

ADOPTION OF TECHNOLOGY PAYMENT IN BOOSTING PRODUCTIVITY OF SELECTED FOOD AND BEVERAGE BUSINESSES IN DON ANTONIO, QUEZON CITY: A BASIS FOR IMPLEMENTATION STRATEGIES

ABSTRACT

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KEYWORDS

*technology payment; food and
beverage; implementation
strategies; digital adoption;
productivity; adoption
technology*

ARTICLE ID

AASGBCPJMRA-B04918

This study investigates the efficiency of technology payment systems in boosting productivity among food and beverage businesses in Don Antonio, Quezon City, and develops implementation strategies based on identified challenges and adoption levels. With increasing demand for convenience and digital integration, mobile and terminal-device payments are becoming more prevalent. However, micro and small enterprises often face financial constraints, limited technical expertise, and user errors. The research is grounded in the theory that technology adoption enhances productivity through streamlined operations and improved customer service (Akenferi et al., 2002). A descriptive quantitative design is employed, with purposive sampling of sixteen respondents—owners and staff—across six local food and beverage businesses. Structured questionnaires measure four dimensions: technology characteristics, precursors of utilization, practices, and performance impact. Data analysis includes frequency distributions, weighted means, two-way ANOVA to examine differences by business profile, and ranking of implementation challenges. Most businesses were well established and had adopted terminal-based payment systems, which moderately improved productivity by accelerating transaction speed and enhancing customer service. Technology characteristics, precursors of utilization, practices, and performance impact all demonstrated moderate to high contributions to operational efficiency. Two-way ANOVA revealed no significant differences in adoption levels based on business type, indicating uniform perceptions of digital payment benefits. The most prevalent challenge was user error, followed by concerns about costs and technical support. The findings indicated that technology payment systems significantly enhanced productivity and customer satisfaction when effectively implemented. User error emerged as the primary barrier, highlighting the need for ongoing technical support and training. As a result, recommendations include upgrading point-of-sale systems, strengthening cybersecurity measures, conducting employee training programs, and launching customer education campaigns. The study also advised maintaining traditional payment options for inclusivity and establishing backup systems to ensure continuity during technical failures. These insights provide practical guidance for food and beverage businesses transitioning to digital payments and inform policymakers on strategies to promote financial inclusion and economic growth in the sector.

RECOMMENDED CITATION

Guibao, G., Luceño, L., Parallag, M. C., Quiseo, R., & Wenceslao, M. (2025). Adoption of Technology Payment in Boosting Productivity of Selected Food and Beverage Businesses in Don Antonio, Quezon City: A Basis for Implementation Strategies. *Ascendens Asia Singapore – Bestlink College of the Philippines Journal of Multidisciplinary Research Abstracts*, 7(2), 62.