THE ROLE OF DIGITAL PAYMENT SYSTEM IN CUSTOMERS' TRANSACTIONAL CHALLENGES AT LA LA MART ON CONGRESSIONAL TOWN CENTER, QUEZON CITY

ABSTRACT

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As the world rapidly embraces digital transformation, small retail businesses like La La Mart in Quezon City are adapting to meet the evolving expectations of modern consumers. This study investigates the role of digital payment systems—such as GCash and PayMaya—in addressing common transactional challenges, including long queues, system delays, and payment errors. Additionally, it examines how these technologies contribute to improved customer satisfaction and enhanced financial security. The researchers employed a descriptive-quantitative research design, utilizing survey questionnaires distributed to 50 customers of La La Mart. Simple random sampling was used to ensure equal representation among respondents. The study focused on customer experiences with digital payment platforms. Collected data were analyzed using frequency counts, weighted means, and ranking methods to evaluate customer perceptions and identify common challenges associated with the use of digital payment systems. The findings reveal that the majority of La La Mart customers are aged 18 to 30, with women comprising the larger portion of respondents. Among the available digital payment options, GCash emerged as the most preferred platform. Overall, respondents agreed that digital payment systems significantly enhanced transaction speed and provided a reasonable level of financial security. Nevertheless, common challenges were reported, including slow internet connectivity, application downtimes, and user-side errors. Despite these issues, customers consistently expressed strong agreement regarding the convenience, efficiency, and user-friendliness of digital payment systems. The study concludes that digital payment systems significantly improve transactional reliability and foster greater user confidence, particularly when reinforced by security features such as biometric authentication and real-time notifications. However, recurring issues—including poor internet connectivity and delayed refund processing—underscore the need for further improvement. These findings emphasize the critical role of customer education, responsive technical support, and robust infrastructure development in ensuring a seamless and secure digital payment experience.

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