security	.000	Significant difference
	Staff Support	.000	Significant difference
	Overall	.000	Significant difference
	Importance	.000	Significant difference
Frequency of Using Cashless Payment	Convenience	.019	Significant difference
	Speed	.271	No significant difference
	Accuracy	.017	Significant difference
	Safety And Security	.065	No significant difference
	Staff Support	.009	Significant difference
	Overall	.027	Significant difference
	Importance	.003	Significant difference

The table shown above is based on the survey questionnaire deliberately answered by hotels guests in selected 3-star hotels in the City of Manila. The result shows whether there are significant differences between the guests' perception when grouped according to their profile. In terms of Sex There is no significant difference in aspects such as Convenience, Speed, Accuracy, Safety and Security, Staff Support, Overall Satisfaction, and Importance based on gender (Sex) as indicated by p-values greater than 0.05. In terms of Age significantly influences all aspects, including Convenience, Speed, Accuracy, Safety and Security, Staff Support, Overall Satisfaction, and Importance, with p-values less than 0.05. This suggests that different age groups have distinct perceptions or preferences in these areas. In terms of Frequency of Using Cashless Payment the frequency of using cashless payment significantly impacts most aspects, such as Convenience, Accuracy, Staff Support, Overall Satisfaction, and Importance, with p-values less than 0.05. However, it does not significantly affect Speed and Safety and Security, where p-values are above 0.05. This implies that the frequency of cashless payment usage plays a role in shaping perceptions in these areas, except for Speed and Safety and Security, where it has a lesser impact.

Therefore, based on the result shown above, there is a significant difference between the perception of the guest on the importance of cashless payment transactions in selected 3-Star Hotels in the City of Manila when grouped into their profile. This signifies the perception and the distinction of every individual guest. Thus, the null hypothesis is rejected due to the evaluated and proven findings.

5. Conclusion

Among the hotels guests of 3-star hotels, the most favorable cashless payment method is the use of "E-wallets" as it is an emerging, user-friendly, and Versatile.

Guests value the importance of cashless payment method and choose the convenience and ease of use are paramount factors, but speed, accuracy, safety, and staff support also hold considerable importance, collectively contributing to a positive guest experience.

The importance of the implementation of cashless payment methods to overall experience in these 3-Star Hotels emphasizes the crucial role of cashless payment methods in shaping the overall customer experience in the hospitality industry. Prioritizing convenience, projecting a modern image, offering pre-authorized payments, ensuring contactless experiences, enhancing security, and providing currency exchange alternatives are vital for

meeting the evolving expectations of technologically aware guests. In today's dynamic world, where technology and safety are paramount, cashless payments have become increasingly essential for all customers.

Lastly there is a significant difference between the perceptions of the guest on the importance of cashless payment transactions in selected 3-Star hotels in city of Manila when grouped into their profile due to the age differences of male and female and how they frequently use cashless payment due to their perspective and behavior.

Based on the findings from the comprehensive study and the wealth of evidence gathered, it is evident that cashless payment transactions play a pivotal role in today's world of technological advancement. As such, we strongly recommend the following:

To the **Hotels Managers** - as a channel of 3-star hotels in the City of Manila to prioritize the adoption of cashless payment methods, particularly E-wallets, in their operations. E-wallets have proven to be the preferred and extensively used payment method among the majority of our study's participants, making them a vital choice for enhancing the guest experience.

In addition to adopting E-wallets, the researchers also recommend that these hotels actively promote and offer other cashless payment methods, including Credit cards, Debit cards, and net banking and to have assistance for other guest that didn't know how to utilize cashless payment transaction. Diversifying payment options ensures that guests have a range of convenient and secure choices, catering to various preferences and needs. By doing so, hotels can cater to a broader customer base and align their services with the evolving expectations of tech-savvy and security-conscious guests.

To the **hotels administrators**, the researchers recommend embracing a variety of cashless payment options, with a primary focus on E-wallets, to enhance the overall guest experience and also position 3-star hotels in the City of Manila at the forefront of the hospitality industry's technological transformation. This strategic move will not only satisfy the current demands of guests but also ensure the long-term competitiveness and success of these establishments in an increasingly digital and innovative world.

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