

Perception of Government Project Beneficiaries on Debit Card Services of Selected Banking Institutions in Daet, Camarines Norte

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Abstract:- This research determined the effect of the perception of Government project beneficiaries on debit card services of selected banks in Daet, Camarines Norte. The study also aims to determine the problem that the beneficiaries encountered while using the ATM. It used descriptive-correlational method with a survey questionnaire that served as the main tool in data gathering and unstructured interview with the respondents. The following statistical tools were utilized in analyzing the data collected; frequency and percentage, weighted mean and Somer's Delta Correlation. This study was based on the premise that there is no significant relationship between the profile of the respondents and the level of perception of the government beneficiaries towards ATM debit card services. The primary factor that greatly affect the level of perception of government project beneficiaries along hardware factors is hanging error, while for the human factors is fear on the possibility of being robbed.

Keywords:- Level of Perception, Government Project Beneficiaries, Debit Card Services, Automated Teller Machine, Conditional Cash Transfer;

I. INTRODUCTION

Conditional Cash Transfer (CCT) was also used in other country such as Pakistan and Mexico. In Pakistan payments are made through Pakistan Post and are delivered to the recipient's address by postal money order used to disburse the BISP and other government assistance programs. While in the Philippines CCT were previously made through manual procedures, where various phases of the payment process required a number of manual interventions and documentation, making the payment process exceedingly labor demanding due to that the government decides to think of other way on disbursing the cash assistance and it is by using emv ATM cards.

An EMV-enabled system is more secure than the standard magnetic stripe utilized in the majority of Philippine cards. The relocation is part of the BSP's effort to make financial transactions for Filipinos more secure, convenient, and up to date. Migrating to the EMV chip card is the bank's first move

toward modernizing and enhancing its services, not simply for security. It is also a practice to safeguard the client's personal financial security.

The study aims to determine the relationship between the perception of the government beneficiaries towards the ATM debit card services. This also aims to identify the other problems that the beneficiaries encounter and how does it affect them in using the ATM debit card. Base on the result of this study the researcher determine a solution that will help the beneficiaries to learn and enjoy the different services that debit card offers without the fear on encountering problems while doing their transactions.

II. METHODOLOGY

This chapter presents the research methodology of the study, particularly the method of research, population, sample size and sampling technique, description of the respondents, research instrument and statistical treatment of data utilized in this study. The data gathered were relevant to the subject of the study.

A. Method of Research

The researcher used a descriptive-correlational research design to analyze the level of perception of government project beneficiaries about the services of ATM Debit cards among the selected commercial banks in Daet, Camarines Norte. Descriptive research is concerned with existing relationship conditions, prevalent behaviors, beliefs, ongoing processes, felt effects, and emerging trends.

B. Description of the Respondents

The respondents for this study were comprised of 344 government project beneficiaries in Daet, Camarines Norte. The criteria for choosing them include being a government project/4Ps beneficiary, with at least one (1) year as beneficiary, one (1) debit card acquired and resident coming from Brgy 1, 2, 3, 4, 5, 6, 7, and 8, Daet, Camarines Norte.

C. Data Gathering Procedure

The researcher submitted the prepared survey questionnaire to the thesis advisory committee for improvement and other enhancements. After the critiquing process, a dry run was done for its validation. It was conducted to twenty (20) government project beneficiaries outside Daet, Camarines Norte.. After the first dry run with 20 respondents, the results indicates a good internal consistency within the items of the questionnaire.

The survey questionnaire that served as the main tool in data gathering and unstructured interview with the respondents. The researcher, then, summarized the respondents' answers and proceeded on the tabulation, analysis and interpretation of the data after all the information needed were gathered.

D. Statistical Treatment of Data

The researcher used the quantitative statistical method to tabulate the responses after gathering the data needed. Average weighted mean was employed to measure responses for the level of perception of government project beneficiaries on debit card services. Ranking was used to identify the problems encountered by them in using the services of debit card.

Somer's Delta Correlation Coefficient using Statistical Package for the Social Sciences (SPSS) was employed to test the significant relationship between the profile of the respondents and level of perception towards debit card services. The statistical tools that have been mentioned above was computed as using this system, the researcher eliminated the possibility of human error thus giving this study an accurate and guaranteed results.

III. RESULTS

This chapter presents the results, analyses and interpretation of data gathered on respondents of the study. The presentation and analyses are in tabular format preceded by textual interpretations of the tabulated data pertaining to the specific problems included in the study.

A. Profile of the Respondents

Tables 1 to 4 present the profile of the respondents. The variables described include the age, sex, educational attainment, and number of years as a beneficiary of the respondents.

➤ **Age.**

Table 1 shows the age profile of the respondents. Majority of the respondents belong to the age bracket of 42 to 49 years old with 135 respondents or 39.2 percent, followed by 50 to 57 years old with 125 respondents or 36.3 percent, next is 58 to 65 years old with 41 respondents or 11.9 percent, then 34 to 41 years old with 30 respondents or 8.7 percent, and preceded with 66 years old and above with 12 respondents or 3.5 percent, while the lowest result is 26 to 33 years old with one respondent

or 0.3 percent. The overall number of the government project beneficiary that serves as respondents are 344 beneficiaries.

Table 1 Age Profile of the Respondents

Age	Frequency	Percentage (%)
26-33	1	0.3
34-41	30	8.7
42-49	135	39.2
50-57	125	36.3
58-65	41	11.9
66 & above	12	3.5
Total	344	100.0

The results clearly show that the dominant beneficiaries are those under bracket 42 to 49 and 50 to 57 years old are the common beneficiaries of government projects. This implies that most of the respondents are adults who are expected to be able to manage the cash grant more efficiently and effectively. In addition, most likely during at these ages, they have members of the family which are considered among the criteria to be a recipient such as children ages 0 to 18 years old and currently enrolled. They applied to the grant as it will help augment or defray educational expenses.

As a primary requirement of DSWD to be beneficiaries of the program are eligible households with children aged 0 to 18 years old and the one who will receive the grant is the eligible household head. According to Statista (2019), the average age of household head in the Philippines was 44 years old for women and 38 years old for men.

➤ **Sex.**

Table 2 shows the sex profile of the respondents. It can be observed that majority of the respondents are female with 298 respondents or 86 percent while the male respondents are only 13 percent with 46 respondents.

Table 2 Sex Profile of the Respondents

Sex	Frequency	Percentage (%)
Male	46	13.4
Female	298	86.6
Total	344	100.0

This shows that women were the dominant beneficiaries of the government project. This demonstrates that women were the primary recipients of the government effort. It is clear that in most Filipino households, women are the ones who are left at home when prospects for work or government help come.

Furthermore, most males work away from home to support their families. It was endorsed by DSWD (2018), which indicated that the mother should preferable be allocated as the award recipient. If the mother is not present or is no longer a member of the home, the father becomes the grantee of the household. If the father is missing or no longer a member of the household, the household grantee will be either the grandmother or the grandfather. The findings of Reyes and

Briones (2018) study show that women are the program's primary beneficiaries. They added that women are more likely to stay at home and be in charge of household requirements, whereas most males work for their families.

➤ *Educational Attainment.*

Table 3 illustrates the educational attainment of the respondents of the study. Base from the result of the survey, majority of the respondents' highest educational attainment is high school level attainment with 190 respondents or 55.2 percent, followed by high school graduate with 81 respondents or 23.5 percent, next is elementary graduate with 55 respondents or 16 percent, and college level with 10 respondents or 2.9 percent, while the lowest is elementary level with 8 respondents or 2.3 percent.

Table 3 Educational Attainment of the Respondents

	Frequency	Percentage (%)
Elementary Level	8	2.3
Elementary Graduate	55	16.0
High School Level	190	55.2
High School Graduate	81	23.5
College Level	10	2.9
Total	344	100.0

This table shows that all respondents have entered school; however, majority finished high school level only. They belong to marginalized sectors of the society and they are the primary priorities in terms of giving financial assistance and other similar government projects. Due to the respondents' educational attainment which most of them did not graduate it makes hard for them to have a good job. This motivates the government to assist the underprivileged sectors who are deprived of education in at least assisting their children to go to school and finish college as this will help the family survive and potentially elevate them out of poverty.

This was the same finding in Danday et al(2019) 's study, where the majority of respondents were in high school and only a few earned a degree. The study by Evardome et al. (2021) reveals that educational attainment has an effect on their financial literacy in handling the monetary stipend that the government gives them. This represents the level of education attained by users or non-users; yet, this is thought to play a key effect in defining their attitude toward technology adoption.

➤ *Number of Years as Beneficiary.*

Table 4 shows the profile of the respondents as to number of years as beneficiary. Majority of respondents with a frequency of 196 or 57 percent are 10 years and above as the beneficiaries of the government project, followed by 4 to 6 years with 116 respondents or 33.7 percent, while the remaining 9.4 percent or 36 respondents are 6 years and below as a beneficiary.

Table 4 Profile of the Respondents as to Number of Years as Government Project Beneficiary

Years	Frequency	Percentage (%)
1 to 3 years	16	4.7
4 to 6 years	16	4.7
7 to 9 years	116	33.7
10 years & above	196	57.0
Total	344	100.0

The data above shows that the majority of government project beneficiaries have been recipients for more than ten years. This batch, like the others, has been granted an additional year as a beneficiary, indicating that they are still compliant or eligible in terms of the program's rules.

It means that they comply on the conditions such as in case of the pregnant women, she must avail pre- and post-natal care, and be attended during childbirth by a trained professional; parents or guardians must attend the family development sessions, which include topics on responsible parenting, health, and nutrition; children aged 0 to 5 must receive regular preventive health check-ups and vaccines; children aged 6 to 14 must receive deworming pills twice a year; and children-beneficiaries aged 3 to 18 must enroll in school, and maintain an attendance of at least 85 percent of class days every month (DSWD, 2021).

It is supported by the law that defined 4Ps as a national poverty reduction strategy and a human capital investment program that provides conditional cash transfer to poor households for a maximum period of seven years. The National Advisory Council of the program, however, may recommend a longer period under exceptional circumstances (Philstar, 2019).

B. Perceptions of Government Project Beneficiaries on the Debit Card Services in terms of Features, Benefits and Convenience

Tables 5 to 7 exhibit the perceptions of the government project beneficiaries on debit card services in terms of features, benefits and convenience.

➤ *Features.*

Table 5 illustrates the perception of government project beneficiaries on debit card services in terms of features. Generally, the indicators show that users seldom use the other features of debit card having a general weighted mean of 2.04 as rated by the beneficiaries. However, the easiness of withdrawal gained the highest rating of 4.28 weighted mean which is interpreted as always used feature by the beneficiaries, followed by reliability of checking account balance with 4.07 weighted mean interpreted as often used, preceded by security in changing pin with 4.04 weighted mean interpreted also as often used by the beneficiaries.

Table 5 Perception of Government Project Beneficiaries on Debit Card Services in terms of Features

Indicators	WM	Adjectival Rating
1.Ease in withdrawal of cash	4.28	A
2.Reliability in checking of account balances	4.07	O
3.Convenience in paying of bills	1.37	N
4.Easy purchasing of regular load	1.09	N
5.Security in changing of PIN	4.04	O
6.Easy online banking enrollment	1.29	N
7.Safety in purchasing online	1.01	N
8.Hassle-free use of Point of Sale (POS) transaction	1.08	N
9.Convenience in requesting for statement of account	1.07	N
10.Easy transferring of funds	1.13	N
11. General Weighted Mean	2.04	Se

Legend: 4.20-5.00 Always (A) 3.40-4.19 Often (O)
 2.60-3.39 Sometimes (So) 1.80-2.59 Seldom (Se) 1.00-1.79 Never (N)

It can be inferred that the beneficiaries in general seldom use the other features of debit cards. One of the reasons for this is that they have few knowledge on what their cards can do. The one thing that they are aware in terms of features and always experience is the ease in withdrawal of cash. Based on the interviews, they were glad of the fast and easy withdrawals using the debit cards as they are not anymore required to do over-the-counter withdrawals which takes lots of time and provides inconvenience on their part due to long queues.

The same result was obtained by study of Kang and Calara (2017), which they stated that transactions such as cash and check deposits, withdrawals, encashments, transfers, and bills payments in the bank have been made over-the-counter but since the inception of the internet, the rise of online banking has been offered by businesses to cater the changing needs of the clients.

➤ *Benefits.*

Table 6 illustrates the level of perception of government project beneficiaries on debit card services in terms of benefits. The study shows that the beneficiaries always encounter convenience in processing transaction and services as convenient and easily accessible with weighted mean of 4.60, followed by safe and secure to carry the cash with 4.59 weighted mean. It was followed by frequency of visit to the banking premises reduces with 4.19, followed with easy to bank savings through ATM with 2.41 weighted mean. Meanwhile, the easy retrieval of information needed got the lowest rating of weighted mean of 2.30 which may be interpreted as seldom encountered by the beneficiary. Overall, the indicators were often encounter by the beneficiaries with a general weighted mean of 4.06.

Table 6 Perception of Government Project Beneficiaries on Debit Card Services in terms of Benefits

Indicators	WM	Adjectival Rating
1.User-friendly step-by-step instructions	4.48	A
2.Convenience in processing of transaction	4.60	A
3.Caters many services by using only 1 card.	4.32	A
4.Availability of services, 24/7 including holidays	4.54	A
5.Reliable bank services	4.56	A
6.Safe and secure to carry than cash	4.59	A
7.Services are convenient and accessible	4.60	A
8.Frequency of visit to the banking premises reduces	4.19	O
9.Easy to bank savings through the ATM	2.41	Se
10.Easy retrieval of information needed	2.30	Se
General Weighted Mean	4.06	O

Legend: 4.20-5.00 Always (A) 3.40-4.19 Often (O)
 2.60-3.39 Sometimes (So) 1.80-2.59 Seldom (Se) 1.00-1.79 Never (N)

The results revealed that the beneficiaries experience the benefits of using ATM debit cards most especially when it comes to the services as convenient and easily accessible at the same time the convenience in processing transaction. It implies that they enjoy the key benefit of the debit cards as they can

withdraw at any time at their own convenience. It was supported by the result in Table 5 that in terms of features, they perceived that in using ATM debit cards, there is always ease in withdrawal of cash.

This was supported by the study of Sasila (2018) which stated that construct perceived ease of use and perceive accessibility had high positive perception of the respondents. This generally indicated that most of the customers used the ATM as a result of its provision of quick access to money and ease of operation but not mainly on its optimum security. The study further revealed a number of factors contribute to the satisfaction of customers accessing ATM services and such factors include reliability, safety, accuracy and convenience of ATM.

➤ *Convenience.*

Table 7 represents the level of perception of government project beneficiaries on debit card services in terms of convenience. The study shows that the beneficiary always encounter that ATM locations are located in secured places with the highest weighted mean of 4.65, followed by a hassle-free transaction with 4.60 weighted mean, next is transaction can be done even outside banking hours with 4.57 weighted mean, transactions can be made in just using one machine gaining 4.56 weighted mean, location of ATM are accessible with 4.54 weighted mean, sufficient availability of cash in the machine with 4.22 weighted mean.

Table 7 Perception of Government Project Beneficiaries on Debit Card Services in terms of Convenience

Indicators	WM	Adjectival Rating
1. Location of ATM are accessible	4.54	A
2. Transactions can be made in just using one machine	4.56	A
3. Hassle-free transaction	4.60	A
4. ATM locations are located in a secured place	4.65	A
5. Transactions can be cashless (i.e. payment of grocery, eating at restaurants, etc.	1.28	N
6. Less waiting time compared with doing transactions inside bank premises.	3.91	O
7. Sufficient availability of cash in the machine	4.22	A
8. Transactions can be done even outside banking hours	4.57	A
9. Safer to bring when traveling or shopping	1.54	N
10. Can directly transact even without filling out documents (withdrawals slip, payment slip etc.)	2.68	So
General Weighted Mean	3.66	O

Legend: 4.20-5.00 Always (A) 3.40-4.19 Often (O)
 2.60-3.39 Sometimes (So) 1.80-2.59 Seldom (Se) 1.00-1.79 Never (N)

The result implies that the beneficiaries always experience the service quality of debit card because the result showed a positive evaluation of all the indicators measured in terms of the experience that they have in using debit cards particularly that beneficiaries always encounter that ATM locations are located in secured places. It implies that they always ensure that they are safe in transacting using ATM booths and the banks.

According to HDFC Bank (2022) using a secured ATM is essential for client’s safety, use an ATM that is located on a busy street or in a secure building, avoid using an ATM after midnight or one that is in a deserted place and do not use an ATM if the surroundings are unsafe or if they notice any suspicious persons lurking around.

C. *Test for Significant Relationship between the Profile of the Respondents and the Perception of Government Project Beneficiaries*

The table also shows that there is no significant relationship between the beneficiaries’ profile and their level of perception on debit card services, except between sex profile and its features that shows a significant weak negative relationship. The Somer’s Delta Correlation Coefficient and Rank Biserial correlation coefficient presented in Table 8 with p-value greater than 0.05 suggest an acceptance of the null hypothesis that there is no significant relationship between the profile of the respondent and their perception on debit card.

Table 8 Test for Significant Relationship between the Profile and the Perception of Government Project Beneficiaries on the Debit Card Services

Profile	Perception					
	Features		Benefits		Convenience	
	Test Stat.	p-value	Test Stat.	p-value	Test Stat.	p-value
Age	-0.071	0.115	0.006	0.889	0.071	0.139
Sex	-0.125	0.021*	-0.076	0.160	-0.004	0.939
Educational Attainment	0.006	0.889	-0.028	0.566	-0.096	0.053
No. of years as Beneficiaries	-0.034	0.477	0.05	0.34	-0.011	0.845

*Significant at 0.05 significant level

Table 8 shows that there is a significant weak negative relationship at $d = -0.125$ and p -value 0.021 between sex profile and level of perception of government project beneficiaries on the features of debit card services. This suggests an association between sex and the perceived features of the debit card services that is most of the male respondents have never experienced the features of the debit card services. This is because based on the result of Table 2 that majority of the beneficiaries are women and not men, which resulted that men mostly never experienced the features since most women are the beneficiaries. This implies that the profile of the respondents does not affect their perception on using debit card services. Also, regardless of age, sex, educational attainment, and number of years as beneficiaries, it gives no bearing on how the beneficiaries will use the debit cards. Since its use is very easy, they may have acquired the idea from their fellow beneficiaries. It can be observed from Table 8, that the age of the respondents and the level of satisfaction along features, benefits and convenience obtained values such as 0.115, 0.889 and 0.139, respectively at 0.05 significant level.

This was refuted by the study of Tarhini et al. (2014) which revealed that females tend to place emphasis on perceived usefulness and perceived ease-of-use of the system than males. Furthermore, Kwok et al. (2016) found out that usefulness and ease of use perceived by women influenced the perception level greater than that of men.

D. Problems Encountered by the Government Project Beneficiaries on Debit Card Services in terms of Hardware and Human Factors

➤ *Hardware Factors.*

Table 9 presents the problems encountered by the government project beneficiaries towards the services of debit card in selected banks in Daet Camarines Norte. The first factor is hanging error while transacting with 1.28 weighted mean, the second is slow internet connection with 1.25, the third in rank is the machine unavailability or offline with 1.22, Meanwhile, the lowest with both weighted mean of 1.00 are card blocked and incorrect cash dispensed. Overall, the respondents never encountered the said problem based on the general weighted mean of 1.10.

Table 9 Problems Encountered by the Government Project Beneficiaries on Debit Card Services in terms of Hardware Factors

Indicators	WM	Adjectival Rating
1.Account debited but no cash dispensed	1.04	N
2.Card blocked	1.00	N
3.Card reader error	1.08	N
4.Defective card	1.09	N
5.Forgotten pin	1.04	N
6.Hanging errors while transacting	1.28	N
7.Incorrect cash dispensed	1.00	N
8.Machine unavailability/offline	1.22	N
9.No receipts	1.17	N
10.Physically defective machine	1.00	N
11.Slow internet connection	1.25	N
12.Unauthorized withdrawals	1.08	N
General Weighted Mean	1.10	N

*Legend: 4.20-5.00 Always (A) 3.40-4.19 Often (O)
2.60-3.39 Sometimes (So) 1.80-2.59 Seldom (Se) 1.00-1.79 Never (N)*

Generally as seen on the table, it implies that the beneficiaries never experienced the problems in terms of hardware factors. This only means that they knew this is possible to happen but never experienced it. This only implies that the machines are being taken cared of with preventive and regular maintenance being done by the banks. On the other hand, it also implies that the beneficiaries did not experience the said errors because they are sometimes not the ones who do their transactions, it was made by other people whom they trust who are confident enough to use the debit cards such as son or daughter.

The main problem encountered by beneficiaries in terms of hardware factor is hanging error while transacting sometimes caused by technical errors due to slow internet connectivity. Some problems they commonly encounter along this line are account debited but no cash dispensed, card captured by the machine and cash retracted.

While there are three hardware factors which are equally got the lowest result. One of the least problem encountered is card blocked. This only implies that the card might be stolen or lost, the said cards PIN was erroneously entered trice that makes the card blocked and the card was possible used for fraudulent transactions. This was least of the problem because cardholders

usually wrote their PIN and they are more careful in keeping their cards in secured place.

This was also supported by an article from Neighborhood Credit Union (2019) that normally debit cards can be blocked if there is fraud on the account so the fraudster cannot do any more damage to the account. It was also supported by Digibank by DBS (2021) that when customer enter the wrong PIN thrice, the bank blocks the debit card for 24 hours to avoid misuse. After 24 hours, it will unlock on its own.

Another least problem encountered is incorrect cash dispense. This happen if there is an error on the dispense bin. This implies that since this was the second lowest problem, it means that the machines are well maintained by the bank to avoid this kind of error.

According to Tuohey (2018) that it is very rarely to happen he also added that he overseen the administration and operation of ATMs for more than 30 years. They balance nearly 100 percent of the time. On the few occasions when they have not balanced perfectly, it was due to an entry error behind the scenes.

The last least problem encountered is physically defective machines. This only implies that the banks try its very best to

maintain well their machines. Also, the reason why banks make sure that the machines are not defective it is because it generates income, a defective machine will may result to poor income or no income at all.

It was similar to Goldstar ATM (2019) that not fixing the machine right away can ultimately cost owner even more money lost. By having an ATM repair by professionals, owners can take care of any issues that arise in a timely manner and get back to business as usual.

➤ *Human Factors.*

Table 10 presents the problems encountered by the beneficiaries toward the services of debit cards in selected banks in Daet Camarines Norte. The first in rank is the fear on the possibility of being robbed upon coming out of the ATM booth with 2.52 weighted mean, followed by afraid on transacting alone in the machine with 2.35, the long queue of customers in the ATM booth or machine with 2.27, fear on account being debited but no cash dispense with 2.26, while the bottom three are unable to read the directions displayed in the machine with 1.33, has trust issues in using the machine with 1.29 and the lowest is weighted mean of 1.09 that the beneficiary always forgets the PIN. Overall, these problems are seldom encountered or experienced by the beneficiaries based on the general weighted mean of 1.89.

Table 10 Problems Encountered by the Government Project Beneficiaries on Debit Card Services in terms of Human Factors

Indicators	WM	Adjectival Rating
1. Lack of knowledge in using the machine	1.47	N
2. Unable to read the directions displayed in the machine	1.33	N
3. Afraid of using the machine	2.08	Se
4. Fear on capturing the card	2.21	Se
5. Fear on account being debited but no cash dispense	2.26	Se
6. Has trust issues in using the machine	1.29	N
7. Always forgetting PIN number	1.09	N
8. Fear on the possibility of being robbed upon coming out of the ATM booth	2.52	Se
9. Afraid on transacting alone in the machine	2.35	Se
10. Long queue of customers in the ATM booth/machine	2.27	Se
General Weighted Mean	1.89	Se

Legend: 4.20-5.00 Always (A) 3.40-4.19 Often (O)
2.60-3.39 Sometimes (So) 1.80-2.59 Seldom (Se) 1.00-1.79 Never (N)

The result may be connected to the beneficiaries who fears on the possibility of being robbed upon coming out of the ATM booth and as well as their fear on transacting alone which are the common complaints of most beneficiaries during interview. Likewise, news and social media were continuously reporting various instances where there are devices inserted to the machine that may cause other users to be afraid on transacting in the machine. In recent years, there has been a proliferation in the number of automated teller machines. These ATMs may be in the student center, financial institutions, shopping malls, convenience stores, etc., or free-standing.

Being robbed using an ATM is the most serious concern related to their presence. A suspicious person obviously knows an individual using an ATM will usually leave the machine with cash money in their possession after withdrawal of funds. In addition, if an individual is a victim of an ATM robbery, other personal property such as wallets, purses, credit cards and jewelry will often be taken. In support, the privacy and security issues are likely a factor to affect the level of satisfaction of users due to the vulnerability of online transactions to theft and fraud. According to the Bank Administration Institute (2022), the most dangerous hours for ATM crime is from 7:00 p.m. until 12 midnight, when approximately 40 percent of ATM-related crimes occur. Similarly, according to Trocme (2012),

mistakes by the machines can usually be traced to some form of human error. In particular, poor maintenance practices can lead to ATM foul-ups.

Moreover, the study of Mchomba (2018) revealed that accessibility of the e-banking services and products was another factor associated with the comfortability of using the services. Challenges like network failure, poor customer care, higher transaction charges and online help in case of transaction failure, limited amount when withdrawing were found to be obstacles to customers; hence, stake holders need to observe and resolve these challenges so as to keep their loyal customers.

The lowest problem encountered is always forgetting PIN number. This implies that the beneficiaries have no assurance that they knew their passwords by heart given their age, based on the results of Table 1 that shows that they are from the age bracket of 42 to 57 years old. They sometimes forget their passwords even though they already have multiple ATM transactions for how many years already. This is supported by Table 4 that shows that they are beneficiaries for more than ten years. It was in congruence with the study of Mahammad et al. (2021), that sometimes the user forgets PIN or attempts wrong passwords consecutively, then the card will be blocked and the user needs to visit the bank frequently.

E. Proposed IEC Material to Strengthen the Knowledge of Government Project Beneficiaries on Debit Card Services

Based on the results derived from the study, an IEC material or a brochure, which serves as an output of the study, is needed to educate the beneficiaries. The leaflet will specifically focus on the debit card services that may educate the beneficiaries to know further the other services that debit card offers. This may help to solve the current situation not only in Camarines Norte but as well as the whole country. See appendix E presents the cover layout of the leaflet that will be used to improve the perception level of the beneficiaries towards the features, benefits and convenience of debit card services.

The leaflet contains the different features that ATM debit card offers as well as its meaning. It was formulated to identify and address the issues that need to be given attention by the banks. Moreover, the proposed IEC material can be used to educate the government project beneficiaries as well as other debit card holder to learn the different ways on how they can use their debit card. The proposed information, education and communication material will be a leaflet. This brochure offers information that recipients will need to better understand the additional uses of the debit card. The features are listed and defined in order for the beneficiary to understand the meaning of each feature. This information would be useful to all government project beneficiaries as well as other debit card holders.

This leaflet aims to educate and inform all the government project beneficiaries on how they can maximize the uses of debit card. Using this leaflet, the problem can be resolved. With proper knowledge and discipline of the government project beneficiary, it will lessen the long lines of the machine, it will also lessen the possibility of using the debit card as collateral to their loan.

This will also teach them on how to properly save money, since debit card earns interest as well. The leaflet will be presented in both English and Tagalog languages, explaining the significance of the debit card, its characteristics, and the step-by-step approach in the event that someone encounters a problem. The first section defines a debit card as a card that deducts money straight from a bank account while making purchases or withdrawals. It can also be used to balance the account, pay bills, purchase prepaid load, change PIN, request a checkbook, online purchases, POS, obtain a Statement of Account, transfer cash, and enroll in internet banking.

The second part is knowing the debit card it includes the advantages of debit card. It enumerates that debit cards gives ease in withdrawal of cash, reliability in checking of account balances, convenience in paying of bills, easy purchasing of regular load for different telecommunication companies such as Smart, Globe, among others, safety in purchasing online, hassle-free use of point of sale (POS) transaction (e.g. payment in grocery stores, shopping, etc.), convenience in requesting for statement of account, easy transferring of funds, user-friendly step-by-step instructions, convenience in processing of transaction, caters many services by using only 1 card, availability of services, 24/7 including holidays, reliable bank services, safe and secure to carry than cash, services are convenient and accessible, frequency of visit to the banking premises reduces, easy to bank savings through the ATM, easy retrieval of information needed, location of ATM are accessible, transactions can be made in just using one machine.

The main part of the leaflet talks about the step-by-step details in case they encounter errors. An example of this is when an account is debited but no cash is dispensed, when card is blocked, when card reader indicates error, when you forget your PIN or your card is damaged, when cash is dispensed incorrectly or incompletely, and when cash is retracted and unauthorized transactions are discovered

While the last part it will contain an additional instruction in case they need some clarifications and concern with regards to their ATM debit card. The statement will be for further information and queries, and the client may contact and cooperate with the bank directly.

IV. DISCUSSION

Based from the data gathered, the findings of the study are as follows:

- The government project beneficiaries were mostly belong to the age bracket of 42 to 49 years old with 135 respondents or 39.2 percent and with a least member from age bracket of 26 to 33 years old with one respondent or .03 percent. They were predominantly female with 298 respondents or 86 percent and a 46 male respondents or 13.4 percent. The highest educational attainment of the beneficiaries is mostly in high school level with 190 respondents or 55.2 percent while the educational attainment that got the least number is elementary level with eight respondents or 2.3 percent. On the other hand, the frequency of 196 or 57 percent as a beneficiary for 10 years and above got the dominant members while 1 to 3 years and 4 to 6 years got an equal number of beneficiaries with an equivalent in percentage of 4.7 with 16 respondents each.
- The level of perception of government project beneficiaries on debit card services in terms of features show that users seldom use the other features of debit card having an average weighted mean of 2.04 as rated by the beneficiaries, while level of perception of government project beneficiaries along benefits and convenience, shows that were often encounter by the beneficiary with a general weighted mean of 4.06 and 3.66 respectively.

In terms of perception level along features, the easiness of withdrawal gained the highest rating of 4.28 weighted mean interpreted as always used feature, while the safety in purchasing online got the lowest result with 1.01 weighted mean interpreted as never. In terms of perception level along benefits, it shows that the beneficiaries always encounter convenience in processing of transaction, and services are convenient and accessible with equal weighted mean of 4.60 and the lowest is the easy retrieval of information needed with 2.30 weighted mean interpreted as seldom.

In terms of perception level along convenience, users always encounter that ATM locations are located in secured places with the highest weighted mean of 4.65 while the lowest is transaction can be cashless such as payment for grocery, eating at restaurants with a 1.28 weighted meas as never.

- There is no significant relationship between the age of the beneficiaries as to features with a -0.071-test statistic, 0.115 p-value, as to benefits with a 0.006 test statistic, 0.889 p-value and a 0.071 test statistic, 0.139 p-value in convenience. There is a weak negative relationship between the sex profile of the beneficiaries and features with a -0.125 test statistic, 0.021 p-value, while there is no significant relationship between the sex profile of the beneficiaries as to benefits with a -0.076 test statistic, 0.160 p-value and a -0.004 test statistic, 0.939 p-value in convenience. There is

no significant relationship between the educational attainment of the beneficiaries as to features with a 0.006 test statistic, 0.889 p-value, as to benefits with a -0.028 test statistic, 0.566 p-value and a -0.096 test statistic, 0.053 p-value in convenience. While there is no significant relationship between the age of the beneficiaries as to features with a -0.034 test statistic, 0.477 p-value, as to benefits with a 0.05 test statistic, 0.34 p-value and a -0.011 test statistic, 0.845 p-value in convenience.

V. CONCLUSION

Most of the respondents were ages 42 to 49 years old, female, high school level educated and project beneficiaries for 10 years and above. The government project beneficiaries seldom use the features of debit cards while they often experience the benefits and convenience that the debit card has. There is no significant relationship between the profile of the government project beneficiaries as to age, sex, highest educational attainment and number of years as beneficiaries and their level of perception on debit card services.

The DSWD may study, plan and revise the requirements in choosing the deserving beneficiaries of the government projects to suit with the changing economic landscape. The beneficiaries may be provided with the proposed Information, Education and Communication (IEC) material or the leaflet to be educated on how they can use and maximized the features of ATM debit card and to enjoy its benefits and convenience. The partner banking institution may strengthen the policies addressing safety of the debit card holders when transacting in ATM and other banks. Strategies such as roving guard may be considered, working and monitored CCTVs is also a must to ensure security and safety of each client, among others. An Information, Education and Communication (IEC) material may be presented to DSWD to educate the beneficiaries on the features of debit cards as it may guide them in transacting and dealing with the banks and other establishments.

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