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Acceptance, Behavioral Intention, and Usage among Clients of a Government Office on Mobile Payment Services

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Abstract. Mobile payment services (MPS) have revolutionized the banking sector, providing consumers with a convenient and secure method for conducting financial transactions. This shift towards digital finance is evident globally. The ASEAN region has also experienced a significant transformation in consumer behavior and retail landscapes due to mobile payment adoption. In the Philippines, MPS holds immense potential for promoting financial inclusion. However, despite this potential, mobile payment usage remains low compared to other ASEAN nations. this study aimed to assess the level of acceptance, behavioral intention, and usage of MPS among clients of a government office in a rural municipality in Southern Negros. Specifically, it investigated the relationships between acceptance and usage of MPS, behavioral intention and usage of MPS, and usage and behavioral intention. This study employed a descriptive-correlational research design with the randomly sampled 528 clients of a government office. This study utilized an adapted and modified questionnaire tailored to investigate mobile payment usage and acceptance among taxpayers in a rural municipality in the Philippines. While drawing inspiration from the Unified Theory of Acceptance and Use of Technology (UTAUT) model, the questionnaire was adapted to address the unique context of this research. The collected data were subjected to both descriptive and correlational analyses using mean, standard deviation, frequency count, and percentage distribution. Meanwhile, correlational analysis using Shapiro-Wilk tests was employed to investigate the relationships among acceptance, behavioral intention, and actual usage. Results revealed very high acceptance and intention levels with varied usage patterns. Individual taxpayers scored higher than businesses across measures. Strong positive correlations existed between acceptance, intention, and usage. Performance Expectancy ranked highest among factors. Despite similar acceptance levels, individual taxpayers used MPS significantly more than businesses.

Keywords. Acceptance, behavior intention, usage of mobile payment, descriptive, comparative, government office, Philippines

1. Introduction

Mobile payment services (MPS) have revolutionized the banking sector, providing consumers a convenient and secure method for conducting financial transactions [1]. This shift towards digital finance is evident globally. In North America, the number of digital banking users is projected to surge by 2025 as more people embrace digital financial management [2]. Europe is witnessing a similar trend, with mobile payment options and banking apps gaining popularity, particularly for peer-to-peer transfers and daily transactions. In Africa, M-Pesa has

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been a catalyst for financial inclusion, extending banking services to millions of previously unbanked and underbanked individuals [3]. The COVID-19 pandemic further accelerated this global shift towards mobile payment adoption as consumers sought contactless transaction options [4]. This growth trajectory is underscored by the projected Compound Annual Growth Rate (CAGR) of over 25% for the worldwide mobile payment market between 2020 and 2028 [5].

The ASEAN region has also experienced a significant transformation in consumer behavior and retail landscapes due to mobile payment adoption. In Indonesia, while digital payment systems present both opportunities and challenges in the era of Industry 4.0, the benefits outweigh the limitations, making the advancement of these systems inevitable [6]. The e-commerce sector in Thailand has experienced rapid expansion in mobile banking, largely propelled by consumers' perceptions of ease of use and usefulness [7]. In a similar vein, Vietnam has established the VECITA initiative, designed to foster cross-border e-commerce activities and encourage the uptake of mobile payments [8]. This swift regional growth is significantly boosted by the substantial unbanked population across ASEAN, which stands at 70% and considerably surpasses the global average [9].

In the Philippines, MPS holds immense potential for promoting financial inclusion. However, despite this potential, mobile payment usage remains low compared to other ASEAN nations. The Bangko Sentral ng Pilipinas [10] attributes this to concerns about security, trust, and a lack of consumer awareness. To address this, Valencia et al. [11] advocate for improvements in infrastructure, regulatory support, and consumer education. Furthermore, Quimba et al. [12] emphasize the necessity of bridging the digital divide and ensuring universal accessibility. They propose strategies such as providing affordable internet access and offering digital skills training to enhance mobile payment usage [13].

Even in a rural municipality in Southern Negros, residents are increasingly using MPS, driven by improved internet access and the growing number of businesses accepting them. This aligns with the Bangko Sentral ng Pilipinas' [10] observations of growing mobile payment adoption in rural areas to promote financial inclusion. Nevertheless, unlocking the full potential of mobile payments for inclusive economic growth necessitates identifying the precise factors that influence their acceptance, behavioral intention, and actual usage in this rural setting.

Existing studies in the Philippines have explored factors influencing mobile payment acceptance, with many emphasizing the link between acceptance and subsequent behavioral intention and usage. Almonte et al. [14] connected usefulness and risk perception to adoption, while Cacas et al. [15] focused on risk, ease of use, rebates, and social influence among Gen-X. Prasetyo [16] linked behavioral intention to usage and loyalty, and examined ease of use, usefulness, risk, and trust. Valencia et al. [11] emphasized ease of use and trustworthiness. However, Raon et al. [17] found no significant correlation between traditional technology acceptance factors and behavioral intention, challenging common assumptions about the drivers of mobile payment adoption in the Philippines. While these studies provide valuable insights, they primarily focus on urban settings. Research specifically examining mobile payment acceptance, usage, and behavioral intention in rural areas remains limited, representing a gap this study aims to address.

Therefore, this study aimed to assess the level of acceptance, behavioral intention, and usage of MPS among clients of a government office in a rural municipality in Southern Negros. Specifically, it investigated the relationships between acceptance and usage of MPS, behavioral intention and usage of MPS, and usage and behavioral intention. The findings informed the

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development of a targeted Mobile Payment Information Drive Campaign and the Strategic Implementation Plan to promote financial inclusion within the rural municipality.

2. Framework of the Study

This study proposes that the acceptance of mobile payment services significantly impacts both the intention to use them and their actual usage, consistent with Venkatesh et al.'s [18] Unified Theory of Acceptance and Use of Technology 2 (UTAUT2). The UTAUT2 model establishes that acceptance, defined by constructs such as performance expectancy, effort expectancy, and social influence, directly leads to behavioral intentions and subsequent technology use.

The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) provides a robust framework for comprehending and forecasting the adoption and ongoing use of technology, achieved by pinpointing crucial elements that affect user acceptance. Venkatesh et al. [18] identified these elements as performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and trust. These influential factors shape users' perceptions, ultimately impacting their intentions and subsequent behaviors. Within this model, the intention to use, alongside facilitating conditions and habit, is posited to directly affect actual technology usage.

This research employed the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) to explore the acceptance, behavioral intention, and actual utilization of mobile payment services among taxpayers in a specific rural Philippine municipality. The study sought to comprehensively understand how the eight constructs of the UTAUT2 model influenced users' intentions and behaviors, thereby contributing to the knowledge of mobile payment service adoption within this distinct setting.

3. Methodology

This study employed a descriptive-correlational research design to assess the level of acceptance, behavioral intention, and usage of mobile payment services among clients of a government office in a rural municipality in the Philippines. The respondents for this study were the 528 clients of a government office who were obligated to pay taxes, fees, or charges to the local government unit of the rural municipality in Southern Negros based on the 2023 record of the said LGU. This included business taxpayers, community taxpayers, real property taxpayers, and those who paid fees and charges for services or permits. Stratified random sampling techniques were employed in this study.

Table 1. Distribution of the Respondents

Client Type	N	n	%
Individual Payers	10,825	372	70
Entities/Businesses	260	156	30
Total	**11,085**	**528**	**100**

This study utilized an adapted and modified questionnaire tailored to investigate mobile payment usage and acceptance among taxpayers in a rural municipality in the Philippines. While drawing inspiration from the Unified Theory of Acceptance and Use of Technology (UTAUT) model developed by Venkatesh et al. [18], the questionnaire was adapted to address the unique context of this research. The instrument underwent rigorous validation through expert review by 10 experts using Lawshe's [19] Content Validity Ratio (CVR), with

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results compared against Lawshe's table of critical values, followed by pilot testing with 30 individuals sharing similar characteristics with the intended respondents to assess reliability using Cronbach's alpha. The validation yielded strong results: a Content Validity Index (CVI) of 0.96, indicating 96% of items were deemed appropriate by experts and exceeding the 0.80 threshold, and a Cronbach's alpha of 0.97, demonstrating exceptional internal consistency that surpasses both minimum (0.70) and preferred (0.90) benchmarks for reliable measurement.

To address the research questions and hypotheses, the collected data were subjected to both descriptive and correlational analyses. Descriptive statistics, such as mean, standard deviation, frequency count, and percentage distribution, provided a summary of taxpayers' levels of mobile payment service acceptance, usage, and behavioral intention. Meanwhile, correlational analysis was employed to investigate the relationships among acceptance, behavioral intention, and actual usage. Prior to this, Kolmogorov-Smirnov and Shapiro-Wilk tests assessed data normality. Results showed significant departures from normality for acceptance ($D = 0.062$, $p = 0.001$), behavioral intention ($D = 0.056$, $p = 0.004$), and usage ($D = 0.089$, $p = 0.000$). Shapiro-Wilk tests confirmed these findings with all p-values below 0.05. Since the data did not meet the normality assumptions required for parametric methods, Spearman's rank-order correlation was used to examine these relationships.

To uphold the ethical integrity of this study, the researcher adhered to the ethical guidelines established by the Philippine Health Research Ethics Board (PHREB). Throughout the research process, the fundamental principles of respect for persons, beneficence, and justice were consistently incorporated.

4. Results and Discussions

4.1 Degree of Acceptance among the Clients of a Government Office on MPS

The empirical analysis reveals very high overall levels of acceptance (M=3.37, SD=0.37) and behavioral intention (M=3.36, SD=0.37) toward mobile payment services, with Performance Expectancy standing as the strongest factor (M=3.48, SD=0.47), indicating clients strongly recognize the utility value of mobile payment technologies regardless of their current adoption status. Individual Taxpayers consistently showed stronger acceptance and intention than Entity/Business Owners, who rated Effort Expectancy, Social Influence, Hedonic Motivation, Price Value, and Trust more moderately. Current users demonstrated very high ratings across all dimensions, while non-users exhibited their largest gaps in Social Influence, Facilitating Conditions, Habit, and Trust. These findings highlight significant adoption potential if interventions target the specific barriers faced by businesses and non-users.

Table 3A. Degree of Acceptance among the Clients of a Government Office on Mobile Payment Services

Variable	Performance Expectancy			Effort Expectancy			Social Influence			Facilitating Conditions			Hedonic Motivation		
	M	SD	Int	M	SD	Int	M	SD	Int	M	SD	Int	M	SD	Int
Type of Clients															
ITP	3.53	0.47	VH	3.53	0.44	VH	3.34	0.50	VH	3.42	0.46	VH	3.36	0.49	VH
EBO	3.35	0.44	VH	3.22	0.46	Hi	3.16	0.48	Hi	3.27	0.42	VH	3.14	0.45	Hi
Mobile Payment Services Adoption															
User	3.51	0.48	VH	3.51	0.45	VH	3.34	0.51	VH	3.43	0.45	VH	3.37	0.47	VH
Non-user	3.42	0.42	VH	3.31	0.48	VH	3.13	0.44	Hi	3.21	0.42	Hi	3.10	0.47	Hi
Whole	***3.48***	***0.47***	***VH***	***3.45***	***0.46***	***VH***	***3.29***	***0.50***	***VH***	***3.37***	***0.45***	***VH***	***3.30***	***0.49***	***VH***

1.00-1.75=Very Low (VL), 1.76-2.50=Low (Lo), 2.51-3.25=High (Hi), 3.26-4.00=Very High (VH)

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Mean (M), Standard Deviation (SD), Interpretation (Int)

The very high degree of acceptance across all dimensions indicates strong recognition of mobile payment services' benefits among clients in this rural municipality. The notable difference between individual taxpayers and business entities reflects a consistent pattern where individuals show greater acceptance than businesses. While both groups highly value Performance Expectancy, business entities rated Effort Expectancy, Social Influence, Hedonic Motivation, Price Value, and Trust lower than individual taxpayers. This suggests businesses may perceive mobile payment services as less user-friendly, experience fewer social benefits, enjoy the process less, see less value for money, and have more trust concerns when considering adoption. The gap between users and non-users is expected, yet interestingly, even non-users show high acceptance, revealing potential for increased adoption if specific barriers are addressed.

Table 3B. Degree of Acceptance among the Clients of a Government Office on Mobile Payment Services

Variable	Price Value			Habit			Trust			Acceptance		
	M	SD	Int	M	SD	Int	M	SD	Int	M	SD	Int
Type of Clients												
ITP	3.43	0.48	VH	3.46	0.47	VH	3.41	0.46	VH	3.43	0.37	VH
EBO	3.22	0.43	Hi	3.26	0.44	VH	3.17	0.41	Hi	3.24	0.35	Hi
Mobile Payment Services Adoption												
User	3.44	0.46	VH	3.47	0.45	VH	3.42	0.44	VH	3.44	0.35	VH
Non-user	3.15	0.44	Hi	3.18	0.47	Hi	3.13	0.46	Hi	3.18	0.36	Hi
Whole	***3.37***	***0.47***	***VH***	***3.40***	***0.47***	***VH***	***3.34***	***0.46***	***VH***	***3.37***	***0.37***	***VH***

1.00-1.75=Very Low (VL), 1.76-2.50=Low (Lo), 2.51-3.25=High (Hi), 3.26-4.00=Very High (VH)
Mean (M), Standard Deviation (SD), Interpretation (Int)

The high ratings for Performance Expectancy align with numerous studies based on UTAUT2, which consistently identify Performance Expectancy as a primary, often the strongest, predictor of behavioral intention to adopt mobile payments and other technologies [20]. The observed difference between individual taxpayers and business entities resonates with research by Rofiq and Hidayah [21] highlighting specific barriers faced by MSMEs, such as concerns about trust and security, connectivity issues, and integration challenges, which can temper acceptance compared to individual users who may prioritize personal convenience. Baliyang [22] similarly identified trust concerns as key factors affecting microenterprise adoption of cashless payments in the Philippines. The high overall acceptance in this rural setting exists despite known challenges like infrastructure limitations often present in such areas. However, the gap between high acceptance (even among non-users) and variable actual usage underscores that positive acceptance or intention does not automatically translate into consistent use behavior, particularly if facilitating conditions are inadequate or practical implementation barriers persist.

4.2 Degree of Behavioral Intention among the Clients of a Government Office on MPS

The clients of a government office exhibit very high behavioral intention to use mobile payment services (M=3.36, SD=0.37). The data reveals significant disparities between Individual Taxpayers (M=3.42) and Business Entities (M=3.22), with the most significant gaps

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appearing in Effort Expectancy, Habit, and Price Value dimensions. Similarly, current users showed substantially stronger behavioral intention (M=3.42, SD=0.34) than non-users (M=3.18, SD=0.38), where current users scored equally high in both Effort Expectancy and Habit (M=3.39). Notably, Performance Expectancy (M=3.44, SD=0.45) remains highly rated across all segments, including businesses and non-users, suggesting universal recognition of mobile payment utility despite varied levels of intention.

Table 4A. Degree of Behavioral Intention among the Clients of a Government Office on Mobile Payment Services

Variable	Performance Expectancy			Effort Expectancy			Social Influence			Facilitating Conditions			Hedonic Motivation		
	M	SD	Int	M	SD	Int	M	SD	Int	M	SD	Int	M	SD	Int
Type of Clients															
ITP	3.46	0.45	VH	3.47	0.44	VH	3.40	0.49	VH	3.40	0.46	VH	3.36	0.49	VH
EBO	3.35	0.46	VH	3.18	0.50	Hi	3.16	0.44	Hi	3.20	0.35	Hi	3.16	0.41	Hi
Mobile Payment Services Adoption															
User	3.45	0.48	VH	3.46	0.48	VH	3.39	0.46	VH	3.41	0.43	VH	3.37	0.46	VH
Non-user	3.39	0.36	VH	3.24	0.39	Hi	3.15	0.50	Hi	3.16	0.43	Hi	3.11	0.48	Hi
Whole	***3.44***	***0.45***	***VH***	***3.39***	***0.47***	***VH***	***3.33***	***0.48***	***VH***	***3.34***	***0.44***	***VH***	***3.30***	***0.48***	***VH***

1.00-1.75=Very Low (VL), 1.76-2.50=Low (Lo), 2.51-3.25=High (Hi), 3.26-4.00=Very High (VH)
Mean (M), Standard Deviation (SD), Interpretation (Int)

Strong behavioral intention scores reflect clients' willingness to adopt or continue using mobile payment services despite rural setting limitations. Individual taxpayers score consistently higher than business entities across all dimensions, mirroring the pattern seen in acceptance levels. This difference appears most pronounced in Effort Expectancy, Habit, and Price Value, suggesting businesses face greater challenges with perceived ease of use, forming payment habits, and recognizing value for money that affect their intention to use MPS. The strong Performance Expectancy ratings across all groups indicate widespread belief in MPS utility regardless of current usage status. Even non-users display high behavioral intention, hinting at the unrealized potential for adoption if specific barriers can be addressed. Interestingly, current users scored equally high in both Effort Expectancy and Habit, suggesting that mobile payments have become routine for many individuals in this rural setting and that they find the technology increasingly easy to use.

Table 4B. Degree of Behavioral Intention among the Clients of a Government Office on Mobile Payment Services

Variable	Price Value			Habit			Trust			Behavior Intention		
	M	SD	Int	M	SD	Int	M	SD	Int	M	SD	Int
Type of Clients												
ITP	3.44	0.44	VH	3.47	0.46	VH	3.41	0.44	VH	3.42	0.37	VH
EBO	3.21	0.41	Hi	3.21	0.39	Hi	3.20	0.38	Hi	3.22	0.31	Hi
Mobile Payment Services Adoption												
User	3.44	0.44	VH	3.46	0.43	VH	3.41	0.42	VH	3.42	0.34	VH
Non-user	3.18	0.40	Hi	3.19	0.45	Hi	3.16	0.42	Hi	3.18	0.38	Hi
Whole	***3.37***	***0.45***	***VH***	***3.39***	***0.45***	***VH***	***3.35***	***0.44***	***VH***	***3.36***	***0.37***	***VH***

1.00-1.75=Very Low (VL), 1.76-2.50=Low (Lo), 2.51-3.25=High (Hi), 3.26-4.00=Very High (VH)
Mean (M), Standard Deviation (SD), Interpretation (Int)

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The data strongly supports the core principles of the Unified Theory of Acceptance and Use of Technology (UTAUT). Venkatesh et al. [18] established Performance Expectancy as the most reliable predictor of adoption intention, which the findings confirm. The stark contrast between individual taxpayers and business entities mirrors what Rofiq and Hidayah [21] discovered about MSMEs facing unique obstacles, trust concerns, and connectivity problems specifically that individuals simply do not encounter. Valencia et al. [11] further illuminate understanding by showing how generational differences shape mobile payment intentions throughout the Philippines. Despite the rural location studied and its infrastructure challenges, remarkably high intention scores were found. However, actual usage does not match these intentions, especially for businesses. This disconnect perfectly illustrates what Venkatesh et al. [18] theorized: positive intention alone does not guarantee actual use. Bal-iyang's [22] recent work with Baguio City microenterprises confirms that businesses often remain stuck between intention and implementation when facilitating conditions are not adequate.

4.3 Extent of Usage among the Clients of a Government Office on MPS

The MPS usage data reveals a complex adoption landscape with high variability (M=2.74, SD=1.11) across client segments. While Performance Expectancy, Effort Expectancy, and Habit (all M=2.77) drive overall usage, a stark divide exists between individual taxpayers (M=3.00, SD=0.96) and business entities (M=2.14, SD=1.20). Business entities particularly struggle with Performance and Effort Expectancy dimensions (both M=1.70). This client-type gap, combined with the binary pattern between users (M=3.11) and non-users (M=1.69), identifies a critical disconnect between MPS acceptance and actual usage behavior, pointing to specific barriers preventing businesses from translating their positive perceptions into consistent digital payment adoption.

Table 5A. Extent of Usage among the Clients of a Government Office on Mobile Payment Services

Variable	Performance Expectancy			Effort Expectancy			Social Influence			Facilitating Conditions			Hedonic Motivation		
	M	SD	Int	M	SD	Int	M	SD	Int	M	SD	Int	M	SD	Int
Type of Clients															
ITP	3.13	0.93	Hi	3.14	0.89	Hi	2.96	1.00	Hi	2.99	0.98	Hi	2.97	0.98	Hi
EBO	1.70	1.13	VL	1.70	1.12	VL	2.12	1.19	Lo	2.13	1.20	Lo	2.11	1.19	Lo
Mobile Payment Services Adoption															
User	3.00	1.02	Hi	3.03	1.00	Hi	3.07	0.91	Hi	3.10	0.88	Hi	3.08	0.88	Hi
Non-user	2.21	1.28	Lo	2.16	1.23	Lo	1.66	1.05	VL	1.68	1.07	VL	1.66	1.06	VL
Whole	***2.77***	***1.16***	***Hi***	***2.77***	***1.14***	***Hi***	***2.71***	***1.13***	***Hi***	***2.74***	***1.12***	***Hi***	***2.72***	***1.12***	***Hi***

1.00-1.75=Very Low (VL), 1.76-2.50=Low (Lo), 2.51-3.25=High (Hi), 3.26-4.00=Very High (VH)
Mean (M), Standard Deviation (SD), Interpretation (Int)

The distinct gap between individual and business usage represents a critical finding. Despite both groups showing positive acceptance and behavioral intention, businesses struggle significantly with the Performance and Effort Expectancy dimensions, suggesting specific implementation barriers that individuals do not encounter. The high standard deviation for businesses indicates considerable variation within this group, with some entities finding adoption more feasible than others. This binary pattern between consistent and minimal users highlights how organizational factors such as system integration challenges, staff training requirements, and operational disruptions create friction that personal users do not experience. The data reveals that Performance Expectancy, Effort Expectancy, and Habit are the strongest

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usage drivers overall. Yet, the substantial intention-behavior gap, particularly pronounced for businesses, demonstrates how theoretical acceptance does not automatically translate to practical implementation. This significant variance in usage compared to more consistent acceptance measures suggests that while mobile payment value propositions are widely recognized, actual adoption requires addressing specific operational barriers rather than merely promoting perceived benefits.

Table 5B. Extent of Usage among the Clients of a Government Office on Mobile Payment Services

Variable	Price Value			Habit			Trust			Usage		
	M	SD	Int	M	SD	Int	M	SD	Int	M	SD	Int
Type of Clients												
ITP	2.99	1.00	Hi	3.04	1.00	Hi	3.02	1.00	Hi	3.00	0.96	Hi
EBO	2.12	1.20	Lo	2.15	1.23	Lo	2.13	1.20	Lo	2.14	1.20	Lo
Mobile Payment Services Adoption												
User	3.09	0.90	Hi	3.14	0.89	Hi	3.12	0.89	Hi	3.11	0.85	Hi
Non-user	1.70	1.11	VL	1.72	1.14	VL	1.68	1.09	VL	1.69	1.09	VL
Whole	***2.73***	***1.13***	***Hi***	***2.77***	***1.14***	***Hi***	***2.76***	***1.14***	***Hi***	***2.74***	***1.11***	***Hi***

1.00-1.75=Very Low (VL), 1.76-2.50=Low (Lo), 2.51-3.25=High (Hi), 3.26-4.00=Very High (VH)
Mean (M), Standard Deviation (SD), Interpretation (Int)

The results align with established technology adoption research. Performance Expectancy's strong influence confirms UTAUT's identification of PE as a primary predictor of behavioral intention [18, 23], consistent with recent studies across various contexts. The observed intention-behavior gap for small businesses reflects documented challenges in Philippine MSMEs. While Simon and Suarez [24] identified factors influencing behavioral intention, this study highlights the specific challenges in converting intention to sustained usage, including trust and security concerns like fraud fears and data privacy worries that persist even when perceived benefits exist. Rural infrastructure limitations, particularly inadequate internet connectivity, continue to constrain digital financial inclusion. The substantial intention-usage gap, especially for businesses, stems from organizational and ecosystem barriers. FSG [25] found that MSMEs face capability gaps, infrastructure limitations, and security concerns that individual users do not typically encounter. This situation validates UTAUT's principle that adequate Facilitating Conditions supporting organizational and technical infrastructure are essential for translating positive intentions into actual behavior [18], as implementation hurdles can prevent adoption regardless of user intent.

4.4 Relationship between Acceptance and Behavioral Intention of Clients on MPS

Statistical analysis reveals a strong positive correlation between acceptance and behavioral intention ($r_s=0.814$, $p<0.001$) among clients of a government office regarding mobile payment services. This highly significant correlation indicates that as acceptance levels increase, behavioral intention similarly strengthens, confirming a robust relationship between these variables. The correlation coefficient of 0.814 represents one of the strongest relationships identified in this study, demonstrating that acceptance serves as a powerful predictor of clients' intentions to use mobile payment services in this rural setting.

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Table 6. Relationship between Acceptance and Behavioral Intention among the Clients of a Government Office on Mobile Payment Services

Variable	r_s	df	p
Acceptance and Behavioral Intention	0.814*	526	0.000

Note: *correlation is significant when $p \leq 0.05$

This strong positive relationship underscores the critical role of acceptance in fostering behavioral intention toward mobile payment services. When clients recognize and appreciate the benefits of mobile payments, they develop correspondingly strong intentions to use these services. The correlation's strength suggests that interventions targeting acceptance factors, particularly Performance Expectancy, which scored highest among UTAUT2 dimensions, could effectively enhance behavioral intention. For government offices seeking to promote mobile payment adoption, these findings highlight the importance of addressing acceptance barriers first, as these directly influence intention formation. The correlation provides empirical support for focusing initial efforts on building positive perceptions of mobile payment utility, ease of use, and trustworthiness to stimulate stronger usage intentions.

The observed correlation strength finds resonance within the broader literature on digital payment adoption, although direct comparisons are complex due to varying contexts and methodologies. For instance, a study by Valencia et al. [11] examining mobile payment adoption among Generation X consumers in the Philippines reported a strong positive relationship between attitude towards mobile payment and behavioral intention. While attitude is a key component of acceptance, other studies highlight the complexity of factors influencing intention. Research conducted during the COVID-19 pandemic, which significantly accelerated digital payment adoption, found that factors like perceived usefulness and performance significantly influenced usage continuation intention [26]. Another study focusing on Apple Wallet adoption in the UAE during the pandemic identified mobile user skillfulness as the strongest predictor of intention, followed by perceived usefulness and convenience [5]. These examples illustrate that while acceptance factors consistently play a role, their relative importance and the strength of their relationship with intention can vary depending on the specific technology, user group, and context. Furthermore, it is well-established that positive intentions do not always translate directly into consistent usage behavior, a phenomenon known as the intention-behavior gap [27]. Factors such as implementation barriers, trust, or the influence of habit [28] can moderate the link between intention and actual adoption.

4.5 Relationship between Behavioral Intention and Usage of MPS among Clients

The relationship between behavioral intention and usage showed a moderately strong and statistically significant correlation ($r_s=0.678$, $p<0.001$). This indicates that clients' intentions to use mobile payment services are a meaningful predictor of their usage in this rural context. While this correlation is similar to the acceptance-usage relationship, it is notably weaker than the previously examined acceptance-intention relationship. This behavioral intention-usage correlation highlights the classic intention-behavior gap often observed in technology adoption research, suggesting that significant barriers exist in this rural setting that prevents intentions from translating directly into mobile payment usage.

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Table 7. Relationship between Behavioral Intention and Usage among the Clients of a Government Office on Mobile Payment Services

Variable	r_s	df	p
Behavioral Intention and Usage	0.678*	526	0.000

Note: *correlation is significant when p≤0.05

This moderate correlation strength reveals that behavioral intention explains less than half of the variance in usage behaviors, indicating an incomplete prediction. Several factors likely contribute to this intention-usage gap. First, limited physical infrastructure in rural areas might hinder clients from acting on their intentions. Second, technical difficulties during usage attempts could discourage continued engagement despite initial positive intentions. Third, the availability of competing payment options might divert clients from mobile payments even to use them. Practically, these findings suggest that while cultivating strong behavioral intentions is important, government offices must implement targeted interventions to address the specific barriers preventing positive intentions from becoming consistent behaviors. Such interventions could include technical support systems, user-friendly interfaces, and educational initiatives designed to bridge the gap between intending to use mobile payments and actual usage.

Recent research explores technology adoption factors and the intention-usage relationship, with findings often varying by context. For instance, a study on mobile payment adoption in the Philippines found that attitude predicted intention across generations. However, Generation X valued usefulness and ease of use, while Generation Y prioritized trustworthiness and lifestyle compatibility [11]. This emphasizes how demographic factors and individual perceptions influence adoption intentions. Research during COVID-19 in India demonstrated that health concerns and service quality affected perceived value, satisfaction, and continued use [29]. Additionally, research examines the translation of behavioral intention into specific application outcomes, such as the positive impact of user intention on performance in e-procurement systems in emerging economies like Tanzania [30]. While the direct link between intention and behavior is central to adoption models, the complexities influencing this relationship continue to be investigated across diverse technological and cultural landscapes [31].

4.6 Relationship between Acceptance and Usage of MPS among Clients

The correlation analysis reveals a moderately strong and statistically significant relationship between the acceptance and usage of mobile payment services among government office clients (r_s=0.690, p<0.001). Examining client types, individual taxpayers show a stronger acceptance-usage correlation compared to business entities, indicating that acceptance more readily translates into usage for individuals. Among the UTAUT2 dimensions, Performance Expectancy exhibits the strongest correlation with usage, followed by Trust and Habit, while Social Influence shows the weakest relationship.

Table 8. Relationship between Acceptance and Usage among the Clients of a Government Office on Mobile Payment Services

Variable	r_s	df	p
Acceptance and Usage	0.690*	526	0.000

Note: *correlation is significant when p≤0.05

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This moderate correlation strength suggests that while acceptance significantly influences usage, considerable barriers impede the transition from positive attitudes to actual behavior. Acceptance accounts for approximately half of the variance in usage, indicating a meaningful but not complete prediction. The notable difference in correlation strength between individual taxpayers and business entities highlights distinct adoption pathways. Individual taxpayers demonstrate a more direct link between acceptance and usage, likely due to fewer implementation hurdles and autonomous adoption decisions.

In contrast, businesses experience a substantial acceptance-usage gap, suggesting significant obstacles in implementing mobile payment systems despite positive attitudes. These challenges may include integration issues with existing financial systems, staff training needs, and more complex risk assessments. The dimensional patterns offer further insight: Performance Expectancy's strong correlation indicates that perceived utility is the most powerful driver of usage. Social Influence's weaker relationship suggests peer opinions are less influential for actual usage than acceptance or intention.

These findings, particularly the significant role of Performance Expectancy, Trust, and Habit in driving usage, align with recent mobile payment literature. Systematic reviews identify perceived usefulness, trust, perceived risk, and social influence as key adoption variables in TAM and UTAUT studies [32]. Research on young consumers shows that while performance expectancy affects behavioral intentions, perceived risk and trust moderate the shift from intention to actual usage, supporting our finding that acceptance alone does not guarantee usage. Regional studies reveal that in Malaysia, perceived convenience and security influence digital payment adoption among Generation Z [33], while the Philippines faces broader challenges, such as poor connectivity and low trust that necessitate systemic interventions [12].

Furthermore, understanding the transition from initial acceptance to continued usage involves factors beyond initial drivers; confirmation of expectations, perceived ease of use, perceived usefulness, and satisfaction, alongside managing specific risks like time loss or opportunity cost, are crucial for fostering continuance intentions among consumers [34]. These insights underscore how initial positive perceptions must overcome practical barriers and be reinforced by positive experiences.

Overall, the findings largely support key relationships outlined in UTAUT2 while revealing critical contextual nuances specific to rural Philippine settings. Statistical correlations among acceptance, intention, and usage confirm that technology adoption generally follows a cognitive-to-behavioral progression, although the strength of these relationships varies. Performance Expectancy consistently emerged as the most influential factor across all variables and user groups. However, moderate correlations between intention and usage indicate significant adoption gaps, particularly for businesses. This suggests that UTAUT2 may not fully capture the barriers to implementation in rural contexts. Furthermore, Trust exhibited a strong correlation with usage, underscoring its crucial role in adoption decisions.

A central finding of this study is the stark contrast in adoption patterns between individual taxpayers and business entities. Despite both groups demonstrating high levels of acceptance and intention, individuals reported substantially higher usage rates than businesses. This discrepancy challenges the assumption of uniform adoption pathways and implies that UTAUT2 requires further refinement when applied to organizational contexts. While the framework effectively accounts for cognitive factors in both groups, it appears less equipped to address the complexities that businesses encounter. These complexities include

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system integration requirements, staff training needs, and collective decision-making processes, which are often exacerbated by infrastructure limitations in rural settings.

The research also highlights significant differences between current and non-users, with the former consistently reporting higher ratings across all UTAUT2 dimensions. Interestingly, even non-users exhibited high levels of acceptance, indicating a considerable untapped potential for adoption. The most significant gaps for non-users were observed in social influence, facilitating conditions, habit, and trust. These findings suggest the need for differentiated strategies: approaches focused on building acceptance for individuals and comprehensive implementation support for businesses. The moderate correlation between intention and usage, even among individuals, points to existing barriers for all users in this rural context, likely related to infrastructure and connectivity issues. These insights contribute to a more nuanced application of UTAUT2 by identifying contextual factors that moderate its relationships within government service environments where digital infrastructure constraints impact the translation of positive attitudes into consistent usage behaviors.

5. Conclusion

The findings confirm that acceptance strongly predicts both behavioral intention and usage patterns of mobile payment services among government office clients in rural Southern Negros, validating UTAUT2 theoretical relationships. However, a critical implementation gap emerges where high acceptance and behavioral intention levels do not automatically translate to consistent usage, particularly for business entities. Despite similar acceptance levels, individual taxpayers demonstrate seamless progression from acceptance to usage, while businesses face significant barriers preventing the conversion of positive attitudes into actual behavior. Performance Expectancy emerges as the universal driver across client segments. Yet, the substantial intention-usage disconnect among businesses indicates that perceived utility alone cannot overcome operational and infrastructure constraints in rural settings.

These findings challenge conventional digital transformation approaches that assume uniform adoption pathways, demonstrating the need for differentiated intervention strategies. Rather than broad-based acceptance campaigns, effective rural digital financial inclusion requires targeted implementation support addressing specific client segment needs, particularly businesses requiring system integration assistance and connectivity solutions. This research provides an empirical foundation for evidence-based policy formulation, suggesting that government offices should prioritize comprehensive support systems over simple awareness programs. The study contributes to rural technology adoption literature while offering practical guidance for local government units seeking enhanced digital service delivery and inclusive economic development through strategic mobile payment implementation.

6. Limitations of the Findings

The study's focus on a single government office in one rural municipality limits broader generalization. While statistically adequate, the uneven distribution between individual taxpayers and business entities may have affected comparative analyses. Moreover, the research did not account for variations in business characteristics that could influence technology adoption behaviors.

Self-reported data collected through questionnaires may reflect social desirability bias rather than actual behaviors. The study's cross-sectional nature captures only a moment in time, missing potential seasonal variations in payment patterns. Additionally, despite using the

comprehensive UTAUT2 framework with an added Trust dimension, the instrument may not have captured context-specific factors unique to rural Philippine settings.

7. Practical Value

The practical value of this study lies in its identification of the significant gap between acceptance and actual usage of mobile payment services among business entities in a rural setting. The strong correlations between acceptance, behavioral intention, and usage found among individual taxpayers, contrasted with the weaker adoption among business entities, provide a clear direction for focused strategies.

This disparity reveals a critical opportunity for government offices to develop tailored support systems specifically addressing business client concerns, particularly the challenge of reliable internet connectivity that disproportionately affects far-flung communities where many businesses operate. By targeting the unique barriers that prevent businesses from translating positive acceptance into actual usage, including infrastructure limitations and connectivity issues, especially in far-flung areas that create transaction reliability concerns, government offices can enhance their digital service delivery approach through comprehensive solutions that address both technological adoption and infrastructure development needs.

Such targeted interventions could potentially increase revenue collection efficiency while simultaneously promoting digital financial inclusion in underserved rural communities. Bridging this adoption gap through improved connectivity infrastructure and business-specific support systems would contribute significantly to the development of comprehensive digital payment ecosystems in rural settings, ensuring that geographic isolation does not exclude businesses from participating in digital transformation initiatives.

8. Directions for Future Research

Future research should employ qualitative methods to investigate specific barriers preventing business entities from translating positive acceptance into actual usage. In-depth interviews and focus groups with business owners could uncover operational, cultural, and technical factors not captured by quantitative instruments. Studies examining business-specific needs, integration with existing systems, and enhanced security features would provide valuable insights for developing targeted solutions for this client segment.

Research exploring the differences between individual taxpayers and business entities could inform customized approaches to mobile payment promotion. Longitudinal studies tracking usage changes following targeted interventions would validate strategy effectiveness, while research quantifying economic benefits would strengthen the case for adoption. Such studies could help identify which interventions most effectively bridge the gap between positive attitudes and actual behavior.

Comparative studies across rural municipalities could identify region-specific factors influencing mobile payment adoption, accounting for variations in digital infrastructure, economic development, and cultural attitudes. This research would contribute to understanding how government-led digital payment initiatives fit within broader financial inclusion strategies. These investigations would deepen our understanding of the factors driving digital financial transformation in rural government contexts across developing economies.

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