PERCEIVE USEFULNESS OF G- CASH PAYMENT IN SMALL RETAIL BUSINESS

ABSTRACT

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This study aims to assess the viability and future potential of the perceived usefulness of GCash as a payment method in small retail businesses. The research underscores the effectiveness of GCash in enhancing operational efficiency, improving customer convenience, and strengthening financial management, making it a valuable tool for the growth and sustainability of small enterprises. This study utilized a descriptive-quantitative research design to examine the perceived usefulness of GCash as a payment method among small retail businesses. A total of 50 small retail establishments in Novaliches, Quezon City, were selected through convenience sampling. The sample consisted of 10 sari-sari stores, 10 ukay-ukay stalls, 10 rice retailers, 10 milk tea shops, and 10 beauty product stores. Data were collected through a structured survey questionnaire, designed to assess the impact of GCash on business efficiency, customer transactions, and financial management. The quantitative approach allowed for statistical analysis and interpretation of the gathered data. The results of the study indicate that the respondents, who are directly involved in offering therapeutic products or services, provided varying perceptions of digital payment systems. The weighted mean scores revealed a rating of 2.54 for satisfaction, 3.11 for convenience, and 3.16 for security, with an overall weighted mean of 2.93. These findings suggest a moderate level of approval for the use of digital payments in this context. The researchers recommend that businesses encourage customers to share feedback on their experiences with digital payment methods. By addressing user concerns and making continuous improvements, retailers can enhance the overall customer experience, increase satisfaction, and build customer loyalty. Understanding customer preferences and aligning GCash payment systems with their needs can significantly enhance the overall shopping experience, particularly within the small retail sector. The findings also indicate that consumers who use GCash tend to spend more per transaction on average compared to those who pay with cash. This suggests that digital payments may encourage impulse buying, potentially leading to increased overall sales for small retailers.

RECOMMENDED CITATION

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