Examining the Impact of Perceived Benefit and Trust on Satisfaction with E – Payments: A Quantitative Study

Denisa A. Suteu, Jerico P. Asoy, Rona Mae L. Martagon, Gerlyn N. Chikim

Kapalong College of Agriculture, Sciences and Technology

ABSTRACT

User satisfaction with electronic payment systems is influenced by perceived benefits and trust. This study aimed to examine the impact of perceived benefits and trust on user satisfaction with electronic payment systems among college students at Kapalong College of Agriculture, Sciences, and Technology. Using a quantitative research design, the study employed a structured survey questionnaire to gather data from 284 financial management students selected through stratified random sampling. The study found that the level of perceived benefits, including perceived usefulness, perceived ease of use, and user acceptance of e-payments, was very high. Similarly, trust in e-payments, measured by calculative trust, familiarity with e-vendors, structural assurances, and situational normality, was also very high. Regression analysis was used to assess the relationships between the variables. Results revealed a significant positive correlation between perceived benefits, trust, and user satisfaction, indicating that higher levels of perceived benefits and trust lead to greater satisfaction with electronic payment systems. This study contributes to the understanding of electronic payment adoption in higher education, emphasizing the importance of fostering trust and demonstrating clear benefits to enhance user satisfaction. The study recommends further initiatives to improve trust and perceived benefits in electronic payment systems to encourage wider adoption and financial inclusion among students.

Keywords: Electronic payments, perceived benefits, trust, user satisfaction, regression analysis, college students, financial inclusion, digital economy

INTRODUCTION

The increasing adoption of electronic payment (e-payment) systems has transformed financial transactions, providing convenience and efficiency to users worldwide. E-payment systems enable seamless online transactions without the need for physical cash, making financial interactions more accessible and efficient. However, despite their advantages, user satisfaction with e-payment systems remains a critical concern due to various technical and security-related challenges. Common issues affecting user satisfaction include fraud risks, security vulnerabilities, limited consumer protection, dependency on internet access, and technical malfunctions (Ashrafi & Ng, 2019). These challenges contribute to users' reluctance in fully embracing e-payment systems, highlighting the need to assess factors influencing their overall satisfaction.

In the United Kingdom, despite the increasing integration of e-payment and digital banking systems, user satisfaction remains compromised due to the high prevalence of financial fraud. This issue exposes both consumers and financial institutions to significant security risks, undermining trust in digital transactions. Similarly, in Australia, financial losses due to scams exceeded AUD 3 billion in 2023, reflecting the ongoing global challenges of fraud and security in electronic payment systems. According to ACI Worldwide (2023), projected losses from recurring financial crimes and digital fraud are expected to reach USD 40.62 billion by 2027, emphasizing the urgency of addressing security threats and enhancing consumer trust in e-payment platforms.

In the Philippines, the use of e-payment systems has been steadily increasing, driven by the demand for more convenient and efficient financial transactions. However, despite this growth, concerns about security,

accessibility, and digital literacy persist, significantly impacting user satisfaction. A TransUnion report revealed that in the fourth quarter of 2023, 72% of surveyed Filipinos had experienced digital fraud in e-payment transactions, with 25% falling victim to identity theft and 33% encountering scammers. Furthermore, the Philippine National Police Anti-Cybercrime Group reported that over 155 million pesos were lost due to more than 8,000 online payment scams in the first three quarters of 2023 (Argosino, 2023). These incidents highlight growing consumer distrust in e-payment systems, as the increasing threat of fraud and scams discourages users from fully adopting digital payment solutions.

The study of e-payment systems is important as they play a crucial role in modern financial transactions and economic activities. Understanding the factors that influence user satisfaction is essential to improving e-payment adoption and ensuring a secure and seamless transaction experience. Prior studies have established that perceived benefits, including ease of use, usefulness, and system accessibility, significantly influence the adoption of e-payment systems (Davis, 1989). Moreover, trust is a fundamental element in digital financial transactions, as higher trust levels lead to greater satisfaction and long-term usage of e-payment platforms (Gefen et al., 2003). Research has also found that trust in e-payment systems is influenced by factors such as structural assurances, familiarity with digital vendors, and security measures (Kim et al., 2009).

Despite existing studies on e-payment systems, research focusing on the impact of perceived benefits and trust on user satisfaction, particularly among students, remains limited. College students represent a significant portion of e-payment users, yet their experiences and concerns regarding digital financial transactions are often underexplored. Understanding their perspectives is crucial in developing strategies to enhance e-payment adoption, security, and overall satisfaction.

This study focuses on financial management students at Kapalong College of Agriculture, Sciences, and Technology, aiming to examine the impact of perceived benefits and trust on their satisfaction with e-payment systems. The findings will provide insights into how perceived benefits and trust influence user satisfaction and will contribute to developing measures that address emerging threats and concerns in digital financial transactions. By focusing on students, this research provides a unique perspective, filling a gap in existing literature and offering valuable recommendations for improving e-payment systems in the academic sector.

METHODOLOGY

This study employed a quantitative research design using a descriptive-correlational approach to examine the relationships between perceived benefits, trust, and satisfaction with electronic payments among college students. Quantitative research, as defined by Leedy and Ormrod (2021), involves the collection and analysis of numerical data that can be statistically examined to substantiate or refute knowledge claims. It allows for the identification of patterns, testing of hypotheses, and generalization of findings to a larger population. Creswell (2018) likewise highlighted that a quantitative method is appropriate for gathering numerical data and analyzing it using statistical tools to explain phenomena.

A descriptive-correlational research design was utilized to describe the relationship between two or more variables without establishing a cause-and-effect relationship. This approach enables researchers to collect and analyze data to determine whether an association exists between variables (Williams, 2021). In this study, the levels of perceived benefit, trust, and satisfaction with electronic payments were examined among college students. Correlation analysis was used to quantify the strength and direction of the relationship between these variables. Additionally, regression analysis was conducted to predict satisfaction with electronic payments based on perceived benefits and trust (Arjunan & Sumathi, 2024).

The study was conducted at Kapalong College of Agriculture, Sciences, and Technology (KCAST), located in Barangay Poblacion, Kapalong, Davao del Norte, Philippines. KCAST is a public college recognized for its academic excellence and innovation in agricultural and technological education. The campus features modern facilities, including research centers, a well-equipped library, and computer laboratories, making it an ideal research setting.

The respondents of this study consisted of students enrolled in the Bachelor of Science in Business

Administration (BSBA) program at KCAST during the first semester of the academic year 2024–2025. The total population of BSBA students was 982. A sample of 284 students was selected using random sampling, following Hair et al.'s (2017) recommendation that a sample size of 300 is adequate for business research. The selection criteria required students to be active users of electronic payments, ensuring that their experiences and perspectives were relevant to the study.

The study adapted validated survey instruments from previous research. The questionnaire on perceived benefits was adapted from a study assessing electronic payment adoption in local coffee shops (15 items). Trust was measured using a questionnaire from a study on online shopping trust models (20 items). Satisfaction with electronic payments was assessed using an instrument from research on employee satisfaction with e-payments (15 items). All adapted instruments demonstrated strong reliability based on Cronbach's alpha scores.

Data collection commenced upon obtaining approval from the appropriate authorities. The researchers sought permission from the Local Government Unit (LGU) of Kapalong and the administration of KCAST. The survey questionnaires were distributed directly to the respondents after securing informed consent. Respondents were assured of their anonymity and confidentiality in compliance with the Data Privacy Act of 2012 (Republic Act 10173), which mandates transparency, legitimate purpose, and proportionality in data collection and processing.

For data analysis, statistical tools were employed to interpret the findings. Mean analysis was used to determine the levels of perceived benefit, trust, and satisfaction with electronic payments. Pearson's r was utilized to examine the relationships between these variables, while regression analysis determined the predictive effect of perceived benefits and trust on satisfaction.

Ethical considerations were carefully observed throughout the research process. Informed consent was obtained from all participants to ensure voluntary participation. Confidentiality was maintained by keeping respondents' identities anonymous and securely storing the collected data. Ethical principles such as respect for persons, beneficence, and justice were upheld to protect participants' rights and well-being (Donaldson & Lohr, 2020). The researchers also adhered to the principles outlined by Kalu and Bwualya (2017) to ensure fairness and equity in participant selection.

Ultimately, this study provided valuable insights into the factors influencing satisfaction with electronic payments among college students, contributing to the growing body of knowledge on electronic payment systems and consumer trust.

RESULTS AND DISCUSSION

Level of Perceived Benefit in Terms of Perceived Usefulness

The level of perceived benefit of financial management students was measured through the survey questionnaire with the indicator perceived usefulness. The response of the respondents on the indicator were presented and analyzed below.

Presented in Table 2 is the level of perceived benefit in terms of perceived usefulness. The data revealed that the level of perceived benefit of financial management students in terms of perceived usefulness had a total mean of 4.23 with a descriptive equivalent of very high. This indicates that the level of perceived benefit in terms of perceived usefulness is always manifested.

Item no.4 - *Offering a user-friendly experience* got the highest mean of 4.48, which is described as very high. This signifies that this item under the domain perceived usefulness is always manifested by financial management students.

Further, item no.2 - *Making my transactions more convenient* got the lowest mean of 3.99, which is described as high. This mean that item no. 2 under perceived usefulness is oftentimes manifested by financial management students.

Table 2 Level of Perceived Benefit in Terms of Perceived Usefulness

Perceived usefulness	Mean	Description
1. Proving useful to me.	4.13	High
2. Making my transactions more convenient.	3.99	High
3. Being easy to use and learn.	4.10	High
4. Offering a user-friendly experience.	4.48	Very High
5. Enhancing my sales performance.	4.46	Very High
TOTAL	**4.23**	**Very High**

Level of Perceived Benefit in Terms of Perceived Ease of Use

The level perceived benefit of financial management students was measured through the survey questionnaire with the indicator perceived ease of use. The response of the respondents on the indicator were presented and analyzed below.

Presented in Table 3 is the level of perceived benefit in terms of perceived ease of use. The data revealed that the level of perceived benefit of financial management students in terms of perceived ease of use had a total mean of 4.36 with a descriptive equivalent of very high. This indicates that the level of perceived benefit in terms of perceived ease of use is always manifested.

Table 3 Level of Perceived Benefit in Terms of Perceived Ease of Use

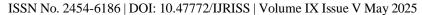| Perceived ease of use	Mean	Description
1. Providing a sense of security.	4.42	Very High
2. Making the cost of adoption worth the investment.	4.39	Very High
3. Earning my trust.	4.31	Very High
4. Resulting in improved accessibility.	4.34	Very High
5. Proving to be more reliable.	4.32	Very High
TOTAL	**4.36**	**Very High**

Item no.1 - *Providing a sense of security* got the highest mean of 4.42, which is described as very high. This means that this item under the domain of perceived ease of use is always manifested by financial management students.

Furthermore, item no.3 - *Earning my trust* got the lowest mean of 4.31, which is described as very high. This signifies that this item under the domain of perceived ease of use is always manifested by financial management students.

Level of Perceived Benefit in Terms of User Acceptance

The level of perceived benefit of financial management students was measured through the survey questionnaire with the indicator user acceptance. The response of financial management students on the indicator were presented and analyzed below.

Presented in Table 4 is the level of perceived benefit in terms of user acceptance. The data revealed that the level of perceived benefit of financial management students in terms of user acceptance had a total mean of 4.32 with a descriptive equivalent of very high. This indicates that the level of perceived benefit in terms of user acceptance is always manifested.

Table 4 Level of Perceived Benefit in Terms of User Acceptance

User acceptance	Mean	Description
1. Boosting my confidence in using the platform.	4.33	Very High
2. Making me comfortable with its use.	4.34	Very High
3. Earning my trust in its security.	4.27	Very High
4. Something I would recommend to others.	4.29	Very High
5. Satisfying my needs effectively.	4.35	Very High
TOTAL	**4.32**	**Very High**

Item no. 5 - Satisfying my needs effectively got the highest mean of 4.35 which is described as very high. This signifies that this item under the domain of user acceptance is always manifested by financial management students.

Further, the item no. 3 - *Earning my trust in its security* got lowest mean of 4.27 with an equivalent descriptive of very high. This means that this item under the domain of user acceptance is always manifested by financial management students.

Summary on the Level of Perceived Benefit

Presented in Table 5 is the overall level of perceived benefit of financial management students in terms of perceived usefulness, perceived ease of use, and user acceptance. The data revealed that the level of perceived benefit of financial management student has a total mean of 4.30 with the descriptive equivalent of very high. This indicates that the level of perceived benefit of financial management students is always manifested.

Further, the highest mean of 4.36 with the descriptive equivalent of very high. This indicates that the level of perceived benefit of financial management students in terms of perceived ease of use is always manifested.

Moreover, the lowest obtained a mean of 4.23 with a descriptive equivalent of very high. This indicates that the level of perceived benefit of financial management students in terms of perceived usefulness is always manifested.

Also, user acceptance obtained a mean of 4.32 which means very high. This indicates that the level of perceived benefit in terms of user acceptance is always manifested.

Table 5 Level of Perceived Benefit

Indicators	Mean	Description
Perceived usefulness	4.23	Very High
Perceived ease of use	4.36	Very High
User acceptance	4.32	Very High
TOTAL	**4.30**	**Very High**

Level of Trust in Terms of Calculative-Based

The level of trust of financial management students was measured through the survey questionnaire with the indicator calculative-based. The response of financial management students on the indicator were presented and analyzed below.

Presented in Table 6 is the level of trust in terms of calculative-based. The data revealed that the level of trust of

financial management students in terms of calculative-based had a total mean of 4.18 with a descriptive equivalent of high. This indicates that the level of trust in terms of calculative-based is oftentimes manifested by financial management students.

Item no. 4 - *Reassuring me that the e-payment provider has protocols in place to detect and prevent fraud in transactions* got the highest mean of 4.29 which is described as very high. This indicates that this item under the domain calculative-

based is always manifested by financial management students.

Table 6 Level of Trust in Terms of Calculative-Based

Calculative-based	Mean	Description
1. Ensuring that the e-payment provider has nothing to gain by being dishonest in transactions with me.	4.06	High
2. Making sure the e-payment provider has nothing to gain by not caring about my transaction security.	4.22	Very High
3. Preventing the e-payment provider from having anything to gain by lacking expertise in processing payments securely.	4.24	Very High
4. Reassuring me that the e-payment provider has protocols in place to detect and prevent fraud in transactions.	4.29	Very High
5. Making sure the provider has a strong incentive to maintain a positive reputation by offering secure and reliable transactions.	4.09	High
TOTAL	**4.18**	**High**

Further, item no. 1 - *Ensuring that the e-payment provider has nothing to gain by being dishonest in transactions with me* got the lowest mean is 4.06 with an equivalent descriptive of high. This indicates that this item under the domain calculative-based is oftentimes manifested by financial management students.

Level of Trust in Terms of Familiarity with the E-Vendor

The level of trust of financial management students was measured through the survey questionnaire with the indicator familiarity with the e-vendor. The response of financial management students on the indicator were presented and analyzed below.

Presented in Table 7 is the level of trust in terms of familiarity with the e-vendor. The data revealed that the level of trust of financial management students in terms of familiarity with the e-vendor had a total mean of 4.33 with a descriptive equivalent of very high. This indicates that the level of trust in terms of familiarity with the e-vendor is always manifested.

Table 7 Level of trust in terms of familiarity with the e-vendor

Familiarity with the e-vendor	Mean	Description
1. Helping me become familiar with the e-payment system through reading reviews, articles, or ads about its use.	4.30	Very High
2. Allowing me to become familiar with the e-payment system by using it for small, everyday transactions.	4.31	Very High
3. Increasing my familiarity with the e-payment system through frequent use for online purchases.	4.32	Very High
4. Helping me become more familiar with the system through tutorials or customer	4.35	Very High

education features provided by the e-payment platform.		
5. Building my familiarity with the e-payment system by allowing me to track and review my transaction history easily.	4.36	Very High
TOTAL	**4.33**	**Very High**

Item no. 5 - *Building my familiarity with the e-payment system by allowing me to track and review my transaction history easily* got the highest mean of 4.36 with a descriptive equivalent of very high. This signifies that this item under the domain familiarity with the e-vendor is always manifested by the respondents.

Further, item no. 1 - *Helping me become familiar with the e-payment system through reading reviews, articles, or ads about its use* got the lowest mean of 4.30 but with an equivalent descriptive of very high. This indicates that this item under the domain familiarity with the e-vendor is always manifested by financial management students.

Level of Trust in Terms of Structural Assurances

The level of trust of financial management students was measured through the survey questionnaire with the indicator structural assurances. The response of financial management students on the indicator were presented and analyzed below.

Presented in Table 8 is the level of trust in terms of structural assurances. The data revealed that the level of trust of financial management students in terms of structural assurances had a total mean of 4.21 with a descriptive equivalent of very high. This indicates that the level of trust in terms of structural assurances is always manifested.

Table 8 Level of trust in terms of structural assurances

Structural assurances	Mean	Description
1. Making me feel safe using the e-payment system due to protection measures like encryption and regulatory oversight.	4.24	Very High
2. Ensuring my safety when using the e-payment system by providing customer support features, such as a help hotline or live chat.	4.26	Very High
3. Giving me confidence in using the e-payment system through its clear privacy and security guarantees.	4.17	High
4. Enhancing my sense of safety by using e-payment systems that are widely accepted and integrated into well-known, reputable platforms.	4.19	High
5. Offering peace of mind through regular system updates and security notifications to protect against new threats.	4.21	Very High
TOTAL	**4.21**	**Very High**

Item no. 2 - *Ensuring my safety when using the e-payment system by providing customer support features, such as a help hotline or live chat* got the highest mean of 4.26 which is described as very high. This means that this item under the domain structural assurances is always manifested by the respondents.

Furthermore, item no. 3 – *Giving me confidence in using the e-payment system through its clear privacy and security guarantees* got the lowest mean of 4.17 with an equivalent descriptive of high. This signifies that this item under the domain structural assurances is oftentimes manifested by financial management students.

Level of Trust in Terms of Situational Normality

The level of trust of financial management students was measured through the survey questionnaire with the indicator situational normality. The response of financial management students on the indicator were presented and analyzed below.

Presented in Table 9 is the level of trust in terms of situational normality. The data revealed that the level of trust of financial management students in terms of situational normality had a total mean of 4.12 with a descriptive equivalent of high. This indicates that the level of trust in terms of situational normality is oftentimes manifested.

Table 9 Level of Trust in Terms of Situational Normality

Situational normality	Mean	Description
1. Ensuring that the steps required to make a payment are typical of other similar e-payment platforms.	4.16	High
2. Aligning with the type of personal information typically requested by other secure e-payment platforms.	4.23	Very High
3. Reflecting interactions that are common in other secure and trusted e-payment systems.	4.04	High
4. Ensuring the overall process mirrors what I expect from modern, trusted online services.	3.97	High
5. Making the payment experience feel normal and trustworthy, just like with established physical banking systems.	4.19	High
TOTAL	**4.12**	**High**

The item no. 2 - *Aligning with the type of personal information typically requested by other secure e-payment platforms* got the highest mean of 4.23 which is described as very high. This signifies that this item under the domain situational normality is always manifested by financial management students.

Further, item no. 4 - *Ensuring the overall process mirrors what I expect from modern, trusted online services* got the lowest mean of 3.97 with an equivalent descriptive of high. This means that this item under the domain situational normality is oftentimes manifested by the respondents.

Summary on the Level of Trust

Presented in Table 10 is the overall level of trust of financial management students in terms of calculative-based, familiarity with the e-vendor, structural assurances, and situational normality. The data revealed that the level of trust of financial management students has a total mean of 4.21 with the descriptive equivalent of very high. This indicates that the level of trust of financial management students are always manifested.

Further, the highest mean is 4.33 with the descriptive equivalent of very high. This indicates that the level of trust of financial management students in terms of familiarity with the e-vendor is always manifested.

Moreover, the lowest is situational normality obtained a mean of 4.12 with a descriptive equivalent of high. This indicates that the level of trust of financial management students in terms of situational normality is oftentimes manifested.

Additionally, calculative-based obtained a mean of 4.18 with a descriptive equivalent of high. This indicates that the level of trust of financial management students in terms of calculative-based is oftentimes manifested.

Lastly, structural assurances obtained a mean of 4.21 which means very high. This indicates that the level of trust of financial management students in terms of structural assurances is always manifested.

Table 10 Level of Trust

Indicators	Mean	Description
Calculative-based	4.18	High
Familiarity with the e-vendor	4.33	Very High
Structural assurances	4.21	Very High
Situational normality	4.12	High
TOTAL	**4.21**	**Very High**

Level of Satisfaction with E-Payments in Terms of Usefulness

The level of satisfaction with e-payments of financial management students was measured through the survey questionnaire with the indicator usefulness. The response of financial management students on the indicator were presented and analyzed below.

Presented in Table 11 is the level of satisfaction with e-payments in terms of usefulness. The data revealed that the level of satisfaction with e-payments of financial management students in terms of usefulness had a total mean of 4.40 with a descriptive equivalent of very high. This indicates that the level of satisfaction with e-payments in terms of usefulness is always manifested.

Table 11 Level of Satisfaction with E-Payments in Terms of Usefulness

Usefulness	Mean	Description
1. Enabling me to shop conveniently from the comfort of my home.	4.66	Very High
2. Eliminating uncertainties during transactions.	4.27	Very High
3. Providing all necessary payment modes for various transactions.	4.40	Very High
4. Offering more usefulness compared to cash payments.	4.32	Very High
5. Making payments easy and hassle-free.	4.35	Very High
TOTAL	**4.40**	**Very High**

Item no. 1 - *Enabling me to shop conveniently from the comfort of my home* got the highest mean of 4.66 with an equivalent descriptive of very high. This signifies that this item under the domain usefulness is always manifested by financial management students.
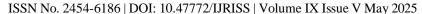
Further, item no. 2 - *Eliminating uncertainties during transactions* got the lowest mean of 4.27 with an equivalent descriptive of very high. This means that this item under the domain usefulness is always manifested by financial management students.

Level of Satisfaction with E-Payments in Terms of Reliability

The level of satisfaction with e-payments of financial management students was measured through the survey questionnaire with the indicator reliability. The response of financial management students on the indicator were presented and analyzed below.

Presented in Table 12 is the level of satisfaction with e-payments in terms of reliability. The data revealed that the level of satisfaction with e-payments of financial management students in terms of reliability had a total mean of 4.33 with a descriptive equivalent of very high. This indicates that the level of satisfaction with e-payments in terms of reliability is always manifested by financial management students.

Item no. 2 - Offering better rates compared to cash payments (e.g., promos, discounts, etc.*)* got the highest mean

of 4.39 with an equivalent descriptive of very high. This signifies that this item under the domain reliability is always manifested by financial management students.

Table 12 Level of Satisfaction with E-Payments in Terms of Reliability

Reliability	Mean	Description
1. Allowing me to shop anytime without worrying about the payment process.	4.25	Very High
2. Offering better rates compared to cash payments (e.g., promos, discounts, etc.).	4.39	Very High
3. Ensuring that security isn't an issue.	4.37	Very High
4. Simplifying the transaction process so it can be understood by anyone.	4.37	Very High
5. Providing very reliable overall service.	4.26	Very High
TOTAL	**4.33**	**Very High**

Further, item no. 1 - *Allowing me to shop anytime without worrying about the payment process* got the lowest mean of 4.25 with an equivalent descriptive of very high. This means that this item under the domain reliability is always manifested by financial management students.

Level of Satisfaction with E-Payments in Terms of Customer Support

The level of satisfaction with e-payments of financial management students was measured through the survey questionnaire with the indicator customer support. The response of financial management students on the indicator were presented and analyzed below.

Presented in Table 13 is the level of satisfaction with e-payments in terms of customer support. The data revealed that the level of satisfaction with e-payments of financial management students in terms of customer support had a total mean of 4.38 with a descriptive equivalent of very high. This indicates that the level of satisfaction with e-payments in terms of customer support is always manifested.

Item no. 2 and 3 - *Providing solutions through customer support that help with my problems and inquiries* and *offering friendly and helpful customer support* got the highest mean of 4.45 with an equivalent descriptive of very high. This signifies that this items under the domain customer support are always manifested by financial management students.

Table 13 Level of Satisfaction with E-Payments in Terms of Customer Support

Customer support	Mean	Description
1. Allowing me to easily contact customer support whenever I encounter problems or have queries regarding my account or transactions.	4.29	Very High
2. Providing solutions through customer support that help with my problems and inquiries.	4.45	Very High
3. Offering friendly and helpful customer support.	4.45	Very High
4. Delivering top-notch quality of service.	4.38	Very High
5. Eliminating the need to wait in line for assistance.	4.32	Very High
TOTAL	**4.38**	**Very High**

Further, item no. 1 - *allowing me to easily contact customer support whenever I encounter problems or have queries regarding my account or transactions* got the lowest mean of 4.29 with an equivalent descriptive of very high. This means that this item under the domain customer support is always manifested by the respondents.

Summary on the Level of Satisfaction with E-Payments

Presented in Table 14 is the overall level of satisfaction with e-payments of financial management students in terms of usefulness, reliability, and customer support. The data revealed that the level of satisfaction with e-payments of financial management students has a total mean of 4.37 with the descriptive equivalent of very high. This indicates that the level of satisfaction with e-payments of financial management students is always manifested.

Further, the highest mean is 4.40 with the descriptive equivalent of very high. This indicates that the level of satisfaction with e-payments of financial management students in terms of usefulness is always manifested by financial management students.

Moreover, the lowest is reliability obtained a mean of 4.33 with a descriptive equivalent of very high. This indicates that the level satisfaction with e-payments of financial management students in terms of reliability is always manifested by financial management students.

Lastly, customer support obtained a mean of 4.38 which means very high. This indicates that the level of satisfaction with e-payments in terms of customer support is always manifested by financial management students.

Table 14 Level of Satisfaction with E-Payments

Indicators	Mean	Description
Usefulness	4.40	Very High
Reliability	4.33	Very High
Customer support	4.38	Very High
TOTAL	**4.37**	**Very High**

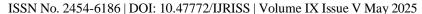**Significant Relationship between Perceived Benefit and Satisfaction with E-Payments**

Presented in Table 15 was the result of the significant relationship between perceived benefit and satisfaction with e-payments, r=0.221, p=.000. Since the probability value (p=.000) is less than the 0.05 level of significance. In this study, 22.1% of satisfaction with e-payments is attributed to the influence of perceived benefit, while the remaining 77.9% is due to unexplored variables. Consequently, the null hypothesis is not accepted within this context. This impose that there is a significant relationship between perceived benefit and satisfaction with e-payments.

Table 15 Significant Relationship between Perceived Benefit and Satisfaction with E-Payments

Variables Correlated	Mean	r	p-value	Decision
Perceived benefit	4.30	.221	.000	Rejected
Satisfaction with e-payments	4.37			

Significant Relationship between Trust and Satisfaction with E-Payments

Presented in Table 16 was the result of the significant relationship between trust and satisfaction with e-payments, r=0.253, p=.000. Since the probability value (p=.000) is less than the 0.05 level of significance. In this study, 25.3% of satisfaction with e-payments is attributed to the influence of trust, while the remaining 74.7% is due to unexplored variables. Consequently, the null hypothesis is not accepted within this context. This impose that there is a significant relationship between trust and satisfaction with e-payments.

Table 16 Significant Relationship between Trust and Satisfaction with E-Payments

Variables Correlated	Mean	r	p-value	Decision
Trust	4.21	.253	.000	Rejected
Satisfaction with e-payments	4.37			

Significant Influence of Perceived Benefit and Trust towards Satisfaction with E-Payments

Divulged in table 17 is the incorporated influence of perceived benefit and trust toward satisfaction with e-payments with a calculated f-value of 12.640, r-value of .287, r-squared value of .083, and p-value of .000, very much lower than the .05 level of significance. So, the overall results concurred the rejection of the null hypothesis in this context. Then, this implies that the independent variables are significantly influencing the dependent variable of this study which is satisfaction with e-payments.

As shown in the results, it could be inferred that all the independent variables influence satisfaction with e-payments. Besides, trust got a p-value of .000, lesser than the required .05 level of significance set in this study. Thus, it implies that satisfaction with e-payments is significantly influenced by trust.

Additionally, in identifying which among the independent variables' best influences satisfaction with e-payment, scrutinizing the unstandardized beta coefficients is required. Trust towards satisfaction with e-payments showed a beta of .118. This means that a unit increase in trust will result to a .118 increase in satisfaction with e-payments. Therefore, trust is the best predictor of satisfaction with e-payments among the independent variables of this study.
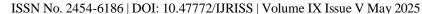
Moreover, the independent variables explained a significant proportion of va-riance in satisfaction with e-payments, R^2=.083, F=12.640, p=.000. The R^2 of .083 shows that the model predicts 8.3% of satisfaction with e-payments is attributed to the influence of perceived benefit and trust, while the remaining 91.7% is due to unaccounted variables outside the study's scope.

Table 17 Significant Influence of Perceived Benefit and Trust towards Satisfaction with E-Payments

Independent Variables	Satisfaction with e-payments			
	B	β	*t*	*Sig.*
Perceived benefit	.100	.147	2.389	.018
Trust	.118	.198	3.218	.001
R = .287				
R^2 = .083				
F = 12.640				
P = .000				

CONCLUSION

This study aimed to examine the impact jof perceived benefit and trust on satisfaction with electronic payments. The research explored various factors including perceived benefits, trust, and satisfaction, and analyzed how these elements interrelate in shaping student experiences with e-payment systems. The conclusions drawn from this study provide valuable insights into the electronic payment landscape, particularly among college students. In addition, the study's findings can guide the improvement of e-payment systems, enhancing their utility, trustworthiness, and user satisfaction. Overall, this research underscores the importance of understanding key factors that influence user satisfaction.

Regarding perceived benefits, the study concluded that the level of perceived usefulness, ease of use, and user acceptance were significant predictors of satisfaction with electronic payments. Specifically, participants generally viewed e-payment systems as useful for completing transactions quickly and efficiently, leading to higher satisfaction levels. Furthermore, perceived ease of use contributed positively to user acceptance, as users felt comfortable navigating these platforms. As a result, the findings suggest that increasing the perceived usefulness and ease of use could improve the overall user experience with e-payments. Thus, enhancing these factors is essential for maximizing satisfaction among users.

Turning to trust, the study concluded that calculative-based trust, familiarity with the e-vendor, structural assurances, and situational normality were critical in shaping users' trust in e-payment systems. In particular, participants expressed greater trust in systems that offered clear, calculable benefits and where they were familiar with the vendor's reliability. Additionally, structural assurances, such as secure payment protocols, played a significant role in fostering trust. Moreover, situational normality, or the extent to which users felt comfortable using e-payments in various situations, was essential for building confidence. Consequently, these findings suggest that e-payment systems need to emphasize security and transparency to enhance trust among users.

Moreover, the study concluded that satisfaction with e-payments was influenced by the perceived usefulness, reliability, and customer support provided by these platforms. Users who found the payment systems to be reliable and easy to use expressed greater satisfaction. In addition, strong customer support mechanisms, including responsive service teams and efficient problem resolution, contributed to a higher sense of satisfaction. Therefore, ensuring consistent reliability and offering excellent customer service are crucial factors for improving satisfaction with e-payment systems. This clearly highlights the importance of these elements in the design and management of e-payment services.

Furthermore, in addressing the relationship between perceived benefit and e-payment satisfaction, the study found that the perceived benefit significantly influenced satisfaction levels. Students who felt that the e-payment systems offered tangible benefits, such as ease of use and time savings, were more likely to be satisfied with the systems. The study indicated a strong positive relationship between the two variables, suggesting that perceived benefit is a crucial driver of satisfaction. Thus, e-payment providers should focus on enhancing perceived benefits to boost overall satisfaction levels among users. This is a key finding that can be leveraged by e-payment systems to improve user engagement.

Finally, the study identified that trust played a significant role in predicting e-payment satisfaction. In particular, the more users trusted the e-payment systems, the higher their satisfaction levels. This relationship was especially evident in participants who valued security assurances and familiarity with e-vendors. Therefore, building and maintaining trust is essential for e-payment systems to improve user satisfaction. In conclusion, the study's findings emphasize that both trust and perceived benefit should be prioritized in efforts to enhance the satisfaction of users with e-payment platforms.
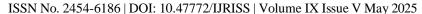
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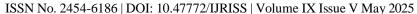25. Donaldson, M. S., & Lohr, K. N. (2020). Confidentiality and privacy of personal data. NIH.gov.

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