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RESEARCH ARTICLE

FACTORS IN THE ADOPTION OF KONEK2CARD AMONG CARD BANK MEMBERS IN PARANAQUE, METRO MANILA

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ABSTRACT

Digital banking is essential for providing efficient service and customer service. Through digital banking, transactions can be made anytime and anywhere. This study described the socio-demographic and economic characteristics of the CARD Bank members, identified the facilitating and hindering factors in the adoption of Konek2CARD, determined the attitude of the CARD Bank members towards Konek2CARD, and recommended strategies in the adoption of Konek2CARD. Research methods include a review of documents and a survey utilizing a semi-structured survey questionnaire among the client respondents. The data were analyzed through descriptive statistics. Findings shows that CARD Bank members in Paranaque have a favorable attitude towards Konek2CARD despite the hindering factors. It is therefore recommended to provide users with educational resources and tips on best security practices for mobile apps, offer responsive customer support services through multiple channels, including in-app chat support, phone assistance, and online FAQs, and provide timely assistance and resolution to user inquiries, issues, and feedback.

KEYWORDS

Konek2CARD, adoption, Card Bank, Paranaque

1. INTRODUCTION

Technology has been a crucial part of the daily lives of people of all ages and different statuses in life. Using technology has offered many benefits for accomplishing everyday tasks. It has made everyday life better and easier. It has offered several new opportunities for everyone. Some things that used to be impossible became possible, like keeping in touch with loved ones from abroad or other parts of the country or transacting in banks even if you are not physically present. Technology today is very advanced and its getting more ahead in development, it has truly become a blessing for almost everyone.

Aside from making lives easier, the use of technology has changed the lives of people, especially in terms of making collaborations easier, helping start-up businesses, and producing a more equal society (Simplilearn, 2024). Turner acknowledged the effects of technology in the daily lives of people as it affected communication, education, and work, among others (Turner, 2024). Technology has changed the lives of people in one way or another (JFG, 2024). One of the most important uses of technology is in the banking sector. Banks offer different services to their customers using information technology or by offering applications for ease of doing daily transactions. According to Carstea, digital banking offered convenience as well as efficient service and the utmost customer service (Carstea, 2024). Through digital banking, transactions can be made anytime and anywhere as long as an internet connection is available. Today, not only mainstream commercial banks offer digital services but also microfinance institutions (MFIs).


Card Bank, Inc. is one of the longest-running microfinance institutions in the country. It continuously provides products and services based on the needs of its clients. It was established in 1997 and currently has 54 branches with 329 micro banking offices (MBOs) nationwide (cardbankph.com). In 2012, Konek2CARD was launched to further CARD

Bank's goal of digital transformation. It started with a few simple features, which later evolved to cater to more services and provide more convenience to its users. It features services like monitoring savings accounts, paying loans, and transferring funds, among others. In 2021, it had more than 1 million registered users. However, like any other digital improvement, there are still members who prefer the more traditional way of banking. Although acceptable, still paying attention and awareness to such things which are affecting the decision of members to utilize (or not) the mobile banking application of CARD Bank, that is, Konek2CARD must be considered. Hence, this study.

2. LITERATURE REVIEW

Financial institutions have adopted mobile applications for banking and other financial services as mobile device usage has increased. Mobile banking, or using bank services through mobile applications, is quickly replacing desktop banking for many financial institutions in the wake of more powerful processors and improved internet security. Over the past several years, digital and contactless methods of payment and financial management have grown in acceptance and use, and this trend is not expected to reverse. Around 2.8 billion mobile wallets were reportedly in use worldwide in 2020, with Asia accounting for almost half of such wallets. By 2025, 4.9 billion people are expected to use mobile wallets and banking (Statista, 2021). The use of mobile phones is an instrument for the rapid provision of services not only by banks but also by other financial services for their clients. And using these mobile phones many opportunities will open up to both of them as well (Jimenez and Roman, n.d.).

The number of phone mobile users is increasing, who doesn't have cell phone these days? Almost everyone has a cell phone, that's why many banks and other financial institutions, place or advertise their products and services online and can be accessed even on mobile phones. Most of them, adapt and invest in modernized technology of mobile transactions

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or mobile apps so that their clients can access their savings accounts and experience good service safely and at their own convenient. Cellphones today are a good digital channel or instrument for banks and financial institution (Jimenez and Roman, n.d.).

It can be said that mobile transactions are effective and efficient. This will save more time and make work easier. Employees can be more productive because they can focus on other things. Also, the use of mobile or online transactions on the part of the clients made it even easier, that's why they can make their transactions after being taught and they like it. (Jimenez and Roman, n.d.).

2.1 CARD SME Bank and Konek2CARD Mobile Application

Card SME Bank is also one that has grown rapidly in the thrift bank industry because of its ability, skills and also its experience to provide financial services to micro, small and medium enterprises most especially in the CALABARZON region. (CARD SME Bank, 2023). CARD Bank, a microfinance-oriented rural bank has improved its service by using smartphones, where their clients can quickly transact or access their accounts, this is why konek2card was born and has different features or services such as depositing, withdrawing, payment made cash or either online, viewing transaction history and if needs assistance or question on mind regarding the apps, there is a customer service that will support or help.

(Llanto et al., 2018).

2.2 Advantages of Konek2CARD Mobile Application

Many Card Bank clients were happy and used k2c or konek2card. For them, this was an advantage, especially for busy people. First, they don't have to line up at the bank to make transactions. Then, they can make transactions like withdrawals or deposits anytime even if it's late at night. The agents are close, usually they are in the same place that's why there is very little risk for them. And of course, it will also save time and money on fares. (Llanto et al., 2018).

2.3 Role of Technology in Loan Processes

Technology has streamlined loan origination processes, making them faster and more efficient. Automated systems and algorithms can assess loan applications, analyze creditworthiness, and generate lending decisions in real-time. According to a study, combining loan automation with loan origination made processing easier, minimized paperwork, and improved customer experiences (Adebayo et al., 2014).

The use of technology in loan processes allows for more accurate risk assessment and credit scoring. It is important to know about the credibility of a debtor, such as their histories in their previous loans or any other alternative data sources. A group researcher demonstrate that technology-based credit scoring models have improved prediction accuracy, enabling lenders to make more informed lending decisions and reduce default rates (Hlongwane et al., 2020).

Technology has the potential to expand access to financial services in under-served areas. Digital lending platforms and mobile applications enable borrowers to access loans conveniently and remotely, without the need for physical presence. The World Bank found that technology-based lending platforms have facilitated financial inclusion by reaching individuals in remote locations, thus bridging the geographical gap between borrowers and lenders (The World Bank, 2020).

2.4 Challenges in Use of Technology in Loan Processes

The integration of technology in loan processes has the potential to transform lending practices, enhance efficiency, and expand financial services. One of the significant challenges in utilizing technology in loan processes is the limited digital infrastructure and connectivity. The World Bank highlighted the uneven distribution of internet connectivity in rural areas, making it challenging for borrowers in remote locations to access online loan platforms (The World Bank, 2020). The lack of reliable internet infrastructure hinders the widespread adoption of technology in loan processes.

Trust and security concerns serve as a challenge in using technology in the processing of loans. Borrowers in the Philippines express apprehension regarding the security of their personal and financial information when utilizing digital lending platforms (Gerochi and Espeleta-Castillo, 2022). Concerns about data breaches, identity theft, and fraudulent activities undermine borrowers' confidence in embracing technology-based loan services. Overcoming these trust and security concerns is crucial to fostering the acceptance and widespread use of technology in loan processes.

The lack of digital literacy and access among potential borrowers poses a major problem in the proper and effective use of technology in loan processes. As stated by some group researcher, a significant portion of the Filipino population, particularly in rural areas, has limited knowledge and skills in using digital technologies (Albert et al., 2021). Insufficient access to smartphones, computers, and the internet further exacerbates the digital divide. To overcome this challenge, efforts should be directed toward providing digital literacy training and improving access to digital devices and connectivity.

The regulatory and legal framework surrounding technology-enabled loan processes is another challenge. Regulators highlighted the need for clear guidelines and regulations that address the specific requirements and risks associated with digital lending platforms. The absence of comprehensive regulations may result in unscrupulous practices, unfair terms and conditions, and potential exploitation of borrowers. Establishing an appropriate regulatory and legal framework that ensures consumer protection while fostering innovation is vital for the sustainable growth of technology-enabled lending in the Philippines.

Ensuring ethical use of data and avoiding bias in technology-enabled loan processes is crucial for maintaining fairness and equal access to credit. Unintentional bias in algorithms may perpetuate existing inequalities or discriminate against certain individuals or communities. It is essential to develop robust mechanisms for data protection and algorithmic transparency to mitigate these challenges.

2.5 Demographic Characteristics Associated with Mobile Device

It is important to know the demographic characteristics especially when conducting research. Understanding their differences, cultures and habits may lead you to know them better. It will help a lot in a study (Abdinoor and Mbamba, 2017). Socio-demographic indicators such as age and income can easily influence and access the internet, most especially the young ones because their time now is in modern technology. They love it and enjoy it. An easy life is a happy life for them (Estacio et al., 2019). Age has a large contribution to the use of smartphones while income determines what type of smartphone will be used. Paying attention to this is important because not all mobile devices can access digital platforms. (Balogun et al., 2022). According to a study, elderly people are less likely to conduct bank transactions using mobile apps (Balogun et al., 2022). They still prefer the traditional way of banking because they feel more confident that their money is safe there than in mobile banking. It just goes to show that while adopting modern technology, users of mobile apps should still be considered. No matter a person's age or income, they are important and should be respected (Abdinoor and Mbamba, 2017).

2.6 Obstacles to the adoption of mobile banking in the Philippines

According to a study, to fully achieve success in mobile banking by banks or other financial services, all their clients must use or enjoy it (Chiu and Bool, 2017). But it is difficult to change the routine unless it is to reap the trust of its clients. Trust is a big factor and it can also have a big impact on the users or clients of an organization or banking, so the introduction to mobile banking must be complete and efficient. Trust and quality will be the barriers to using mobile banking clients.

Another one is the issue of the internet connection. Banks or any other organizations only have little and no control when it comes to the said internet connection, whether it is fast or slow. Because there are some places the signal does not reach or have. But banks or other organizations can also contact the government or telecom companies to refer this issue to the connection. If the connection is good, winning the trust of the clients is possible (Chiu and Bool, 2017).

Through this obstacle, several members of CARD Bank in Paranaque City hesitate to register to their mobile banking app called konek2CARD. The misconception about the application easily discourages clients from using digital transactions. Center officers of CARD Bank tend to be creative and tactful when it comes to convincing its members to adopt the new technology. They emphasized that the current trend in banking is digital financial services (Llanto et al., 2018).

2.7 Reasons Influencing Adoption of Mobile Banking

The reasons that influence the adoption of mobile banking is a strategy and method to further develop and speed up transactions or services in businesses most especially in banking (Laukkanen 2016 as cited by Balogun et al., 2022). The use of mobile banking is widespread, perhaps because our time today is in the digital generation. Any age is already using a mobile phone, so in order not to be left behind, it is necessary to keep up with it. Most of researcher also says the same thing, age and financial factors have a huge influence on the use or enjoyment of mobile transactions (Fall et al., 2015 as cited by Balogun et al., 2022).

But to perform banking transactions it requires a network connection. Almost all banking transactions can be done using either the internet or mobile banking, except transactions involving physical cash (Ong and Chong, 2022). In some remote locations and rural areas in provinces, getting a decent connection is still a problem. The Philippine government still working on improving internet connectivity for more Filipinos to enjoy the benefits of online banking.

2.8 Factors to Value Digital Banking in the Philippines

Traditional banking is still preferred by the majority, even if the process or result of their transaction takes a long time. They ensure the protection and safety of their money. So even though there are many smartphones today, traditional banking will not disappear. Online banking may become stronger or trending because of its speed, its availability wherever you are and very simple transactions, but yet it cannot defeat traditional banking. But then, traditional banking transactions and digital banking transactions do not have to compete, they both have advantages and disadvantages, it's up to the client what more he thinks will help and needs it (Gigante et al., 2022).

2.9 Reasons for Innovation Resistance in the Philippines

Innovation is good not only for businesses but also for ourselves. Sometimes we find it difficult to accept change because of the fear and apprehension that change can bring. But we must try to be better. Let's not stay or stuck in the past, accept change and be more. Mobile banking using modern technology provides customers with fast and effective banking transactions anytime, anywhere (Bamoriya and Singh, 2011 as cited by Atienza, 2018). This banking innovation will bring enormous potential to lower transaction costs, increase service speed, improve efficiency and productivity, providing better customer satisfaction, convenience and flexibility (Lassar et al., 2005; Nasri and Charfeddine, 2012 as cited by Atienza, 2018). And of course, everyone has a choice and differences. Some favor or find it easier to use online banking transaction or platforms like the konek2Card app of Card Bank Inc. and some are satisfied with traditional banking. As for now, respect each other preferences but then don't get tired of teaching clients so that others can also experience the good service of online or digital banking and through time they will appreciate the benefits of using mobile application (Llanto et al., 2018).

3. METHODS

In this kind of study, descriptive research is the most suitable. Descriptive statistics particularly frequency, percentage, and mean served as tools of

analysis presented in table form the tabulated data. The data in the table were discussed based on the result of the study. Data gathered from the survey were analyzed through descriptive statistics. Considering that the research problem comprises the factors in the adoption of Konek2CARD, a survey was utilized. In addition, key informant interviews and review of documents were also used essentially to have a deeper understanding on the problem statement.

4. DATA ANALYSIS

Table 1: Socio-demographic Profile of the Respondents

Age	Frequency	Percentage
21 – 25	9	6
26 – 30	6	4
31 – 35	8	5
36 – 40	10	7
41 – 45	12	8
46 – 50	22	15
51 – 55	25	17
56 – 60	22	15
61 – 65	17	11
66 – 70	14	9
71 – 75	3	2
76 – 80	0	0
81 – 85	0	0
86 – 90	0	0
91 – 95	0	0
96 - 100	1	1
TOTAL	149	100

Table 1 shows the socio-demographic characteristics or profiles with highest respondent being those aged 51-55, and those 46-50 then 56-60 years. Consequently, the age groups 66-70 years and 36-40 years are represented. A smaller portion of the sample includes respondents aged 21-35 years. The oldest recorded age group comprises individuals aged 71-75 years.

Table 2: Facilitating Factors in the Adoption of KONEK2CARD

Indicators	Strongly Agree	Agree	Disagree	Strongly Disagree	Mean	Interpretation
Konek2CARD saves time on the part of the members.	40	98	9	2	3.18	Agree
Konek2CARD saves transportation expenses on the part of the members.	39	99	9	2	3.17	Agree
Konek2Card is user-friendly	34	103	10	2	3.13	Agree
Mobile banking is now the trend which serves as a motivating factor among members to do online banking.	17	106	14	2	2.99	Agree
Konek2CARD mobile app provides a convenient way to access loan services.	37	100	10	2	3.15	Agree
				Overall	3.14	Agree

Table 2 displays survey results for several indicators regarding the Konek2CARD mobile app, measuring user perceptions and experiences across various aspects. The first indicator, "Konek2CARD saves time on the part of the members," received 40 Strongly Agree responses, 98 Agree responses, 9 Disagree responses, and 2 Strongly Disagree responses, resulting in a mean score of 3.18, interpreted as Agree. Similarly, the second indicator, "Konek2CARD saves transportation expenses on the part of the members," garnered 39 Strongly Agree responses, 99 Agree responses, 9 Disagree responses, and 2 Strongly Disagree responses, with a mean score of 3.17, also interpreted as Agree.

The app's user-friendliness was evaluated with the third indicator, "Konek2CARD is user-friendly," which received 34 Strongly Agree responses, 103 Agree responses, 10 Disagree responses, and 2 Strongly Disagree responses. This resulted in a mean score of 3.13, again interpreted as Agree. The fourth indicator, "Mobile banking is now the trend which serves as a motivating factor among members to do online

banking," had 17 Strongly Agree responses, 106 Agree responses, 14 Disagree responses, and 2 Strongly Disagree responses, leading to a mean score of 2.99, interpreted as Agree, though slightly lower than the others.

Finally, the indicator "Konek2CARD mobile app provides a convenient way to access loan services" received 37 Strongly Agree responses, 100 Agree responses, 10 Disagree responses, and 2 Strongly Disagree responses, resulting in a mean score of 3.15, interpreted as Agree. Overall, the mean score across all indicators is 3.14, leading to an overall interpretation of Agree. These results suggest that the Konek2CARD mobile app is positively received by its members, particularly in terms of saving time and transportation costs, being user-friendly, and providing convenient access to loan services. While all indicators received an overall interpretation of Agree, the slightly lower score on the trend and motivation indicator suggests there may be room for improvement in promoting the app's benefits related to current banking trends.

Table 3: Hindering Factors in the Adoption of KONEK2CARD						
Indicators	Strongly Agree	Agree	Disagree	Strongly Disagree	Mean	Interpretation
Network coverage in our area is unstable affecting the use of Konek2CARD.	3	138	8	0	2.97	Agree
Konek2CARD is not easy to use among elderly and less educated members.	7	133	9	0	2.99	Agree
Members without Android mobile phones hinder the adoption of using Konek2CARD.	11	130	8	0	3.02	Agree
The worry in terms of safety and security of loans using Konek2CARD serves as a hindering factor.	6	117	25	1	2.86	Agree
Preferring the use of traditional banking instead of online banking among members serves as a hindering factor	6	126	16	1	2.92	Agree
				Overall	2.95	Agree

Table 3 presents survey results for several indicators related to potential hindrances in using the Konek2CARD mobile app. Each indicator is evaluated with the results summarized through mean scores and interpretations.

The first indicator, "Network coverage in our area is unstable affecting the use of Konek2CARD," received 3 Strongly Agree responses, 138 Agree responses, 8 Disagree responses, and no Strongly Disagree responses. This led to a mean score of 2.97, interpreted as Agree. The second indicator, "Konek2CARD is not easy to use among elderly and less educated members," had 7 Strongly Agree responses, 133 Agree responses, 9 Disagree responses, and no Strongly Disagree responses, resulting in a mean score of 2.99, also interpreted as Agree.

Regarding the indicator "Members without Android mobile phone hinders the adoption of using Konek2CARD," the survey recorded 11 Strongly Agree responses, 130 Agree responses, 8 Disagree responses, and no Strongly Disagree responses, producing a mean score of 3.02, interpreted as Agree. The fourth indicator, "The worry in terms of safety and security of loan using Konek2CARD serves as a hindering factor," received 6

Strongly Agree responses, 117 Agree responses, 25 Disagree responses, and 1 Strongly Disagree response, leading to a mean score of 2.86, interpreted as Agree.

Lastly, the indicator "Preferring the use of traditional banking instead of online banking among members serves as a hindering factor" garnered 6 Strongly Agree responses, 126 Agree responses, 16 Disagree responses, and 1 Strongly Disagree response. This resulted in a mean score of 2.92, interpreted as Agree. Overall, the mean score across all indicators is 2.95, leading to an overall interpretation of Agree.

These results indicate that while users generally agree on certain hindrances related to the use of Konek2CARD, such as unstable network coverage, difficulty among elderly and less educated members, and the lack of Android phones, they still overall perceive these issues as hindrances. Concerns about safety and security, as well as a preference for traditional banking methods, also contribute to the challenges faced by the app. Despite these challenges, the overall interpretation remains as Agree, indicating that these issues are recognized but not overwhelming obstacles.

Table 4: Attitude Towards the Adoption of KONEK2CARD						
Indicators	Strongly Agree	Agree	Disagree	Strongly Disagree	Mean	Interpretation
I am knowledgeable in using Konek2CARD.	24	68	53	4	2.75	Agree
know that CARD Bank through online banking like Konek2CARD will protect the money loan by the members.	25	117	6	1	3.11	Agree
Konek2CARD is prone to be used by family members in loaning money when the member is not knowledgeable in using the app.	22	115	11	1	3.06	Agree
I am happy using Konek2CARD.	30	99	19	1	3.06	Agree
I worry that the money I loan is not safe when using Konek2CARD.	5	63	76	5	2.46	Agree
I am satisfied with the Konek2CARD app.	26	103	18	2	3.03	Agree
I do not encounter problems using Konek2CARD.	7	69	67	6	2.52	Agree
It is just a matter of practice to get used to using Konek2CARD.	23	92	32	2	2.91	Agree
I always use Konek2CARD in all my loan transactions.	28	89	28	4	2.95	Agree
				Overall	2.77	Agree

Table 4 presents survey results for several indicators related to user experiences and perceptions of the Konek2CARD mobile app. Each indicator is rated with the results summarized through mean scores and interpretations.

The first indicator, "I am knowledgeable in using Konek2CARD," received 24 Strongly Agree responses, 68 Agree responses, 53 Disagree responses, and 4 Strongly Disagree responses, leading to a mean score of 2.75, interpreted as Agree. The second indicator, "I know that CARD Bank through online banking like Konek2CARD will protect the money loan by the members," had 25 Strongly Agree responses, 117 Agree responses, 6 Disagree responses, and 1 Strongly Disagree response, resulting in a mean score of 3.11, interpreted as Agree.

For the indicator "Konek2CARD is prone to be used by family members in loaning money when the member is not knowledgeable in using the app,"

there were 22 Strongly Agree responses, 115 Agree responses, 11 Disagree responses, and 1 Strongly Disagree response, producing a mean score of 3.06, interpreted as Agree. The fourth indicator, "I am happy using Konek2CARD," received 30 Strongly Agree responses, 99 Agree responses, 19 Disagree responses, and 1 Strongly Disagree response, also resulting in a mean score of 3.06, interpreted as Agree.

The indicator "I worry that the money I loan is not safe when using Konek2CARD" had 5 Strongly Agree responses, 63 Agree responses, 76 Disagree responses, and 5 Strongly Disagree responses, leading to a mean score of 2.46, which still falls under the interpretation of Agree. The sixth indicator, "I am satisfied with the Konek2CARD app," garnered 26 Strongly Agree responses, 103 Agree responses, 18 Disagree responses, and 2 Strongly Disagree responses, with a mean score of 3.03, interpreted as Agree.

Regarding the indicator "I do not encounter problems using Konek2CARD," the survey recorded 7 Strongly Agree responses, 69 Agree responses, 67 Disagree responses, and 6 Strongly Disagree responses, resulting in a mean score of 2.52, interpreted as Agree. The eighth indicator, "It is just a matter of practice to get used to using Konek2CARD," received 23 Strongly Agree responses, 92 Agree responses, 32 Disagree responses, and 2 Strongly Disagree responses, producing a mean score of 2.91, interpreted as Agree.

Finally, the indicator "I always use Konek2CARD in all my loan transactions" had 28 Strongly Agree responses, 89 Agree responses, 28 Disagree responses, and 4 Strongly Disagree responses, leading to a mean score of 2.95, interpreted as Agree. Overall, the mean score across all indicators is 2.77, leading to an overall interpretation of Agree. These results suggest that users generally agree on their knowledge and satisfaction with the Konek2CARD app, and many feel that the app protects their money and is used consistently for loan transactions. Despite some concerns about the app's safety and occasional problems encountered, the overall user sentiment remains positive, with the interpretation of Agree indicating a generally favorable experience with the app.

Table 5: Challenges in KONEK2CARD App		
Challenges in KONEK2CARD App		
Do you encounter technical issues while using KONEK2CARD digital services?	Frequency	Percentage
Yes	91	61
No	58	39
TOTAL	149	100
If yes, how often do you encounter technical issues while using KONEK2CARD's digital services		
	Frequency	Percentage
Never	56	38
Rarely	13	9
Sometimes	22	15
Often	44	30
Very often	14	9
TOTAL	149	100

Table 5 presents data on the challenges encountered by users while using Konek2CARD digital services. The first part of the table addresses whether users encounter technical issues, while the second part details the frequency of these issues among those who experience them.

Regarding the question "Do you encounter technical issues while using Konek2CARD digital services?", out of 149 respondents, 91 (61%) answered Yes, indicating that they do encounter technical issues, while 58 (39%) answered No, indicating they do not. This suggests that a significant majority of users face technical difficulties with the app.

For those who encounter technical issues, the frequency of these issues is further analyzed. Among the 149 respondents, 56 (38%) reported that they Never encountered technical issues, which implies that this subset did not align with the first part's 61% affirmative responses, possibly due to misunderstanding or misreporting. For those acknowledging issues, 13 (9%) reported experiencing issues Rarely, 22 (15%) reported Sometimes, 44 (30%) reported Often, and 14 (9%) reported encountering issues Very often. This breakdown indicates that while a portion of users face frequent technical problems, a notable percentage encounter them less regularly.

The data reveals that technical issues are a considerable concern for many users of the Konek2CARD app, with a substantial portion encountering these issues often or very often. This highlights the need for improvements in the app's technical performance to enhance the user experience and reduce the frequency of technical difficulties.

5. CONCLUSION

It can be concluded that although the respondents generally accept digital transformation in CARD banks, particularly Konek2CARD, there are

hindering factors in its adoption attributed to old age, educational attainment, network coverage, and having an Android phone. The respondents have a favorable attitude towards Konek2CARD despite the hindering factors, since it only takes a lot of practice for them to become familiar with using the app. The favorable attitude denotes that the respondents are in favor of the app of CARD Bank because it is cost-friendly, saves time and transportation costs, and provides convenient access to loan services.

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