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ATTITUDE ON DIGITAL PAYMENT AND ONLINE BUYING DECISION OF YOUNG PROFESSIONALS, Unpublished Undergraduate Research Paper, Bachelor of Science in Business Administration, Northern Iloilo State University, Estancia, Iloilo. March 2024.

ABSTRACT

The main purpose of this descriptive-correlational study was to determine the relationship between attitudes on digital payment and online buying decisions of young professionals. A researchers' modified-checklist questionnaire which underwent validity and reliability was used to gather the data from 104 young professional respondents of the study. The statistical tools employed in this study were the frequency and percentage, mean, Mann-Whitney U test, Kruskal-Wallis H test, and Spearman's rho with the significance level set at .05 alpha level. The findings of the study revealed that the attitude of young professionals towards digital payment when taken as an entire group and when classified as to sex, monthly income, field of profession, and frequency of buying was positive. Online buying decisions when taken as an entire group and when classified as to frequency of buying was "most likely to buy," when classified as to monthly income, except 20,000-25,000 which was "more likely to buy," when classified as to field of profession, except Accounting and Engineering which was "more likely to buy." The female was "most likely to buy" while the male was "more likely to buy." There was no significant difference in the attitude on digital payment and online buying decision of young professionals when classified as to sex, monthly income, field of profession, and frequency of buying. There was a significant relationship between the attitude and online buying decision of young professionals.

Keywords: *Digital Payment, Online Buying Decisions, Frequency of Buying, Attitude Towards Digital Payment*