CUSTOMER Attitude as a Mediator Between Service Dimensions and Loyalty Towards GCASH

Laira M. Maghanoy[1], Dunhill Z. Bilog, DBA[2]

[1]Examiner II, State Auditing, Commission on Audit
lmaghanoy.coaxi@gmail.com

[2]University of the Immaculate Conception, Davao City
dbilog@uic.edu.ph

ABSTRACT

Loyalty is a critical factor in the sustained use of digital payment platforms. This study investigated the relationships among key service dimensions—perceived service quality, perceived ease of use, perceived usefulness, perceived cost, and perceived security—and customer loyalty, with customer attitude serving as a mediating variable in the context of GCash usage among government employees in Tagum City. Employing a quantitative, descriptive-correlational research design, the study utilized simple random sampling and collected data through face-to-face surveys administered to 300 respondents aged 18 to 65. Participants were required to have at least 1 year of employment with either the Province of Davao del Norte or the City Government of Tagum, in permanent, casual, or job-order status, and to have used GCash for at least 1 year. Statistical analyses included Mean, Standard Deviation, Pearson's r, and Mediation Analysis within the JASP SEM framework. Findings indicate high customer loyalty, positive customer attitudes, and strong perceptions of GCash's service dimensions. Significant and strong positive relationships were found among service dimensions and customer loyalty, service dimensions and customer attitude, and customer loyalty and customer attitude. Additionally, customer attitude partially mediated the relationship between service dimensions and customer loyalty, with a significant but weaker indirect effect. These findings highlighted the importance of both service quality and customer attitude in fostering loyalty toward digital payment platforms.

KEYWORDS: *Business management, GCash, digital payment platforms, customer loyalty, Davao del Norte.*

INTRODUCTION

The use of digital payment platforms was spurred by the COVID-19 pandemic (Estioko et al., 2021). The Bangko Sentral ng Pilipinas (BSP) reported highly favorable results in its 2022 assessment of digital payment usage, noting a significant increase in the volume of digital payments, which accounted for 42.1% of all retail transactions, and a corresponding increase in their value to

40.1% (Medalla, 2022). However, despite its growing popularity, digital payments are experiencing a notable decline in users' likelihood of continued use and loyalty (Nusairat et al., 2020).

Globally, phishing and malware attacks are among the most exploited cyber threats in digital banking, leading to significant financial losses and consumer distrust (Waliullah et al., 2025). In the Philippines, customers frequently experience system downtime, especially during high transaction volumes, which causes user frustration (Ahrholdt et al., 2019). Users experience difficulties navigating and completing transactions efficiently because some digital payment app interfaces are complicated and not user-friendly (Sitorus et al., 2019). In addition, Pradiatiningtyas et al. (2020) posit that customers often encounter slow, unresponsive customer service, which can worsen the user experience, thereby impacting customer loyalty and increasing the likelihood of switching to competitors.

The primary determinant of user loyalty is the quality of services provided by digital payment providers (Kurnia et al., 2023). Digital payments will be used more frequently if service quality improves. Numerous facets of society benefit from this trend, including efficiency, financial inclusion, and economic progress (World Bank, 2024). Moreover, the BSP (2021) views digital payments as a driver of economic growth and financial inclusion. According to Arevalo et al. (2023), digital payments offer several advantages, including cost savings, increased nationwide economic activity, market inclusion and expansion, and improved risk management. Additionally, they emphasized that digital payments help micro, small, and medium-sized businesses and small merchants by enabling them to improve their creditworthiness, build a formal financial system, manage their transactions more effectively, and enhance their financial profile. This study also contributes to advancing SDG9 by promoting industry, innovation, and infrastructure through the adoption and effective use of digital payment platforms.

Previous studies examined the relationship between service dimensions and customer loyalty, with customer attitude as a mediating variable in the context of government employees. According to Saputra and Nurlinda's (2020) research, client loyalty is strongly influenced by service quality. The study by Kim et al. (2021) shows that customer attitudes toward service quality dimensions positively influence loyalty. Moreover, the study of Anwar and Goso (2020) found that customer attitudes toward service dimensions mediated and enhanced loyalty.

There are several studies about consumer behavior on digital payments in the Philippines, but many studies focus on early adoption and acceptance, while studies about post-adoption is still limited, such as customer loyalty. Further, the literature search revealed limited studies on the relationship between service dimensions and customer loyalty, with customer attitude as a mediating variable in the context exclusively of government employees, this study seeks to bridge the research gap. Lastly, this study aims to determine the status of customer loyalty, service dimensions, customer attitude towards Gcash as rated by government employees in Tagum City; the significant relationship between service dimension and customer attitude, customer attitude and customer loyalty, and service dimensions and customer loyalty; and the mediating effect of customer attitude on the relationship between service dimensions and customer loyalty

METHODS

This study employed a quantitative research approach, specifically a descriptive-correlational design, to measure variables and determine the relationships among service dimensions, customer loyalty, and customer attitude toward GCash. According to Bhandari (2023), a quantitative research design involves the systematic collection and analysis of numerical data to describe characteristics, identify correlations, or test hypotheses. In addition, this approach allows researchers to find patterns and averages, make predictions, test causal relationships, and generalize results to broader populations. Similarly, Creswell (2014) asserts that descriptive research design is a method used to analyze a particular phenomenon in which characteristics of a certain occurrence are identified through observation. Likewise, Sreekumar (2024) states that correlational research design is valuable for understanding relationships between variables in their natural settings.

This study was conducted in two government agencies in Davao del Norte: the Province of Davao del Norte and the City of Tagum Local Government Unit (LGU) in Tagum City. According to NEDA Region XI (2024), Davao del Norte is divided into two congressional districts and comprises eight municipalities and three cities, with a total of 223 barangays. The capital of Davao del Norte is Tagum City, the province's largest city in terms of population. It served as the administrative, political, and economic hub of the Province of Davao del Norte, with diverse demographics, and was also one of the most progressive cities in the Davao Region. Specifically, the study comprises 300 government employees aged 18 to 65 who have been employed in the Province of Davao del Norte or City of Tagum LGU for at least a year, have been on a permanent, casual, or job order status for at least a year, and have used GCash for at least a year during the conduct of the study. The respondents will be selected using simple random sampling techniques.

To ensure the survey questionnaire's content validity, a panel of experts reviewed it to confirm that the items effectively measured the intended constructs. Further, to assess its reliability, the existing Cronbach's alpha for the adaptive survey questionnaires was used. The survey questionnaire is divided into four parts. The first part presents respondents' demographic characteristics, such as sex and age; the second part contains the customer loyalty variable; the third part presents the service dimensions; and the fourth part presents the mediating variable for customer attitude. The customer loyalty tool was adapted from Raihani and Fathurahman's (2024) study, which included six statements and had a Cronbach's alpha of 0.879. Similarly, the service dimensions tool was adapted from Ajina et al. (2023). This encompasses five indicators, namely perceived security (with Cronbach alpha of 0.913), perceived usefulness (with Cronbach alpha of 0.929), perceived cost (with Cronbach alpha of 0.898), perceived ease of use (with Cronbach alpha of 0.909), and perceived service quality (with Cronbach alpha of 0.935), with three to five statements per indicator. Additionally, the researcher used Karim et al. (2020)'s adapted customer attitude survey questionnaire, which had a Cronbach's alpha of 0.892 and consisted of 3 statements.

The researcher used the basic process of collecting the necessary data. The process starts by requesting permission from the Dean of the University of Immaculate Conception's Graduate School in Davao City. Then, the researcher obtained Ethical Clearance (UIC-REC) from the UIC Research Ethics Committee under Protocol Code GS-ER-01-25-0145. The research underwent a thorough ethical review to ensure compliance with the ten essential ethical dimensions comprising social value and community involvement; informed consent; vulnerability of research participants; risk, benefit, and safety; privacy and confidentiality of information; justice; transparency; qualification of the researcher; and adequacy of facilities. Letters requesting research approval were sent to the Provincial Governor and the City Mayor to seek permission to administer the survey. Following this, verbal and written consent were obtained from the respondents, with the researcher personally distributing the consent forms to the selected participants. If the respondents chose to participate in the study, they were asked to sign the Informed Consent Form (ICF). During data collection, the researcher individually briefed participants on the nature and purpose of the study, its social value, the procedures, possible risks and discomforts, potential benefits, and additional instructions for using the research instrument (questionnaire). Minor inconveniences and respondents' busy schedules, caused by a variety of responsibilities at work and at home, were noted by the researcher as risks or discomforts; however, the researcher ensured that the participants were not disturbed. The respondents were also reminded that they could complete the survey at their convenience and informed of their freedom to discontinue participation at any time if they experienced discomfort, inconvenience, or conflicts of interest. Likewise, to protect respondents' privacy and allow them to participate in the study without fear, names were optional. The researcher took precautions to ensure the confidentiality of the data provided by her respondents, including coding to maintain their anonymity, even though she collected personal identifiers such as age and sex.

The researcher then personally administered the survey questionnaire and collected copies from the employees of the Province of Davao del Norte and the City of Tagum LGU. After receiving the desired number of responses, the data were encoded, compiled, and tabulated under the direction of a statistician. It was then subjected to the appropriate statistical tool for analysis and interpretation to make it more understandable, identify a solution, and comprehend the issues being discussed. The researcher took 1 month and 6 days to complete data collection, with each respondent taking less than 30 minutes to complete the questionnaire.

RESULTS and DISCUSSION

Customer loyalty is high, with an overall mean score of 3.79. This result connotes that the customer loyalty towards GCash among government employees is evident. Hence, they intend to continue using GCash, as it is their first digital payment option. Also, they are willing to promote it to their friends and share favorable reviews about its security features and benefits. Moreover, the standard deviation of customer loyalty ranged from 0.84 to 0.98, indicating that respondents' responses were consistent. The results of the study align with those of Santouridis and Trivellas (2010), who found that many users of digital platforms manifest loyalty through repeat purchases or rapid fluctuations in purchase frequency. Similarly, it supports the observation of Joudeh and Dandis (2023) that many loyal clients maintain their commitment to a business, regardless of the deals or costs offered by competing companies, because they are delighted with the company's services.

The overall mean for the service dimension is 3.95, indicating a high level. This result generally implies that government employees perceive service dimensions towards GCash as evident. This indicates that they experience high-quality service, ease of use, usefulness, reasonable service charges, and security features offered by GCash. Moreover, the standard deviation of service dimensions ranged from 0.75 to 0.97, indicating that the responses are consistent and homogeneous across all indicators. The result affirms the contention of Oh and Kim (2022) that perceived usefulness and ease of use, coupled with service quality dimensions such as security and customer support, are important for users of digital payments, leading to higher customer loyalty. Also, it aligns with the study of Lin and Chou (2023), who found that perceived ease of use and perceived usefulness, along with high service quality, significantly influence customer loyalty. Likewise, in the study of Nguyen et al. (2016), their findings suggested that both perceived usefulness and ease of use, as well as service quality factors such as reliability and responsiveness, play a crucial role in fostering customer loyalty.

Usefulness got the highest mean score of 4.20 among the indicators, and is evaluated as very high. This suggests that the app's usefulness is very evident. It entails that government employees are satisfied with GCash's services because of its quick and easy payment completion, usefulness for making payments, transferring funds, purchasing loads, and other online transactions. This exceptional usefulness aligns with Luarn and Lin's (2005) findings that user attitudes toward digital payment services are influenced by perceived usefulness, which increases customer loyalty. In addition, Munawarah and Lanniari (2023) find that perceived usefulness positively and significantly affects users' intention to use digital payments. Moreover, the study of Izzah et al. (2023) indicates that perceived usefulness significantly influences users' intention to use e-wallets.

Ease of Use has a high mean score of 4.13, which is evident. This means that, generally, government employees enjoy the GCash app for its ease of use, independent management with a few steps to complete a transaction, and the ability to obtain payment information. These results are consistent with the study by Zhang et al. (2023), which identified service dimensions, such as ease of use, that affect customer attitude and loyalty. Similarly, Purwanto et al. (2024) found that perceived ease of use positively affects the decision to adopt these applications, aligning with the Technology Acceptance Model (TAM). Likewise, the study by Noer et al. (2024) finds that perceived ease of use significantly influences intention to use, thereby affecting actual e-payment use.

Service Quality, another indicator, got a mean score of 3.94, which is high, implying that perceived service quality is evident. This indicates that government employees are pleased with the level of customized and professional services, quick connection service, and a wide variety of payment options offered by GCash. The results align with those of Hijazi et al. (2023), suggesting that users' perceptions of service quality significantly influence their intention to continue using mobile payment services. Similarly, the study of Sharma et al. (2023) highlights the importance of service quality in the adoption of FinTech payment.

Cost has a mean score of 3.85 (high), denoting that perceived cost is evident. This suggests they place a high value on cost-effectiveness and enjoy good value for money. The outcomes support the study by Zhang et al. (2023), which suggests that perceived cost affects consumer satisfaction, which in turn affects loyalty. Additionally, the study by Ghosh et al. (2023) suggests that users' perceptions of the economic benefits and costs of digital payments influence their adoption decisions. Moreover, the study of Lin et al. (2021) highlights that users weigh the benefits against the costs when deciding to adopt mobile payment services.

In security, the overall results show a mean score of 3.65, which is considered high, indicating that GCash's security features are evident. This entails that they feel safe knowing that their transactions will be conducted securely, free from fraud or unauthorized access, and that their private financial information is protected. The results further demonstrate that Tagum City government employees believe their personal data is safe and that they are protected from fraud and financial risk. This finding on security assurance aligns with the study by Hapsoro and Kismiatun (2023), which found that users are concerned about the security features of any platform because they do not want to risk losing their funds. Similarly, the study by Chand et al. (2025) underscores the importance of robust security measures to foster user confidence and encourage the adoption of mobile wallets. Moreover, Wei et al. (2024) found that security positively affects behavioral intention, highlighting the importance of addressing privacy concerns to enhance user adoption of mobile payment applications.

Moreover, the customer attitude status is high, with an overall mean score of 3.86, indicating a positive attitude. The finding suggests that government employees in Tagum City have a pleasant experience with GCash and are excited about the new features. Moreover, the standard deviation of customer loyalty ranged from 0.75 to 0.79, indicating the homogeneity of the responses. This is supported by the findings of Kim and Gupta (2021), which connotes that customer attitudes influence the use of digital payment platforms. Moreover, the study by Wilson et al. (2021) concludes that positive attitudes significantly enhance customer loyalty and the adoption of digital payments, underscoring the importance of favorable customer perceptions.

Table 1
Status of Customer Loyalty, Service Dimensions, and Customer Attitude Towards GCash, as rated by Government Employees

Variables and its Indicators	SD	Mean	Description
Customer Loyalty	0.90	3.79	High
Service Dimensions	0.86	3.95	High
Service Quality	0.85	3.94	High
Ease of Use	0.80	4.13	High
Usefulness	0.79	4.20	Very High
Cost	0.91	3.85	High
Security	0.95	3.65	High
Customer Attitude	0.77	3.86	High

Correlation Between Variables. The relationships among service dimensions, customer loyalty, and customer attitude are shown in Table 2. The information showed that Service Dimensions has a significant and positive strong correlation towards Customer Attitude, with a coefficient of .854 ($p < .05$), the highest among the three explored relationships. This suggests that customer attitude towards GCash tends to strengthen as service dimensions improve. The finding supports the suggestion of Chuang et al. (2016) that customers' attitude towards digital payment services can be influenced by service dimensions, such as perceived usefulness and ease of use. Likewise, the study by Khashan et al. (2023) suggests that customers are more likely to have favorable attitudes toward digital payment platforms when they perceive them as user-friendly, secure, and beneficial. Similarly, the work of Kim and Gupta (2021) highlights that perceived ease of use and perceived usefulness are instrumental in fostering positive customer attitudes and, consequently, greater loyalty. Moreover, the study by Ajina et al. (2023) underscores the importance of service quality in enhancing customer satisfaction, which, in turn, directly affects their overall attitude toward digital platforms.

The relationship between Customer Attitude and Customer Loyalty is also positive, strong, and significant, with a coefficient of .739 ($p < .05$), indicating that as customer loyalty increases, customer attitude tends to improve. This result justifies the finding of Kim and Gupta (2021), which concludes that attitudes play a critical role in determining customer loyalty. Furthermore, Zhang and Singh's (2021) study highlights the importance of positive customer perceptions, concluding that positive attitudes significantly increase customer loyalty. Furthermore, Sharma and Lee's (2018) study emphasizes that a favorable attitude, driven by positive expectation confirmation, results in increased customer loyalty.

Additionally, there is a significant and positive strong relationship between Service Dimensions and Customer Loyalty ($r = .805$; $p< .05$). It indicates that any enhancements made to the service dimensions are likely to result in an increased customer loyalty. The strong positive correlation supports the findings of Oh and Kim (2022) that when customers use digital payments, service dimensions such as perceived usefulness and ease of use, along with service quality factors such as security and customer support, are crucial for fostering greater customer loyalty. Similarly, Raihani and Fathurahman's (2024) findings indicate that satisfaction with service dimensions enhances customer loyalty. Moreover, Liana and Wijaya's (2023) emphasized the importance of service quality in fostering customer loyalty.

Table 2
Correlation Between Variables

Variables Correlated with Employee Engagement	r	p-value	Remarks
Service Dimensions and Customer Loyalty	.805	.001	Significant
Customer Attitude and Customer Loyalty	.739	.001	Significant
Service Dimensions and Customer Attitude	.854	.001	Significant

Mediating Effect of Customer Attitude on the Relationship Between Service Dimensions and Customer Loyalty. Table 3 depicts the Mediation Analysis, which examines how customer attitude mediates the relationship between service dimensions and customer loyalty. Moreover, Figure 1 shows the Path Plot, which illustrates the strength of the relationships between the variables. The result demonstrates a partial mediating role of customer attitude. The mediation analysis reveals a significant but weaker indirect effect of service dimensions on customer loyalty through customer attitude, with a standardized estimate of 0.166. This result shows that service dimensions foster customer loyalty independently and also indirectly shape customer attitudes, which, in turn, influence customer loyalty. The path plot supports the mediation analysis, showing a strong relationship between service dimensions and customer attitude (0.86) and also a weak yet significant relationship between customer attitude and loyalty (0.19). This also suggests that service dimensions amplify customer loyalty by nurturing positive customer attitudes. This result affirms the findings of Wilson et al. (2021), which conclude that positive attitudes, driven by service dimensions such as perceived ease of use and usefulness, significantly enhance customer loyalty, underscoring the importance of favorable customer perceptions. Moreover, based on the study of Kim and Gupta (2021), they found that attitudes, influenced by service dimensions such as the ease and usefulness of the payment system, play a critical role in determining customer loyalty.

Further, in the mediation model, the R-squared of .674 indicates that 67.4% of the variance in customer loyalty can be attributed to the combined influence of service dimensions and customer attitude, while 74.5% of the variance in customer attitude is explained only by service dimensions. Similarly, the path plot highlights that 74% of the variance is influenced by service dimensions, while 67% are explained by both service dimensions and customer attitude. This determines that service dimensions play a dominant role in shaping how customers think and feel about the service they receive. The high r^2 values demonstrate that the model is statistically robust and well-fitted.

Table 3

Mediation Analysis of Customer Attitude on the Relationship Between Service Dimensions and Customer Loyalty

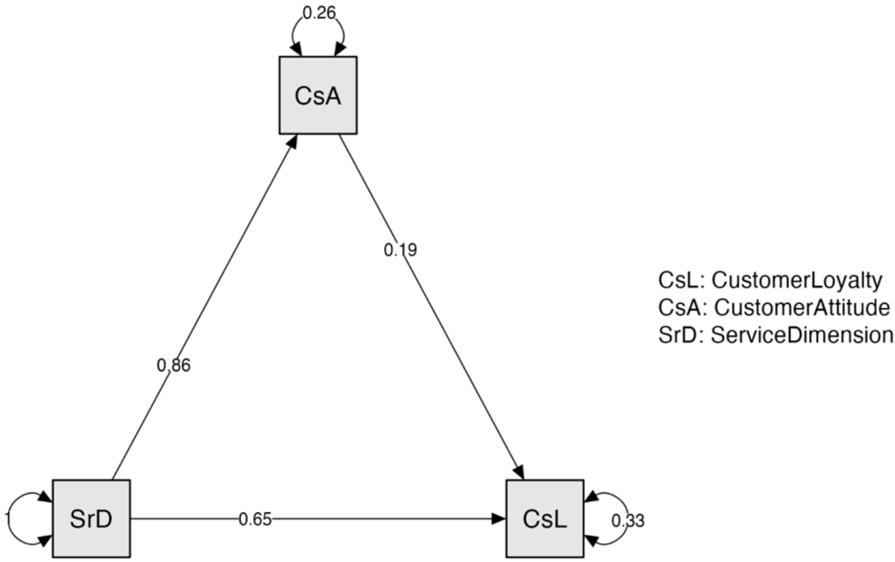
Independent Variable (IV) = Service Dimensions
Dependent Variable (DV). = Customer Loyalty
Mediating Variable (MV). = Customer Attitude

	Standardized Beta (β)	Standard Error	p-value
Direct Effects (IV → DV)			
Service Dimensions on Customer Loyalty	0.649	0.062	<.001
Indirect Effects (IV→ MV → DV)			
Service Dimensions → Customer Attitude → Customer Loyalty	0.166	0.056	0.003
Total Effects (IV → DV)			
Service Dimensions → Customer Loyalty	0.815	0.019	<.001
Path Coefficients			
Customer Attitude → Customer Loyalty	0.192	0.065	0.003
Service Dimensions → Customer Loyalty	0.649	0.062	<.001
Service Dimensions → Customer Attitude	0.863	0.015	<.001
R-Squared			

Customer Loyalty	0.674
Customer Attitude	0.745

Figure 1

The Path Plot on the Significance of the Relationship between Variables



CONCLUSION

In conclusion, the findings of this study provided several valuable insights into the status of customer loyalty, service dimensions, and customer attitude Towards Gcash as rated by Government Employees. The results showed that customer loyalty towards GCash among government employees in Tagum City is high, indicating strong loyalty. It implies they intend to continue using GCash, as it is their first digital payment option. Also, they are willing to promote it to their friends and share favorable reviews about its security features and benefits.

Regarding service dimensions, the respondents rated all indicator factors as high (evident), except usefulness, which notably received a very high rating (very evident). It conveys that they experience high-quality service, ease of use, usefulness, reasonable service charges, and security features offered by GCash.

It is also concluded that government employees perceive a high level of customer attitude, indicating that customer attitude is positive. It suggests that government employees in Tagum City have a pleasant experience in utilizing GCash; hence, they are excited about the new features.

The findings indicate a strong, significant positive correlation between customer attitude and service dimensions, suggesting that perceptions of GCash improve as service enhancements are introduced. Furthermore, a significant positive relationship exists between customer attitude and customer loyalty, suggesting that higher loyalty is associated with more favorable attitudes. Similarly, service dimensions share a strong, positive relationship with customer loyalty, indicating that improving service quality directly drives loyal customer behavior.

Further, the mediation analysis reveals a significant but weaker indirect effect of service dimensions on customer loyalty through customer attitude, suggesting that Customer Attitude partially mediates the relationship between Service Dimensions and Customer Loyalty. This result shows that service dimensions foster customer loyalty independently and also indirectly shape customer attitudes, which, in turn, influence customer loyalty. In addition, the path plot supports the mediation analysis, showing a strong relationship between service dimensions and customer attitude, and a weak yet significant relationship between customer attitude and loyalty. This also suggests that service dimensions amplify customer loyalty by nurturing positive customer attitudes.

The data also shows that other significant predictors of customer loyalty, accounting for 33%, are not covered in the study. Similarly, 26% of Customer Attitudes are also not covered in the study. Hence, future researchers may explore other factors that could strongly mediate service dimensions and customer loyalty that were not considered in this study. They may also employ various research designs to investigate the study's variables.

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