Readiness of Camarines Norte State College Main Campus for a Digital Payment System: A Step Toward Business Digitalization

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ABSTRACT

This study examines the readiness of Camarines Norte State College (CNSC) Main Campus for a digital payment system, aiming to identify its level of readiness along with technological, organizational, and environmental context, and proposed business strategy plan for its implementation. The research involved a descriptive survey method with 62 selected personnel, using frequency count, five-point Likert Scale, weighted mean, ranking technique, and Kendall's Coefficient of Concordance statistical instruments.

The findings revealed that the campus was ready in terms of experienced IT professionals and current systems capable of integrating with digital payment platforms. However, the technological infrastructure was neither ready nor unready. Organizational readiness was high, with employees willing to embrace technological innovations but needing digital training and skills development. Environmental readiness was positive with clients supporting digital payment systems but unable to adjust to changing market trends.

The study concluded that CNSC's technological infrastructure may not adequately support digital payments, and more digitally aligned trainings are needed. The financial capability to invest in a digital payment system was not prioritized due to budget constraints. The UCaN strategy plan addresses key issues in the CNSC Main Campus business process for digital payment system implementation, ensuring long-term success and sustainability.

Keywords: Business digitalization, digital payment systems, cashless transactions, perceived readiness, collection and disbursement

INTRODUCTION

Going cashless simplifies life while also aiding in transaction authentication and standardization. People can send money anywhere utilizing a digital payment system. According to claims made by the Philippine administration, the country is ready to usher in a digital revolution that will make the country cashless. The Philippines ranks sixth out of 21 countries that favor the shift to cashless societies, according to a news report from Inside Asian Gaming (IAG). This is based on information from the most recent global survey conducted by MoneyTransfers.com (Blaschke et al., 2021).

Executive Order 170 signed by former President Rodrigo Duterte explained in Peralta-Malonzo's (2022) news article. It mandates that all government departments and agencies, including state universities and colleges and government-owned or government-controlled corporations, distribute and collect payments through digital channels. It seeks to expedite transactions, save public and government funds, and lessen the likelihood of corruption and graft. Furthermore, all agencies must use safe and efficient' digital disbursement when paying for goods, services, and other disbursements, such as financial aid, salaries, wages, allowances, and other employee remuneration. By moving to more than 200 online government services and increasing the open data features of public information, the Philippines has improved steadily in the ongoing implementation of the Ease of Doing Business (EODB) and Efficient Government Service Delivery (EGSD) Law, according

to the PDP. This aim has also been made possible by the expansion of free public Wi-Fi hotspots around the nation (Philippine Development Plan 2023-2028 - Philippine Development Plan, 2023).

Throughout its history, Camarines Norte State College has implemented digital initiatives to improve operational efficiency and service delivery, acknowledging the significance of digitalization. By preparing staff for digitization and laying a solid modernization basis, the previous administration established the University of Camarines Norte (UCaN). The Strategic Milestone: Excellence 2020-2032 of former President Rusty G. Abanto, which encourages the use of ICT in good governance, serves as the foundation for these efforts. Using the Human Resource Management Information System (HRMIS), integrating management information systems, offering WLAN connectivity between campuses, gaining access to Prime HRM Level III, adopting a Learning Management System (LMS), a centralized platform for all learning resources, materials, and assessments, creating a Budget Utilization Monitoring System (BUMS), and creating the Electronic Budget Planning Process (EBPPro), which has been named one of the top 10 winners of the Development Academy of the Philippines (DAP) 2020 Government Best Practice Recognition (GBPR).

Camarines Norte State College has significant transitional hurdles even despite the obvious advantages of implementing cashless payment methods. This has made it challenging for CNSC to modernize and streamline its everyday operations because the school will continue to rely on cash transactions and paper-based collection and payment methods. Now that all of these challenges have been removed, CNSC can take advantage of the many advantages of a cashless payment system, increasing operational effectiveness and giving staff and students a more easy and secure payment routine.

Generally, this study aimed to determine the readiness of Camarines Norte State College Main Campus for a digital payment system as the basis for business digitalization. Specifically, it sought to answer the following 1) What is the level of readiness of CNSC Main Campus for a digital payment system along: 1.1 technological context; 1.2 organizational context; 1.3 environmental context 2.) Based on the findings, what business strategy plan may be formulated to implement the digital payment system at the CNSC Main Campus?

METHODOLOGY

The research study used a quantitative approach, particularly descriptive research design. Purposive sampling was employed from 62 employees of selected CNSC Main Campus offices. The researcher selected key persons from Camarines Norte State College offices who were familiar with the business operations of CNSC and could supply pertinent data for the study, making the purposive sample technique appropriate for this investigation. Data were gathered through printed hard copies and a Google Form survey questionnaire which was pre-tested for validity, showing a Cronbach Alpha score ranging from 0.71 to 0.862. Frequency and ranking were also conducted.

RESULTS AND DISCUSSION

Level of Readiness of CNSC Main Campus for a Digital Payment Systems

The study assessed CNSC Main Campus's readiness for adopting digital payment systems through a survey questionnaire, considering technological, organizational, and environmental readiness.

Technological Readiness. The technological context encompasses all relevant technologies for a firm, influencing innovation by setting scope and pace and demonstrating how technology can enable evolution and adaptation.

Table 1 presents the assessment results indicating the readiness of CNSC Main Campus concerning its technological preparedness. The data reveals that the indicators "CNSC Main Campus has well-experienced IT professionals to manage the future adoption of digital payment systems" and "the current IT systems at CNSC Main Campus can potentially integrate with a digital payment platform" both achieved the highest weighted mean of 3.63 and interpreted as "ready".

Additionally, the indicator reflecting "CNSC Main Campus employees' confidence in the security protocols and privacy measures for online transactions" obtained a weighted mean of 3.57, and "the majority of CNSC Main Campus employees being familiar with digital payment technologies" achieved a weighted mean of 3.52. All these indicators were also interpreted as "Ready."

Table 1 Level of Readiness of CNSC Main Campus for Digital Payment Systems Along Technological Context

Indicators	Weighted Mean	Interpretation
1. CNSC Main Campus employees are confident that the institution has security protocols and privacy measures to safeguard personal and financial information during online transactions	3.57	Ready
2. CNSC Main Campus has well-experienced IT professionals who can manage the future adoption of digital payment systems	3.63	Ready
3. The majority of CNSC Main Campus employees are familiar with digital payment technologies	3.52	Ready
4. The current IT systems at the CNSC Main Campus could be linked with a digital payment platform	3.63	Ready
5. CNSC Main Campus has reliable technological infrastructure, including high-speed internet connectivity, updated hardware and software, and well-equipped IT facilities/supplies to support digital payment systems	3.02	Neither Ready nor Unready
6. Overall Weighted Mean	3.47	Ready

Rating Scale:
4.20-5.00   -   Very Much Ready
3.40-4.19   -   Ready
2.60-3.39   -   Neither Ready nor Unready
1.80-2.59   -   Approaching Readiness
1.00-1.79   -   Developing Readiness

Among the five indicators for the technological context, the highest weighted mean of 3.63 implies that the respondents in CNSC Main Campus agreed that the campus had a well-experienced IT professional enough to control and maintain a digital payment system implementation. This indicates that the campus's IT personnel possess a deep understanding of the development and management of digital payment systems, enabling them to create and execute systems that integrate across various departments or units engaged in financial transactions. They also have the authority to resolve issues independently due to their extensive knowledge and troubleshooting skills.

This is consistent with Lai et al.'s (2021) findings, which show that IT expertise improves task interdependence and autonomy. The employee's professional knowledge and experience also have an impact on the perception of IT proficiency in task organization, especially when the user has complete autonomy and independence in carrying out duties.

Furthermore, the respondent agrees that the current IT system is robust enough to interact with a digital payment platform; thus, the existing system's framework can be defined as adaptable, flexible, and advanced enough to support the new digital payment technology with minor adjustments and changes. This means that if a new technology is built to integrate effortlessly with the organization's existing systems, software, and procedures, it is regarded more compatible.

These findings were reinforced by the research of Chittipaka et al. (2022), who discovered that compatibility had a considerable favorable effect on technology adoption. According to them, new technologies are more compatible with existing IT resources, and a high level of compatibility enhances the possibility that both organizations and personnel will consider implementing the new system.

However, the indicator that the CNSC Main Campus has solid technological infrastructure, such as high-speed internet connectivity, current hardware and software, and well-equipped IT facilities, is neither ready nor unprepared. This shows that the current CNSC technological infrastructure and facilities are available and sufficient for basic purposes, but are still being upgraded and improved for more advanced applications required to meet the demand for digital payment systems.

This finding is consistent with Nur and Panggabean's (2021) research, which found that employees are more inclined to embrace digital payments when they perceive the essential operational infrastructure is in place and they have access to the knowledge needed to use such payment methods.

Organizational Readiness. The organizational context involves a company's unique characteristics and resources, such as its employees, organizational structure, methods of communication, size, and surplus resources. Managers at the executive level can promote innovation by establishing a conducive environment that embraces and aligns with the organization's mission and vision.

Table 2 shows the descriptive statistics for CNSC Main Campus's readiness level concerning organizational context. The data indicate that the highest weighted mean of 3.95 shows that CNSC Main Campus employees are open to embracing technological innovations, such as digitalizing payment methods, and are interpreted as ready.

This is followed by the top management at CNSC Main Campus encouraging their employees to use digital payment systems in their daily tasks, with a weighted mean of 3.45, also interpreted as ready. The indicators related to the top management's implementation plan for accommodating digital payments received a weighted mean of 3.32, which was neither ready nor unready.

Meanwhile, the indicators, specifically CNSC Main Campus organizing training and skills development for employees in the preparation of digital payment adoption, and CNSC Main Campus have set aside funds for the procurement of digital payment systems, both received the lowest weighted mean of 3.09 and were interpreted as neither ready nor unready. The overall weighted mean resulted in 3.38 and was interpreted as neither ready nor unready.

Table 2. Level of Readiness of CNSC Main Campus for Digital Payment Systems Along Organizational Context

Indicators	Weighted Mean	Interpretation
1. CNSC Main Campus employees are open to accepting/embracing technology innovations like digitalizing payment methods	3.95	Ready
2. CNSC Main Campus has set aside funds to procure digital payment systems	3.09	Neither Ready nor Unready
3. CNSC Main Campus top management encourages employees to use digital payment systems in daily/routine tasks	3.45	Ready
4. CNSC Main Campus top management has an implementing plan to accommodate digital payments	3.32	Neither Ready nor Unready

5. CNSC Main Campus organizes training/skills development for employees in preparation for digital payment adoption	3.09	Neither Ready nor Unready
6. Overall Weighted Mean	3.38	Neither Ready nor Unready

Rating Scale:
4.20-5.00	-	Very Much Ready
3.40-4.19	-	Ready
2.60-3.39	-	Neither Ready nor Unready
1.80-2.59	-	Approaching Readiness
1.00-1.79	-	Developing Readiness

The results show that the employees at CNSC Main Campus are open to accepting/embracing technology innovations like the digitalization of payment methods. It indicates that CNSC employees are likely to engage with and learn to use the latest technology effectively, which leads to quicker adoption rates and reduced resistance to change. The study by Ibragimov and Berishvili (2023) emphasizes the importance of active employee involvement in digital transformation. According to their findings, employees who perceive digital transformation as beneficial and successful will likely improve their performance as team members and work towards a common goal.

On the other hand, one of the results that got the lowest weighted mean is that CNSC Main Campus organizes training/skills development for employees in preparation for digital payment adoption. This indicates that respondents perceived a need for CNSC Main Campus to reassess or enhance its training and skill development approach for employees in preparation for adopting digital payment systems. While efforts are in place to recognize the importance of providing employees with technological training and skill development opportunities, the CNSC Main Campus still needs to achieve fully the desired level of preparedness.

This is consistent with the findings of Gethe and Hulage (2024) that technologies positively impact employee training and development. Train and develop employees ready to adapt to change and evolve into "skilled employees" rather than "knowledgeable employees." In addition, they concluded that proper training is fundamental due to changes in new technology that make it difficult for staff to adjust.

Moreover, the second indicator with the lowest weighted mean is whether the CNSC Main Campus has set aside funds to procure digital payment systems. This implies that CNSC has a budget constraint or has other priorities that have prevented the allocation of funds for this purpose.

This is consistent with Rahman et al.'s (2022) findings that top management hesitates to adopt cashless payment systems due to the investment in infrastructure development and employee training and the need for clear benefits or value of such systems.

The overall weighted mean indicates that while CNSC is progressing towards readiness, areas in the CNSC administration strategic decision show some degree of preparedness but also have significant areas needing improvement.

Environmental Readiness. The environmental context encompasses the industry's structure, the availability or lack of technological service providers, and the regulatory framework.

Table 3 presents the descriptive statistics concerning CNSC Main Campus' readiness in the environmental context. The findings indicate that the indicator reflecting most clients' willingness to support the digital payment systems at CNSC Main Campus received the highest weighted mean of 3.58, interpreted as ready, followed by the indicator indicating that the CNSC Main Campus adhered to the established rules and guidelines for implementing digital payment methods in government transactions, with a weighted mean of 3.40, were also interpreted as ready.

Lastly, indicators that include CNSC Main Campus' readiness to compete with other colleges/universities in digitalization, which received a weighted mean of 3.34; sufficient support from local authorities to facilitate the digital payment systems implementation got a weighted mean of 3.28; and CNSC Main Campus adjusting to changing market trends in digital payment technologies, with a weighted mean of 3.06, all interpreted as neither ready nor unready.

The overall weighted mean of 3.33 resulted in an interpretation of neither ready nor unready. This shows further development in environmentally conscious matters, such as societal attitudes towards digital payment systems.

Table 3 Level of Readiness of CNSC Main Campus for Digital Payment Systems Along Environmental Context

Indicators	Weighted Mean	Interpretation
1. There is sufficient support from local authorities to facilitate the implementation of digital payment systems	3.28	Neither Ready or Unready
2. The majority of clients expressed willingness to support the digital payment systems in CNSC Main Campus	3.58	Ready
3. CNSC Main Campus is ready to compete with other colleges/universities in digitalization	3.34	Neither Ready or Unready
4. CNSC Main Campus has adjusted to the changing market trends in digital payment technologies	3.06	Neither Ready or Unready
5. CNSC Main Campus adheres to the rules and guidelines for implementing digital payment methods for government transactions	3.40	Ready
6. Overall Weighted Mean	3.33	Neither Ready or Unready

Rating Scale:
4.20-5.00   -   Very Much Ready
3.40-4.19   -   Ready
2.60-3.39   -   Neither Ready nor Unready
1.80-2.59   -   Approaching Readiness
1.00-1.79   -   Developing Readiness

The indicator with the highest weighted mean is the majority of clients at CNSC Main Campus willing to support digital payment systems. The CNSC Main Campus personnel perceived high acceptance, trust, and interest in digital payment solutions among the clients. This positive experience creates opportunities for CNSC Main Campus to offer services similar to the client's preferences.

This result supports previous studies indicating a significant positive impact in the Indonesian payment system between trust and behavioral intention. According to them, potential users are more likely to convert to long-term users if they believe the cashless payment system is trustworthy and valuable (Puspitasari et.al, 2022). Similarly, the intention of accepting new product innovations, such as digital payment systems, is primarily affected by the attitude of the user toward the digital technology itself (Najib & Fahma, 2020).

Conversely, the indicator indicating CNSC Main Campus's adaptation to evolving market trends in digital payment technologies received the lowest weighted mean, yielding a neutral result or interpreted as neither ready nor unready. This implies that the respondents at CNSC Main Campus failed to offer other digital payment options while following the traditional style of payment options, limiting the reach of customers beyond their geographic borders and losing their competitive edge with other colleges and universities.

While CNSC Main Campus may still need to prepare to embrace this digital trend, the administration has taken significant steps to transition from a traditional to a digital mode of payment. This is evident when the CNSC President instructs the OSSD office to advise students to open a bank account for their CHED refunds rather than relying on cash disbursement.

According to Widjojo's study (2020), the development of new digital payment systems is due to factors such as fintech development, internet access, smartphone usage growth, the majority of Indonesia's unbanked population, and transportation apps that have become increasingly popular as people do their daily transactions online.

Proposed Business Strategy Plan to Implement the Digital Payment System at the CNSC Main Campus

The CNSC Main Campus's limited digital payment options could make it appear outdated and uncompetitive. A cross-functional group of finance, IT, administration, and user experience experts should lead the implementation process to address this. They will help with a needs analysis, choose the best digital payment systems, and create a detailed implementation plan. This will ensure that the campus remains competitive and up-to-date with modern trends

The proposed business strategy plan is to seamlessly integrate digital payment systems into the CNSC Main Campus business process. The proposed UCaN DO IT Strategy Plan is a guiding principle for organizations embarking on transformative initiatives. It emphasizes seven key components: Upgrade Transaction Workflow, Cashless Payment Implementation, Network Infrastructure Enhancement, Digital Literacy Training Program, Optimize Resource Allocation, Incorporate Client Feedback, and Technology Bank Support.

Business Process Strategy Plan. Table 4 shows the strategy plan to address CNSC's key issues related to its current business process, which can be considered for digital payment systems

Table 4 Business Process Strategy Plan

Key Issues	Objectives	Strategies	Responsible Person/Unit	Indicative Budget
		Upgrade Transaction Workflow		
Manual Collection of Tuition Fees and Other Fees and the increasing Volume of Transactions	To streamline transactions using an automated workflow process for collection and disbursement	Set up automated workflows for collection and disbursement transactions. This includes creating rules and procedures that will shorten the processing of routine transactions.	CNSC Accounting, Cashier, and IT Personnel	5,000.00
		Evaluate the current Student Information Access System (SIAS) and determine if automation solutions are compatible and can utilize the system's full potential.	CNSC Accounting, Cashier, and IT Personnel	5,000.00
		Cashless Payments Implementation		
Limited Payment Options for Collection and Disbursement	To adopt online payment options that will provide alternative modes of payment for clients	Create or integrate with existing digital payment systems in the market, such as mobile wallets, online banking, and other digital payment gateways that can address the current CNSC needs and customer preferences.	Head of Agency, ITSO Team	3,000,000

Note: The indicative budget is estimated based on the cost of the subscription for the digital payment system and the cost of upgrading the current systems.

Upgrade Transaction Workflow. The aim is to streamline transactions using an automated workflow process for collection and disbursement. This includes creating rules and procedures that will shorten the processing of routine transactions. This component addresses the manual tuition and other fee collection and the increasing transaction volume in the cashier and accounting offices. The accounting, cashier, and IT personnel may set up an automated workflow for collection and disbursement. Additionally, evaluating the SIAS will help identify its strengths and weaknesses, allowing CNSC to improve the system and fully utilize its features. An indicative budget of 10,000 pesos may be used to prepare work plans and snacks during deliberations of the automated workflow plan.

Cashless Payments Implementation. This key component intends to implement a digital payment system by acquiring a digital payment subscription of 3,000,000 pesos or more, thereby giving clients with an alternative payment mechanism. Due to restricted payment alternatives, CNSC has found considerable opportunity to implement numerous online payment providers accessible in the market that correspond with CNSC's present demands and client preferences. This strategy will be realized with the permission of the agency's director and the aid of technical personnel for digital payment system subscriptions. Having these techniques will provide clients with a variety of digital payment options to help them complete transactions.

Technological Context Strategy Plan. Table 5 shows the strategy plan to address key challenges related to the technological context. By strategically addressing these major technological challenges, organizations can strengthen their technological infrastructure, increase operational effectiveness, and maintain their competitiveness in a constantly changing technology environment.

Table 5 Technology Context Strategy Plan

Key Challenges	Objectives	Strategies	Responsible Person/Unit	Indicative Budget
Inadequate technological infrastructure, including low-speed internet connectivity, outdated hardware and software, and unequipped IT facilities.	To upgrade the current technological infrastructure and facilities crucial for the organization's present and future needs.	**Network Infrastructure Enhancement**		
		Invest in expanding broadband networks to supply high-speed internet access to those areas with limited services.	Information and Technology Service Office; Procurement Office	126,000.00
		Regularly update the existing computer hardware and software and replace those needed for immediate improvement and replacement to ensure optimum functionality.	Information and Technology Service Office	-
		Collaborate with the Department of Information and Communications Technology (DICT) on their Free Internet Wi-Fi Project that covers subscription to broadband connectivity for free public use (Free WIFI Hotspot) in CNSC Main Campus	Office of the President; CNSC Information and Technology Service Office; DICT Office	5,000.00

Note: The indicative budget is estimated based on the cost of procuring additional internet providers and the administrative expenses incurred during collaboration with other government agencies.

Network Infrastructure Enhancement. The CNSC aims to upgrade its technological infrastructure and facilities to meet its current and future needs. The IT Team will assist in identifying areas for improvement, while the procurement office will seek suppliers with updated hardware and software. The main campus unreliable public WIFI will be rectified in coordination with the Department of Information and Communications Technology and the CNSC President. A total of 131,000 pesos investment for collaboration with DICT and installation of fast broadband networks will provide high-speed internet access to underserved communities.

Organizational Context Strategy Plan. Table 6 outlines the strategy plan to address critical challenges related to the organizational context.

Table 6 Organizational Context Strategy Plan

Key Challenges	Objectives	Strategies	Responsible Person/Unit	Indicative Budget
Low Employee's Training and Skill Development	To effectively build the necessary skills and knowledge among employees to support the adoption and efficient use of digital payment systems	**Digital Literacy Training Program**	Human Resource Management Office	160,000.00
		HR assesses current digital skills through surveys or assessments. Learning and Development Department under the Human Resource and Management Office will provide training, seminars, and workshops for CNSC employees to address their digital competency needs and preferences	Learning and Development Office	
		CNSC hire employees, especially heads of offices, with expertise in digitalization, or at least those who have worked in organizations with a background in the digital system	CNSC Personnel Selection Board	
		Seek approval to conduct benchmarking for SUCs who have applied digital payment systems in their daily transactions	Chief Administrative Office	100,000.00
Insufficient budget to invest in digital payment systems	To evaluate an organization's financial feasibility and overall resources	**Optimize Resource Allocation**		
		Include the digitalization of the collection and disbursement process in their annual budget proposal.	Office of the Vice President in Administration and Finance; Chief Administrative Office	
		Review the current budget to determine where funds can be reallocated to support digital payment system initiatives, reduce non-essential expenses, and allocate funds towards digital payment infrastructure.	Budget Office	

		Determine and conduct a cost-benefit analysis on which online payment system provider has the highest return on investment and include it in the list of priorities.	Planning and Development Office	20,000.00

Note: The indicative budget is estimated based on the cost of administrative expenses during the cost-benefit analysis.

Digital Literacy Training Program. The objective of this crucial component is to effectively build the necessary skills and knowledge among employees to support the adoption and efficient use of digital payment systems. To align digital skills among CNSC employees, HR should assess current digital skills through surveys or assessments. Based on these results, the Learning and Development Department under the Human Resource and Management Office will provide training, seminars, and workshops for CNSC employees to address their digital competency needs and preferences. An indicative budget is used for training kits, speaker payments, and other expenses worth 160,000 pesos. Also, the CNSC Personnel Selection Board (PSB) shall hire employees, especially heads of offices, with expertise in digitalization, or at least those who have worked in organizations with a background in the digital system. In addition, the Chief Administrative Office (CAO) and the Human Resource Office must seek approval to conduct benchmarking with an estimated budget of 100,000 pesos for SUCs who have applied digital payment systems in their daily transactions.

Optimize Resource Allocation. This critical component evaluates an organization's financial feasibility and overall resources over digital payment investment. This method involves regularly assessing technology's expected benefits against the associated costs to help management make intelligent decisions and use resources well.

Due to insufficient of funds, the CNSC is struggling to create a digital payment system. To ensure funding, the OVPAF must incorporate digitalization into its annual budget request. The Budget Office must examine the present budget to identify areas where money might be shifted to assist the digital payment system. The Planning Development Office needs to prioritize the establishment of a digital payment system and undertake a cost-benefit analysis to determine which online payment providers will deliver the best possible returns with a cost of 20,000 pesos budget.

Environmental Context Strategy Plan. Table 16 outlines the strategy plan to address key issues related to the environmental context.

Table 16 Environmental Context Strategy Plan

Key Challenges	Objectives	Strategies	Responsible Person/Unit	Indicative Budget
Unable to adapt to evolving market trends in digital payment technologies	To increase organizations' awareness on the digital payment systems trend by involving client's significant feedback	**Incorporate Client's Feedback**		
		Continually distribute surveys and questionnaires to get clients' views on the demands for digital payment technologies.	Accounting, Cashier, Budget, Supply & Property Management Office	5,000.00

		Employees to attend webinars, trainings, or seminars on the latest trends, policies, innovations, and emerging digital payment technologies in the government sector.	All personnel under Accounting, Cashier, ITSO, and Budget Office	150,000.00
Clients resistance to open bank accounts due to various documentary requirements	To inform the general public or a specific target audience about the benefits, services, or advancements of having a bank account	**Technology Bank Support**		
		Conduct a collaboration effort between CNSC and its government-servicing bank to educate the clients about the benefits of having a bank account. This may include posting educational materials on CNSC's website or social media platforms.	DBP General Manager and CNSC President; Public Information and Community Relations Office	5,000.00

Note: The indicative budget is estimated based on the administrative cost of printing client survey questionnaires, daily travel allowance expenses for attending seminars and training, and other supplies needed to conduct promotional campaigns.

Incorporate Client's Feedback. This critical component will help organizations increase awareness of the trending digital payment systems by involving significant client feedback. While maintaining a strong, effective, and future-ready payment system, CNSC can ensure it stays flexible and responsive to the rapidly evolving environment of digital payment technologies. To stay updated with digital market trends, all personnel under accounting, cashier ITSO, and budget office must attend webinars, training, or seminars on the latest digital payment trends and other emerging technologies in the government sector, especially in the educational field is necessary with an allocation of 150,000 pesos in a year for travel and training expenses. Additionally, accounting, cashier, budget, and supply office offices must continually distribute surveys and questionnaires based on clients' feedback and preferences regarding digital payments investment to anticipate changing customer needs, with an indicative budget of 5,000 pesos.

Technology Bank Support. It refers to a promotional campaign or project that informs the general public or a specific target audience about the advantages, services, or advancements of having a banking account. The CNSC President and the general manager of its government-servicing banks, such as the Development Bank of the Philippines and Landbank of the Philippines, must collaborate to improve client involvement and trust in the bank by educating them on the advantages of having a bank account. The budgetary allotment of 5,000 pesos can be used to create instructional films, step-by-step tutorials, and share instructive content on social media about the benefits of opening a bank account, allowing the organization to reach a larger audience and enhance customer engagement.

The CNSC Strategic Plan: Excellence 2032 inspired this business strategy plan. It captures the two key results areas (KRA), which include community engagement and partnership and using ICT in good governance. This plan aims to pursue continuous improvement while ensuring high efficiency and effectiveness in managing CNSC's affairs and its resources.

SUMMARY OF FINDINGS

The findings of the study are summarized as follows:

1. In terms of technological readiness, findings showed that CNSC Main Campus has well-experienced IT professionals who can manage the future adoption of digital payment systems. The current IT systems at CNSC Main Campus can potentially integrate with a digital payment platform, and both achieved the highest weighted mean of 3.63, interpreted as ready. Whereas, the indicator evaluating the CNSC technological infrastructure, which includes high-speed internet connectivity, updated hardware and software, and well-equipped IT facilities/supplies to support digital payment systems, recorded the lowest weighted mean of 3.02, classified as neither ready nor unready.

2. In terms of the organizational level of readiness, the findings showed that the CNSC Main Campus employees are open to embracing technological innovations, such as the digitalization of payment methods, obtained the highest frequency of 3.95 and interpreted as ready. Whereas the results that show CNSC Main Campus organizes training and skills development programs for employees in the preparation of digital payment adoption and CNSC Main Campus has set aside funds for the procurement of digital payment systems, both received the lowest weighted mean of 3.09 and were interpreted as neither ready nor unready.

3. In terms of environmental readiness, the indicator reflecting the majority of clients' willingness to support the digital payment systems at CNSC Main Campus received the highest weighted mean of 3.58, interpreted as ready, while CNSC Main Campus adjusting to changing market trends in digital payment technologies, got a lowest weighted mean of 3.06 and interpreted as neither ready nor unready.

4. A proposed strategy was designed to address critical challenges identified, such as the increased volume of transactions in the accounting office and the manual collection of tuition fees and other fees, limited payment options, inadequate technological infrastructure, including low-speed internet connectivity, outdated hardware and software, and unequipped IT facilities, insufficient training for employees related to digitalization, insufficient budget to invest in digital payment system, unable to adapt to evolving market trends in digital payment technologies, and client's resistance to open a bank account due to various documents. The researcher proposed a UCaN DO IT Strategy Plan that offers a systematic approach to navigating the complexities of implementing digital payment systems, resolving current challenges, and establishing a foundation for continuous expansion and advancement.

CONCLUSIONS

Based on the findings, the following conclusions are drawn:

1. The level of readiness of CNSC Main Campus in terms of technological context has a well-experienced IT professional capable of managing and implementing digital payment systems, and the current IT systems at CNSC Main Campus can potentially integrate with a digital payment platform. Therefore, it can be concluded that CNSC's existing IT professionals are well-prepared whenever the CNSC decides to implement the digital payment system. Also, the current IT system at CNSC Main Campus is manageable and compatible with the digital payment system. However, CNSC's technological infrastructure, such as internet connectivity, available hardware and software, and IT facilities and supplies, were interpreted as neither ready nor unready. Hence, it can be concluded that the CNSC's current technological infrastructure and facilities are available. However, it cannot fully support implementing digital payment systems because some areas require improvement.

2. The organizational readiness of CNSC shows that employees are open to embracing technological innovations. It can be concluded that employees see the benefits of having a digital payment system rather than technological complexities. However, management's efforts to improve readiness are hindered by employees' lack of training in digital payment system preparation and institutions' low financial resources for digital payment system investment. Therefore, it can be concluded that there

may be efforts for employee training and skill development, but more digitally aligned training is needed. Similarly, CNSC has the financial capability to invest in a digital payment system. Therefore, it can be concluded that budget constraints or other projects have been prioritized to prevent the allocation of funds for this purpose.

3. In terms of environmental readiness, most of the clients are willing to support digital payment systems. It can be concluded that CNSC's clients are technologically equipped and comfortable with using digital devices and platforms. Based on the campus's adaptability to evolving digital payment trends, it can be concluded that there may be an initiative to transform CNSC into a digital educational institution. However, CNSC was in transition towards a more advanced digital payment trend.

4. It can be concluded that the UCaN strategy plan addresses the key issues in the CNSC Main Campus business process and its technological, organizational, and environmental challenges in implementing a digital payment system, ensuring long-term success and sustainability.

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