

Influence of Buy Now, Pay Later on Buying Decision among Teaching and Non - Teaching Staff on Batangas State University – TNEU Pablo Borbon

Joselito S. Malaluan., Kristel G. Aclan., Mike Lester M. Aranas., Jennilyn M. Plandez

College of Accountancy, Business, Economics and International Hospitality Management, Batangas State University the National Engineering University

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ABSTRACT

This study examines the influence of "Buy Now, Pay Later" (BNPL) services on the buying decisions of teaching and non-teaching staff at Batangas State University-TNEU Pablo Borbon. The research explores the respondents' demographic profiles, including age, gender, position, monthly income, and frequently used shopping apps, as well as how BNPL influences purchasing decisions based on its convenient payment options, flexible repayment terms, and accessible credit system. It also investigates the challenges faced by consumers when using BNPL and the relationship between their profiles and BNPL's influence on buying decisions. The research employs a descriptive design with purposive sampling to gather data via surveys. The respondents are staff members from Batangas State University-TNEU Pablo Borbon and its extension campuses. Statistical tools such as frequency, percentage, weighted mean, rank, and p-values are used for data analysis. The findings show that most respondents are between 25-31 years old, female, hold job-order positions, earn Php 20,001-30,000 monthly, and frequently use the Shopee app. The respondents generally agreed that BNPL positively influences their purchasing decisions, especially in terms of convenient payment, flexible repayment, and accessible credit. The study also reveals a significant relationship between the respondents' profiles and the impact of BNPL on their buying decisions. Additionally, there is a notable difference between the challenges faced by respondents and the influence of BNPL on their purchasing behaviors. This suggests that while BNPL offers convenience and flexibility, certain challenges may affect its overall impact.

Keywords: Accessible, Business, Flexible, Buying decision, Convenience

INTRODUCTION

The advent of digital payment solutions has provided a new dimension to consumer behavior, while Buy Now, Pay Later has become an increasingly popular mode of financing. BNPL services see integration into digital wallet applications. This feature gives consumers the choice of making a purchase right away and setting up a more accessible payment method.

In the Philippines, BNPL services are integrated into commonly used digital wallet applications like GCash, PayPal, ShopeePay, and Lazada Wallet. This gives consumers the choice of making a purchase immediately and setting up flexible payment terms in installments, an appeal that attracts the attention of the customers and affects their consumption behavior, leading to increased purchases.

This BNPL feature became rampant in the province of Batangas, adopted by employees, particularly in the Batangas State University-The National Engineering University Pablo Borbon. Being the preferred payment method, it mainly facilitates flexible installment options. Teaching and non-teaching staff of the university are one of those employees who engage in the BNPL feature. This payment method provides convenience and ease in making purchase. Though it can encourage the borrowers to engage in spontaneous buying behavior or make unplanned purchases, it may lead to an overuse of the BNPL that will affect them financially.

In line with the given circumstances influencing the users' buying behavior, there is a lack of studies assessing the effects of BNPL on the buying decisions, particularly the university employees. This gap raises concerns about financial literacy, responsible spending habits, and risks of overutilization. Thus, there is a need to conduct research that assists in how BNPL affects the buying decisions of teaching and non-teaching staff of BatStateU-TNEU Pablo Borbon. Therefore, this research aims to explore the influence of BNPL on the buying decisions among teaching and non-teaching staff, providing valuable insight for responsible spending, financial literacy, and assessing the possible risks associated with BNPL. By doing this, the research will also provide information and understanding about the stability of BNPL. This initiative seeks to ensure that the BNPL serve as resource, not a financial stability risk. It will help determine the risk associated with the excessive use of BNPL and avoid the risk it may give to users, leading to a smooth shopping experience and stress-free payment transaction, giving them reason to keep on engaging with BNPL services.

BACKGROUND OF THE STUDY

In recent years, the emergence of innovative payment methods has taken place. This method has significantly transformed the buying behavior of consumers. Among the modern payment options, Buy Now, Pay Later (BNPL) features have become quite popular, particularly to online shoppers. According to Rivera (2023), on average, 17% of consumers with a credit record used a Buy Now, Pay Later platform to finance at least one purchase in 2021. BNPL offers short-term installment loans which allow users to defer payment to a later date. Because of the flexibility offered by this method, it highly leads the consumers to engage in impulsive buying. According to the recent report of the Consumer Financial Protection Bureau (CFPB), BNPL users are more likely to be highly indebted or carry a balance.

Statement of the Problem

This study aims to develop a Digital Planner of the Influence of Buy Now, Pay Later Buying Decision among Teaching and Non-Teaching Staff in BatStateU-TNEU Pablo Borbon.

It seeks to answer the following questions:

1. What is the demographic profile of the respondents in terms of:
 - 1.1 Age;
 - 1.2 Sex
 - 1.3 Position;
 - 1.4 Monthly Income; and
 - 1.5 Frequently used shopping app?
2. How may the Influence of Buy Now, Pay Later on buying decision among teaching and non-teaching staff be assess in terms of:
 - 2.1 Convenient Payment System;
 - 2.2 Flexible Repayment System; and
 - 2.3 Accessible Credit System?
3. Is there a significant relationship between the profile of the respondents and the influence of Buy Now, Pay Later on buying decision among teaching and non- teaching Staff?
4. What are the challenges encountered on buying decision of the teaching and non- teaching staff on Buy Now, Pay Later?

5. Is there a significant difference between the influence of Buy Now, Pay Later on buying decision of respondents and the challenges they encountered?
6. Based on the findings of the study, what digital planner may be proposed to determine the influence of Buy Now, Pay Later on buying decision among teaching and non-teaching staff?

Theoretical Framework

Applying the BNPL services framework as a framework in the research on the influence of BNPL among teaching and non-teaching staff of BatStateU - TNEU Pablo Borbon serves as a lens to evaluate the factors influencing individuals' adoption of BNPL applications and to gain a comprehensive understanding of the BNPL model. Through this, insights into the benefits and drawbacks of BNPL will be gained. The primary objective is to provide valuable information to aid universities in making informed decisions regarding the influence of BNPL services on their community. Also, to provide information that will help individuals to practice and learn the importance of monitoring the spending habit. Through this study, unnecessary expenses could be avoided.

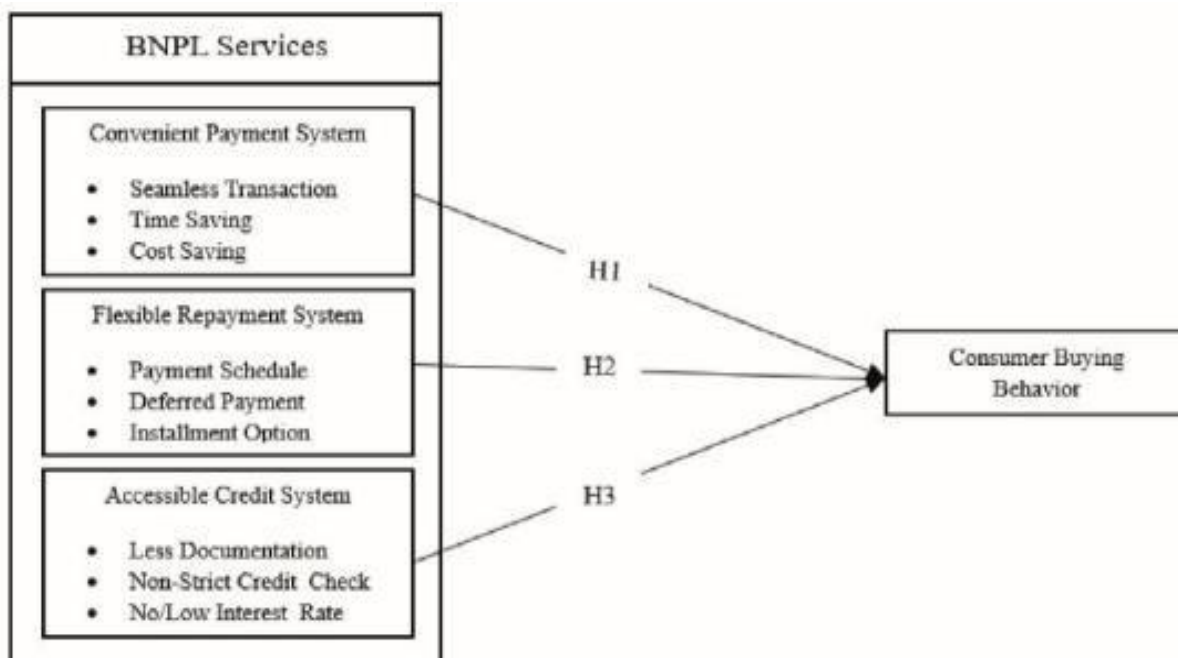


Figure 1. BNPL Services Framework (cited by Siti N.T., et al. 2023)

Scope, Delimitation and Limitation of the Study

This study primarily focuses on investigating the influence of Buy Now, Pay Later on the buying decisions, specifically among teaching and non-teaching staff of BatStateU-TNEU Pablo Borbon. The study encompasses and determines the demographic profile of the respondents in terms of their age, sex, monthly income, position, and the frequently used shopping application. Likewise, the influence of Buy Now, Pay Later on the buying decisions of the staff can be assessed in terms of a convenient payment system, a flexible credit system, and an accessible credit system. Simply, the research will explore the influence of Buy Now, Pay Later on the buying behavior of the respondents and make a plan of action to avoid impulsive buying. The study will help learn the right use of Buy Now, Pay Later and practice the discipline when spending. Also, it will help monitor the expenses that the users had, helping them to manage their finances by ensuring that BNPL is used only when needed, specifically during emergency times.

Moreover, the study is delimited to the students, staff of other State University, and teaching and non-teaching staff of the constituent Campus. Additionally, the study does not extend to analyzing other forms of payment method. The responses of the respondents will significantly help in analyzing the influence of BNPL on buying decisions among teaching and non-teaching staff of BatStateU-TNEU Pablo Borbon.

On the other hand, the respondents of the study will be those teaching and non-teaching staff at BatStateU-TNEU Pablo Borbon. Thus, the study is also limited to the extension campuses under the Pablo Borbon campus. Also, this study relies on research methods and purposive sampling to gather the data and information needed to fulfill this research paper. Thus, a survey through a questionnaire is adapted as an instrument for gathering the necessary data needed for the study.

Significance of the Study

The result of this research should be for the purpose of determining the influence of the Buy Now, Pay Later on the buying decision among teaching and non-teaching staff with the aim of avoiding excessive purchases the payment method, and learning to know how to spend money in the right way. The researcher aims to help the teaching and non-teaching staff to lessen the use of Buy Now, Pay Later as a payment method. In the context of this study, the outcome will provide insights and recommendations to the teaching and non-teaching staff. These recommendations will be based on the findings of the study and serve as a basis for providing knowledge about the Buy Now, Pay Later that may help them in fostering responsible spending habits and learning how to monitor their spending, aligning it with the income they have.

Furthermore, the study will provide guidance on the right use and limitation of using Buy Now, Pay Later on their buying decision. Thus, by providing information and knowledge to the respondents, they can acquire valuable insights into the influence of Buy Now, Pay Later on the buying decisions among teaching and non-teaching staff at BatStateU-TNEU Pablo Borbon, the study will help them make the right decision regarding the right use of BNPL and other credit payment. When the personnel already know the influence of it, their perception about it will expand and they will learn what it is all about. This, in turn, creates a realization for users to limit their buying habits, ensuring that the information is aligned with their experience, thereby give awareness, learning, improving their financial literacy and monitoring their finances and expenses by using credit. With that, respondents will be able to practice the right spending habit and monitor the expenses they had in using credit payment and be responsible individuals during shopping.

RESEARCH LITERATURE

This study was concerned with determining the influence of Buy Now, Pay Later on buying decisions among teaching and non-teaching at Batangas State University-TNEU Pablo Borbon.

Kumar et al. (2024) is a quantitative research study about the effects of Buy Now, Pay Later on consumers' online purchase behavior. The primary purpose of the study is to investigate the effect of Buy Now, Pay Later on the buying behavior of customers on online purchases and online shopping, specifically in terms of order size. The research design used in the study is synthetic difference-in-differences in order to estimate the impact of Buy Now, Pay Later on customers' purchasing behavior. On the other hand, the data gathering instrument used in the study is online transaction data from local retailers. The findings of the study showed that Buy Now, Pay Later adoption causes an increase of online spending by 6.42%. The study also showed that older and higher-income customers show attenuated effects, while the younger and low-income customers are the primary drivers of this effect. Thus, the study recommended to the retailers that they should consider customer segments and demographic factors when implementing BNPL to maximize its impact. In connection with the current study, both of the studies aim to determine the effect of BNPL on users buying behavior. However, this study is different from the current study because it only investigates the online purchasing behavior.

Stavins (2024) conducted a study about who uses and why Buy Now, Pay Later is used. The objective of the study is to examine the characteristics of BNPL users, their financial behavior, and the factors influencing their adoption of BNPL services. The researcher used the data from the 2023 Survey and Diary of Consumer Payment Choice. The findings of the study show that BNPL offers consumers the flexibility of short-term credit that is interest-free if they repay the purchase amount on schedule. The study also shows that BNPL users tend to be financially fragile. Furthermore, the study shows that high-income customers are less likely to use BNPL; on the other hand, the use of it is most common among members of the middle-income group. Both of the studies examined the factors that are influencing the users to engage in BNPL and the flexibility that BNPL offers to the users. Meanwhile, this study is different from the current study as it aims to determine the characteristics of the BNPL users.

Mukhtar et al. (2023) assessed Buy Now, Pay Later adoption and its impact on consumers' buying behavior. The primary purpose of the study is to examine the impact of BNPL services on consumer buying behavior. Qualitative research using partial least square-structural equation modeling is used in the study. To gather the necessary data, the instrument used is a questionnaire. The respondents of the study are Malaysian youth aged 18 to 40 years old. The finding of the study showed that BNPL has a significant and positive impact on the buying behavior of the consumers. The study also shows that convenient payment systems, flexible repayment systems, and accessible credit systems influence customers' buying behavior. Lastly, the result of the study shows that there is a moderate relationship between the demographic factors and the adoption of BNPL and consumer buying behavior. The study suggests that industry players should develop effective BNPL strategies, and consumers should enhance their financial inclusion.

Cornelli et al. (2023) conducted a cross-country analysis about Buy Now, Pay Later. A mixed-method approach is used in the study. The main objective of the study is to examine BNPL regulations across countries, and assess consumer debt risk associated with it. The data used in the study is the quarterly frequency data from 25 countries. The result of the study shows that there are varied regulatory approaches to BNPL across countries and the study reveals that BNPL platforms impose additional costs on consumers through interest charges, late fees, and other penalties. The study came to the conclusion that it is important to find out if BNPL schemes take advantage of people who are struggling financially by using deceptive advertising and not giving them enough information.

Lupsa-Tătaru et al. (2023) conducted a study about Buy Now, Pay Later from the perspective of electronic commerce. The study aimed to understand the phenomenon by finding related knowledge fields and discovering the type of economy that will represent an increasing market share for the method of domestic e-commerce payments. The methodology used in the study is the combination of computer-assisted review, descriptive statistics, and linear regression. The study shows that economies with medium ranks are inclined to adopt BNPL payment easily. The findings of the study suggest that the Buy Now, Pay Later concept and its outcomes might deepen understanding of consumer behavior, decision-making processes, risk perception mitigation, debt behaviors, and credit.

Dulay et al. (2022) conducted a quantitative research study to understand the purchasing behavior of Generation Y and Z Filipino consumers on electronic products in Shopee and Lazada. To achieve the objective of the study the researchers used descriptive-comparative study and to gather the necessary data, the researchers conducted an online survey. The findings of the study showed that the most influential purchasing behavior is the product-related details. The result of the study also showed that Filipinos wanted to physically assess the product but with restrictions on buying the product online.

Alvarez (2022) conducted a study on perceived benefits, problems, and challenges towards cashless financial transactions. The aim of the study is to perceive the benefits and disadvantages of cashless transactions in terms of the economic, social, and technological aspects and the issue that comes in using these cashless transactions. The study uses a convenience sampling strategy to select a sample size of cashless transaction customers as respondents. The study also adopted a descriptive-correlational research approach. The study reveals that cashless transactions promote efficiency, security, and convenience while reducing fraudulent reports and increasing tax collection. The study also reveals that cashless transactions can pose challenges, including extra fees, accessibility issues, security risks, and limitations due to poor internet connectivity and authentication mechanisms. Thus, the study suggests that to promote cashless transactions, stakeholders should standardize fees, invest in fintech, educate consumers, enforce cybercrime laws, enhance authentication, expand internet access, and prioritize customer service.

Nartea et al. (2019) explore the online buying behavior characteristics of millennials. The intention of the study is to explore the factors that affect consumer's buying behavior when making a purchase or shopping online. The researchers used a descriptive research approach and used probability sampling and for the data collection instrument, the researcher used a self-made structured questionnaire. The findings of the study showed that the primary factor that affects the buying behavior of the consumers is the sales promotion of the product. Moreover, reputable stores also matter to the choice of the costumer. As a conclusion, the researchers recommend online stores maintain the credibility and reliability of their business.

Sangalang (2017) conducted a study about the factors influencing impulsive buying behavior in the fifth district of Cavite. The main objective of the study is to assess the factors that influence impulsive buying among the consumers in a supermarket setting. To gather data, the researcher used a descriptive research design and at the same time, the study utilized a correlational approach. The majority of the respondents are female and the age ranges from 42 to 49. The study concluded that the internal factor influencing impulsive buying among consumers is their monthly income. On the other hand, the external factor that influences costumers' impulsive buying is the promotional approach. The study recommends that marketers implement additional promotional activities to influence consumers' impulsiveness.

Atienza (2014) conducted a study to examine the credit card usage pattern in Ozamis City, Philippines. The primary objective of the study is to explore the credit card usage pattern in terms of commodities purchased through credit cards and card ownership and determine how this pattern is influenced by the user's socioeconomic status and attitude towards debt. The study suggests that the increased access to it could raise concern over how households misuse the credit card. A descriptive research design method was adopted, and to gather data, a researcher-made questionnaire was developed. The result of the study shows that high credit card expense is highly correlated with the positive attitude of cardholders towards debt. The study also indicates that the more credit cards owned, the higher the tendency that the cardholder will miss the payment on time and spend more. The recommendation of the researcher based on the result of the study is to tighten its regulation on the banking sector with regards to its credit card issuances. Additionally, they also suggest strengthening the program for credit card literacy.

In conclusion, these studies cited by all these authors have similarities to the present study because they explore various dimensions of consumer behavior, providing insights into factors influencing purchasing decisions and finances across different demographic groups and contexts. Each study also contributes to different perspectives, such as BNPL boosting online spending, which impacted consumer buying behavior. Furthermore, researchers of different studies provide insight into how BNPL has risks, including financial fragility and high-interest charges. Given all of this, the proposed study and all the cited literature can contribute in offering valuable insight and recommendations for the consumer about what BNPL is and how it influences the decision-making of individuals who constantly use and engage with the service, as well as identify the overall perspective about BNPL.

Research Design

The descriptive technique was used since the purpose of this study is to determine the influence of Buy Now, Pay Later on the buying decision of the teaching and non-teaching staff of BatStateU-TNEU Pablo Borbon. In addition, to make a fair and accurate assessment, using a flexible method for selecting different assessment methods is necessary. This approach helped in gathering systematic data by choosing the most suitable and accurate research method to collect information from the study participants.

According to Skreekumar (2023), quantitative research is a method to collect and analyze numerical data to describe, predict, and control variables of interest. This research method was appropriate for this study because research questions are used to gather information and data from the respondents of the study, numerical data to describe, and predict and control variables of interest. Moreover, descriptive research is appropriate for this study because it allows in-depth understanding of the research problem.

RESULTS AND DISCUSSION

Profile of the respondents

Table 1 Distribution of Respondents by Age

Age	Frequency	Percentage
18 – 24 years old	23	8.3
25 - 31 years old	124	44.9

32 - 38 years old	37	13.4
39 - 45 years old	58	21.0
46 - 52 years old	31	11.2
53 - 59 years old	3	1.1
Total	276	100.0

Table 1 above shows the age distribution of respondents, providing crucial insights into the influence of different age groups on the use of the buy now, pay later (BNPL) payment method. The 25-31 age group garnered 124 responses, representing 44.9 percent of the total population, indicating an influence on younger professionals using BNPL. A significant 58 respondents, or 21 percent, were in the 39-45 age range. The 32-38 and 46-52 age groups share 13.4 percent, or 37 responses, and 11.2 percent, or 31 responses, respectively. Participation from individuals aged 18-24 years and 53-59 years is lower, at 8.3 percent and 1.1 percent, respectively. This data suggests that many professionals are using Buy Now, Pay Later as a payment system. Additionally, the representation in the 25-31 age group highlights it as a valuable customer segment. Such data serve as a foundation for understanding the influence of BNPL on buying decisions. To support this claim, these findings are supported by Nartea et al. (2019), who noted that millennials are more likely to adopt BNPL due to the flexibility it offers. Furthermore, Nartea et al. (2019) underscored that convenient payment options significantly influence younger consumers' online purchasing decisions. This indicates that younger adults, who are often new to managing their income, may find BNPL appealing, as it helps them manage their finances and provide them financial alternative.

Table 2 Distribution of Respondents by Sex

Sex	Frequency	Percentage
Male	91	33.0
Female	185	67.0
Total	276	100.0

Table 2 highlights the gender distribution of respondents concerning gender-related patterns in using BNPL. As shown in the table, female respondents make up a significant majority, constituting 67 percent or 185 responses out of 276 samples, while male respondents represent a smaller portion at 33 percent or 91 responses. This noticeable gender gap shows that more women use BNPL, likely because it helps them budget and manage expenses by monitoring their spendings. It also indicates that women are more likely to use social media when purchasing products, which attracts them to unnecessary purchases.

According to the 2023 report by Scott Fulford and Cortnie Shupe from the Consumer Financial Protection Bureau (CFPB), women are more likely to use BNPL services because, in particular, female consumers had a higher probability of using online shopping compared to man. Ranging 20% of women are using Buy Now, Pay Later, while 14% of men. This supports the gender distribution pattern found in the table above, where women constitute a larger portion of BNPL users, indicating that most of the users are women.

Table 3 Distribution of Respondents by Position

Position	Frequency	Percentage
Permanent Faculty	91	33.0
Temporary Faculty	15	5.4
Guest Lecturer	75	27.2
Job Order Personnel	95	34.4
Total	276	100.0

Table 3 presents the distribution of respondents in terms of position. The profile of the respondents in terms of position is classified into four categories: permanent faculty, temporary faculty, guest lecturer, and job order personnel. The table above shows that out of 276 respondents, 95 are job order personnel, accounting for 34.4 percent. Permanent faculty, with a frequency of 91 and a percentage of 33, follows closely behind. Next to this is guest lecturer, with a population of 75 out of 276, which is equivalent to 27.2 percent. Lastly, 5.4 percent of the total respondents are temporary faculty with a frequency of 15. Therefore, it suggests that individuals working in job order positions are primarily those utilizing BNPL services.

Additionally, it shows that their earnings from employment influence their choices regarding the use of BNPL for purchases. The study conducted by Aidala et al. (2023) indicates that people with lower incomes might resort to BNPL as a payment option. This implies that they are relying on BNPL as a financial alternative to meet their needs when shopping; it helps them buy things that they cannot afford to pay in cash due to their expensive price.

Table 4 Distribution of Respondents by Monthly Income

Monthly Income	Frequency	Percentage
PHP 20,000 and below	58	21.0
PHP 20,001 – 30,000	112	40.6
PHP 30,001 – 40,000	77	27.9
PHP 40,001 – 50,000	17	6.2
PHP 50,001 – 60,000	8	2.9
PHP 60,001 and above	4	1.4
Total	276	100.0

Table 4 shows the profile of the respondents, which is their monthly income. Based on the data presented, 20,001 - 30,000 has the highest frequency of 112 and is equivalent to 40.6 percent. It simply means that the majority of the respondents who use the features of BNPL are in a group of people with moderate income level. Moreover, a monthly income of 30,001 - 40,000 has a frequency of 77, which is equivalent to 27.9 percent of the total respondents. The respondents with 20,000 and below has a frequency of 58, which is equal to 21 percent. Next are those who have a monthly income of 40,001 - 50,000, which received a frequency of 6.2 percent of the total respondents. It is followed by those BNPL users with 50,001 - 60,000 monthly income, which has a frequency of 8 and a percentage of 2.9 of the total respondents. Lastly, the remaining 1.4 percent or 4 out of 276 respondents, have a monthly income of 60,000 and above. The data highlighted those individuals earning between 20,001-30,000 are most likely to use Buy Now, Pay Later. This reveals that moderate income earners tend to use BNPL as their payment method, as it helps them manage their finances and expenses.

It also reveals that their experiences from financial constraints allow them to purchase products through installments rather than paying full price. It was supported by Stavins (2024); high income consumers are significantly less likely to use BNPL, but the use is most common among members of the middle-income group. It indicates that income affects the engagement of users in BNPL and middle-income earners use it.

Table 5 Distribution of Respondents by Frequently Used Shopping App

Frequently Used Shopping App.	Frequency	Percentage
G-Cash	86	31.2
Shopee	92	33.3
Lazada	29	10.5

TikTok	31	11.2
Shein	38	13.8
Total	276	100.0

Table 6 presents the distribution of respondents in terms of frequently used shopping app. The profile of the respondents in terms of frequently used shopping apps can be classified into six categories: GCash, Shopee, Lazada, TikTok, and Shein. It was shown in the table above that out of 276 respondents, 92 are using Shopee with a percentage of 33.3. Next is GCash, with 86 users and a percentage of 31.2. Then, followed by Shein, with 38 users and a percentage of 13.8. Next, it was followed by TikTok, with a population of 31 and a percentage of 11.2. Last is Lazada, having 29 users and a percentage of 10.5 percent. The data highlighted that most individuals are fonder of using Shopee than other online shopping app. Shopee offers more payment options and promos, such as discounts which help shoppers to purchase at a lesser price.

To support this claim, Pagkatotohanan (2023) discussed that most shoppers preferred to use Shopee as it provides a flexible payment method. Shopee continuously gives vouchers that attract shoppers for more shopping engagement. It implies that shoppers are considering the price and promos that they can offer to them.

The respondent's assessment of the influence of Buy Now, Pay Later on the perception of teaching and non-teaching staff in their buying decisions

Table 6 Influence of Buy Now, Pay Later in terms of Convenient Payment System

Convenient Payment System	Weighted Mean	Verbal Interpretation
1. The Buy Now, Pay Later provides a smooth payment transaction.	86	31.2
2. The Buy Now, Pay Later lessens my expenses at one purchase	92	33.3
3. The Buy Now, Pay Later allows me to transact 24/7 without hassle.	29	10.5
4. The payment system eliminates the need of going to cashier.	31	11.2
5. The payment option gives security to purchase.	38	13.8
Composite Mean	3.29	Agree

The influence of Buy Now, Pay Later on buying decisions among teaching and non-teaching staff of BatStateU-TNEU Pablo Borbon, Lemery, Rosario, and San Juan Campus in terms of a convenient payment system was recorded, agreed upon, and obtained a composite mean of 3.29. It indicates that BNPL provides convenience to its users that attracts them to have greater engagement. This suggests that ease of shopping and smooth payment transactions enhance user experience, prompting them to continue using BNPL and further increasing their engagement.

The table shows the reason users engage with BNPL is that it provides a smooth payment transaction. This statement gained the highest weighted mean of 3.50 and was verbally interpreted as agree. It means that users enjoy having a good experience when they are making transactions. Ashika (2019) discussed that convenience and fast transactions are important factors for users to have a great experience. Thus, this experience is pivotal to keeping them a loyal user.

The statement about the payment system eliminating the need of going to the cashier ranked second with a weighted mean of 3.49 and was verbally interpreted as agree. It means that users enjoy buying without the need to be physically present to pay for what they buy. It also implies that being able to shop and pay without taking too much time attracts and encourages users to shop more. It was confirmed by Myers (2021) that paying through debit and credit cards makes the sales transactions quicker and has a short checkout time. Therefore, quick transactions have a big impact on customer engagement with BNPL and help them save time

when shopping.

Third in rank is the statement that the convenience of Buy Now, Pay Later leads to more shopping engagement and obtained a weighted mean of 3.34 and was verbally interpreted as agree. It means that users keep on buying when they are not experiencing any trouble paying; instead, they are more likely to purchase again and again. Sometimes, they also try to share their experience with other people, which leads to having more users and engagement. Zuridinova (2023) states that paying through online increases customer engagement. Thus, BNPL is one of the most convenient payment methods that helps businesses to have more shoppers and loyal customers.

The statement about the BNPL allowing users to transact 24/7 without hassle ranked 4 with a 3.29 weighted mean and was verbally interpreted as agree. It means that BNPL helps users shop any time they want without being stressed about how they will pay for it. It also implies that users are having a wonderful experience with the continuous innovation of the paying method. The study of Bech and Hancock (2020) highlighted that the transformation of the payment system makes everything convenient and easier for users to pay without hassle and stress. Therefore, as time passed by, the payment method continuously progressed, which helped users to pay without hassle and stress and, at the same time, avoid complicated payment scenarios, giving unpleasant experiences.

Fifth in rank is the statement about the payment option, which gives security to purchase with a weighted mean of 3.08 and was verbally interpreted as agree. It means that users are engaged to use BNPL as it provides security for them and their information when they use it. It also implies that BNPL not only provides convenience for users but also ensures security. Devi (2023) highlighted that nowadays, the new payment system is getting rampant due to the undeniable convenience and security it provides to the users. Thus, users are getting more and more interested in the new paying option rather than the traditional; its convenience, accessibility, and security are important considerations before engaging in any credit payment option like BNPL.

Lastly, the respondents agree that BNPL lessens their expenses on one purchase and gains 3.05 weighted mean. It means that through the help of BNPL, the users can limit themselves from spending too much and balance their spending. It was highlighted by the study of Nair (2019) that the customers are using online transactions when they purchase and are able to limit themselves and have discipline in terms of spending. Therefore, BNPL is a great help for individuals to learn the right spending and be wise on whatever they are buying, avoiding unnecessary expenses.

Table 7 Influence of Buy Now, Pay Later in terms of Flexible Repayment System

Flexible Payment System	Weighted Mean	Verbal Interpretation
1. The Buy Now, Pay Later payment schedules give me enough time to repay without financial stress.	3.43	Agree
2. The payment schedule offered by Buy Now, Pay Later services is satisfying.	3.32	Agree
3. The deferred payment option with Buy Now, Pay Later is convenient.	3.35	Agree
4. The ability to pay in installment makes Buy Now, Pay Later services more attractive.	3.54	Strongly Agree
5. The ability to defer payment influences my decision to use Buy Now, Pay Later services.	3.26	Agree
6. The installment payment options offered by Buy Now, Pay Later is helpful.	3.45	Agree
Composite Mean	3.39	Agree

The influence of buy now, pay later on the perception of teaching and non-teaching staff in their buying decision in terms of a flexible repayment system in BatStateU-TNEU Pablo Borbon and its extension campuses: Lemery, Rosario, and San Juan is verbally interpreted as agree, obtaining a composite mean of 3.39. This result indicates that BNPL services play an important role in shaping the purchasing decisions of the staff. This suggests that the staff perceive BNPL services as a convenient option that aligns with their financial management needs, particularly due to their flexibility in repayment. Furthermore, the availability of BNPL options may encourage them to make a purchase. The evidence suggests that features such as flexible payment schedules and the ability to pay in installments are appealing factors that attract users to these services. By offering flexible and stress-free repayment plans, BNPL services can foster customer satisfaction and contribute to a sustained influence on their buying habits.

As presented in the table, the primary reason for the attractiveness of BNPL services is the ability to pay in installments. This statement ranked first, obtaining the highest weighted mean of 3.54, and was verbally interpreted as strongly agree. In short, the flexibility offered by installment payment options makes BNPL services more appealing to consumers, encouraging them to choose this payment method. This also implies that offering flexible installment options creates a positive perception of BNPL services, leading to greater usage and repeat transactions. Consistently providing such convenient payment plans helps build customer trust and loyalty, contributing to the sustained popularity of BNPL among users. Sechkin's (2024) study reveals that BNPL provides a flexible repayment system for customers as they pay for the product or service in installments over a while and make the purchase immediately. It also helps them pay a smaller amount of the actual total cost of the product. Consumers will not worry on how much is the total amount of the product they want to purchase, instead, they can just give an amount they can provide and pay the other monthly according to their agreement. This means that BNPL services make it easier for consumers to buy what they want by letting them pay in smaller, more manageable amounts instead of paying all at once.

Similarly, the second-ranked indicator obtained a weighted mean of 3.45 and was verbally interpreted as agree. This statement highlights that the installment payment options offered by BNPL services are considered helpful. The result indicates that consumers appreciate the flexibility these services provide, making it easier for them to manage their finances while still making purchases. This flexibility suggests that the helpfulness of installment plans plays a key role in encouraging consumers to use BNPL services repeatedly. By ensuring that these options remain accessible and beneficial, BNPL providers can continue to meet the financial needs and expectations of their users, fostering long-term engagement with the services. To support this claim, S. S. Karthik (2023) further reveals that consumers value the convenience and transparency of payment structures, enhancing their overall experience. Moreover, it highlights that consumer who frequently use BNPL services often feel empowered to make more thoughtful purchasing decisions, which can affect their financial literacy and engagement with BNPL offerings.

Next in rank, respondents indicated that the BNPL payment schedules give them enough time to repay without financial stress, emphasizing the importance of manageable repayment timelines. This statement ranked third with a weighted mean of 3.43 and was verbally interpreted as agree. This suggests that customers feel more at ease when using these services. This indicates that the structured payment timelines provided by BNPL services reduce the potential financial stress that encourages consumers to purchase. Segal and Robinson (2023) stated that breaking expenses into manageable payments, as with BNPL plans, can help ease financial stress. By offering more time to repay, these schedules allow individuals to manage budgets without feeling overwhelmed, aligning with effective financial stress coping strategies. However, it is important to note that even though this payment option can make it easier to manage expenses, they might also tempt some people to spend more than they can afford, which could lead to financial problems later on. Also, overspending using credit payment can put users to financial constraints and bankruptcy.

Furthermore, the deferred payment option with BNPL is convenient, highlighting the value of flexibility in payment methods. This statement ranked fourth with a weighted mean of 3.35 and was verbally interpreted as agree. This means that customers find the option to defer payments appealing. It indicates that consumers appreciate having the option to postpone payments, which can encourage them to make purchases that they might otherwise consider too costly at the moment. As financial management becomes increasingly important, the convenience offered by BNPL services can drive consumer behavior toward making more frequent

purchase. In contrast, Cook et al. (2023) states that while BNPL services are often presented as a convenient way to pay, this framing can obscure the financial risk. She argues that without clear financial education highlighting BNPL as a form of debt, young adults may not fully understand the potential negative impacts on their financial aspects and overall risk they may encounter. Thus, even though the option to delay payments can make buying things more appealing, it is important for consumers to know that it also involves taking on debt and may lead to unintended financial consequences if not used wisely.

Likewise, the payment schedule offered by BNPL services is satisfying, indicating that consumers find the terms of the payment plans to be favorable. This statement ranks fifth with a weighted mean of 3.32 and is verbally interpreted as agree. This suggests that respondents feel the payment schedules meet their expectations and needs when making purchases. Additionally, the appealing payment terms encourage consumers to use BNPL services more often. In short, consumers value the balance between affordability and flexibility that these payment schedules provide, making them more likely to choose this option over others. This satisfaction with the payment schedule enhances their overall shopping experience and increases the chances of using these services again. In 2023, Asadallah and Balushi highlighted that BNPL services offer flexible, installment-based payment schedules that appeal to users, especially to younger generations. This satisfaction comes from the ability to spread payments over time instead of paying everything upfront, which helps consumers manage their finances more comfortably and aligns with their preferences.

Lastly, respondents agreed with the statement that the ability to defer payment influences their decision to use BNPL services, which obtained a weighted mean of 3.26 and ranked sixth. This indicates that consumers recognize the impact of deferring payments on their purchasing choices. It highlights that having the option to postpone payments plays a significant role in their decision-making process. This suggests that consumers are more inclined to use these services when they know they can delay payments, making it easier for them to manage their finances. However, as highlighted by Mohamed H. El-Gamal, while deferring payments can empower consumers, it may also encourage over-spending and impact their long-term financial stability. This means that consumer prefer payment option that offer them to pay in their capability.

Table 8 Influence of Buy Now, Pay Later in terms of Accessible Credit System

Accessible Credit System	Weighted Mean	Verbal Interpretation
1. The Buy Now, Pay Later requires less documentation as a requirement.	3.43	Agree
2. The non-strict credit checks associated with Buy Now, Pay Later services encourages me to use it.	3.39	Agree
3. The Buy Now, Pay Later allows me to purchase anytime, anywhere in installment	3.40	Agree
4. The Buy Now, Pay Later services is more likely to be used than traditional credit option.	3.13	Agree
5. The ease of access to Buy Now, Pay Later services reduce my worry about credit approval.	3.41	Agree
6. The Buy Now, Pay Later credit system enables various devices for ease of transaction.	3.34	Agree
Composite Mean	3.39	Agree

The influence of Buy Now, Pay Later on the perception of teaching and non-teaching staff of BatStateU-TNEU Pablo Borbon on their buying decisions in terms of accessible credit system garnered a composite mean of 3.35, which suggest that it has an overall agreement among the respondents with the statement related to accessible credit system. It indicates that when users can easily access credit payment, they are more likely to use it as a payment method. This data suggests that user's engagement to BNPL is affected by the easiness it

provides.

As shown in the table above, the reason for the use of BNPL in purchases is it requires less documentation as a requirement. This statement ranks first, which obtained the highest weighted mean of 3.43 and was verbally interpreted as agree. Thus, it suggests that the minimal requirements involved in BNPL makes it a more attractive payment option and it enhances user experience. The next indicator and ranked second obtained a weighted mean of 3.41, and verbally interpreted as agree. It states that access to BNPL have an ease of access and it reduces the worry of the user about credit approval. The result indicates that users appreciate the reduced stress associated with the BNPL approval process. This means that a user-friendly approval process is a crucial reason for the continuous use of the BNPL feature. To support the first and second ranked and their claims, Aidala et al. (2023) stated that BNPL service enables improved credit access and greater financial inclusion, with approval being quick and relatively easy.

Next in rank, the Buy Now, Pay Later allows the user to purchase anytime, anywhere in installment. This statement ranked third as it obtained a weighted mean of 3.40 and verbally interpreted as agree. This means that BNPL users highly agree that it offer convenience and flexibility allowing them to purchase an item anytime and anywhere in installment. This is an indication that users foster loyalty and retention due to the flexibility that BNPL offers. According to Stavins, J. (2024), BNPL provides consumers with flexibility and offers attractive payment alternatives. Therefore, users are attracted to the use of BNPL due to the flexibility that it offers to its users.

Moreover, the non-strict credit check associated with BNPL services encourage the users to use it. This statement ranked fourth as it obtained a weighted mean of 3.39 and was verbally interpreted as agree. This indicates that users prioritize accessibility over traditional credit options. It simply means that non-strict credit checks play a vital role in encouraging and maintaining its user. It was supported by Berthiaume (2022), stating that BNPL services do not require difficult credit checks, and an increasing number of retailers are accepting BNPL as a payment method. He also emphasized that it is becoming an alternative to credit cards.

Furthermore, BNPL credit system enables various devices for ease of transaction. This statement is in the fifth rank as it obtained a weighted mean of 3.34 and verbally interpreted as agree. This indicates that users appreciate the convenience of being able to transact using various devices. In short, various devices for the use of BNPL is an important factor for users. Mukhtar et al. (2023) suggested that mobile payment solutions, easy checkout process, and multiple payment options can positively influence consumer buying behavior. By providing ease in terms of transactions, it becomes attractive to the users resulting in more use of its services, helping them to have a smooth transaction.

Lastly, the BNPL services are more likely to be used than traditional credit options. This statement is in the sixth and last rank as it obtains a weighted mean of 3.13 and verbally interpreted as agree. This suggests that BNPL's unique feature, drives the users to shift from traditional credit option to the use of BNPL. This conforms to the findings of the study of Kumar et al. (2024), which shows that BNPL users have a higher order size than those who use traditional payment systems. Therefore, it can be concluded that for users, it is easier to use the new payment system than traditional credit payment method.

Significant Relationship between the Profile of the Respondents and the Assessed Influence of Buy Now, Pay Later on Buying Decision among Teaching and Non- Teaching Staff

Table 9 Significant relationship between influence of Buy Now, Pay Later on buying decision and the age of the respondents

Variables	Chi-square value	p- value	Decision on Ho	Verbal Interpretation
Convenient Payment System	95.703	<.001	Reject	Significant
Flexible Repayment System	84.286	<.001	Reject	Significant

Accessible Credit System	69.780	<.001	Reject	Significant
Overall	89.926	<.001	Reject	Significant

Table 9 presents the significant relationship between the assessed influence of Buy Now, Pay Later among teaching and non-teaching staff in terms of a convenient system, flexible repayment system, and accessible credit system, and the respondents' age. When considering the age of the respondents, the assessment of the influence of BNPL on buying decisions among teaching and non-teaching staff revealed the following computed values: 95.703 for the convenient system, 84.286 for the flexible repayment system, and 69.780 for the accessible credit system, with a p-value of 0.001. This p-value is less than the 5 percent level of significance, leading to the rejection of the null hypothesis. Therefore, there is a significant relationship between the respondents' age and the assessed influence of BNPL on the buying decisions in terms of the 3 variables. It suggests that older and younger respondents differ significantly on how BNPL features influence their buying decision in purchasing a product. It also indicates that age has a big impact when it comes to decision making. This finding implies that businesses should consider age-specific marketing.

This finding aligns with Nartea et al. (2019), who explored millennials' online buying behavior characteristics. The study examined the factors influencing consumers' purchasing decisions when shopping online. Using a descriptive research approach, data were gathered through probability sampling, and a self-made structured questionnaire served as the data collection instrument. The study found that sales promotions primarily impact consumers' buying behavior. Additionally, the reputation of the store significantly influences customer choices. The researchers concluded that online stores should maintain credibility and reliability to retain customers, by doing that the online stores can boost their customer engagement.

Table 10 Significant relationship between influence of Buy Now, Pay Later on buying decision and the sex of the respondents

Variables	Chi-square value	p-value	Decision on Ho	Verbal Interpretation
Convenient Payment System	13.157	.004	Reject	Significant
Flexible Repayment System	24.713	<.001	Reject	Significant
Accessible Credit System	6.825	.078	Failed to Reject	Not Significant
Overall	8.901	.031	Reject	Significant

Table 10 presents the significant relationship between the assessed influence of Buy Now, Pay Later among the teaching and non-teaching staff in terms of a convenient payment system, flexible repayment system, and accessible credit system and the respondents' profile in terms of sex. Concerning the relationship between the sex of the respondents and the assessed influence of BNPL in terms of convenient payment system and flexible repayment system obtained computed values of 13.157 and 24.713, respectively. The generated p-values of .004 and <.001 are less than 5 percent level of significance. This made the null hypothesis significant. Thus, the sex of the respondents is significantly related to the assessed influence of BNPL in terms of convenient payment and flexible repayment. It means that BNPL users find it convenient and flexible to use as it also proves that women are more likely to use online applications in purchasing a product. Additionally, understanding gender preferences can enhance personalized marketing approaches for the service provider to improve their customer satisfaction. This claim is supported by the study of Scott Fulford and Cortnie Shupe (2023), which found that women were more likely to use BNPL services compared to men. According to survey by the Consumer Financial Protection Bureau (CFPB), 20% of women reported using BNPL products, while only 14% of men user.

On the other hand, relating the sex of the respondents to the influence of Buy Now, Pay Later on the buying decision among teaching and non-teaching staff in terms of accessible credit system obtained a computed value of 6.825 and the generated p-value ranging .078, which are higher than 5 percent level of significance. This made the null hypothesis not significant. Thus, the assessment of the respondents on the influence of BNPL on

buying decision among teaching and non-teaching staff in terms of accessible credit system is not dependent on their sex.

Table 11 Significant relationship between influence of Buy Now, Pay Later on buying decision and the position of the respondents

Variables	Chi-square value	p-value	Decision on Ho	Verbal Interpretation
Convenient Payment System	95.703	<.001	Reject	Significant
Flexible Repayment System	84.286	<.001	Reject	Significant
Accessible Credit System	69.780	<.001	Reject	Significant
Overall	89.926	<.001	Reject	Significant

Table 11 presents the significant relationship between the assessed influence of Buy Now, Pay Later among teaching and non-teaching staff in terms of a convenient system, flexible repayment system, and accessible credit system, and the respondent's position. With regards to the position of the respondents, the assessed influence of BNPL on their buying decision in terms of revealed the following computed values: 95.703 for the convenient payment system, 84.286 for the flexible repayment system, and 69.780: for the accessible credit system, with a p-value of 0.001. The generated p-values are all less than 5 percent level of significance. This led to the rejection of the null hypothesis. Therefore, there is a significant relationship between the respondents' position and the assessed influence of BNPL on the variables. The study suggests that the financial status of the respondents such as their position highly affects their buying decisions on BNPL. As a whole, the assessed influence of Buy Now, Pay Later on their buying decision is dependent on the position of the respondents as indicated on its generated p-value.

This finding is supported by the study conducted by Chen et al. (2024) which reveals that BNPL demand is higher among lower-income individuals, with demand decreasing as income levels rise. Also, indicating that most lower income individuals engage to BNPL, as it helps their finances. Thus, the findings suggest that the position of teaching and non-teaching staff has a significant association with the assessed influence of BNPL on purchasing decisions, as it is strongly related to income from their job.

Table 12 Significant relationship between influence of Buy Now, Pay Later on buying decision and the monthly income of the respondents

Variables	Chi- square value	p- value	Decision on Ho	Verbal Interpretation
Convenient Payment System	51.730	<.001	Reject	Significant
Flexible Repayment System	33.510	.004	Reject	Significant
Accessible Credit System	61.900	<.001	Reject	Significant
Overall	29.616	.013	Reject	Significant

Table 12 presents the significant relationship between influence of Buy Now, Pay Later on the buying decision in terms of convenient payment system, flexible repayment system and accessible credit system and the profile of the respondents in terms of monthly income. As for the monthly income of the respondents, the assessed influence of BNPL on their buying decision in terms of convenient payment system, flexible payment system, and accessible credit system obtained computed chi-square values ranging from 51.730, 33.510 and 61.900, respectively. The generated p-values of at most .004 are less than 5 percent level significance that led to the rejection of the null hypothesis. Thus, there is a significant relationship between monthly income of the respondents and the assessed influence of BNPL on their buying decision in terms of convenient payment system, flexible payment, and accessible credit. At large, the monthly income of the respondents is significantly related to the assessed influence of Buy Now, Pay Later on their buying decision based on its generated p-value of .013. Such value is less than the 5 percent level of significance that led to the non-rejection of the null hypothesis. Thus, monthly income is significantly related to the assessed influence of

BNPL on the buying decision in terms of convenient payment system, flexible repayment system, and accessible credit system. This indicates that individuals' income drives their decision to engage in BNPL and how long they will pay their installment. Also, it reflects how frequent users are using the BNPL depending of their income, indicating that individual's income is the main reason why users engage to credit payment.

It was confirmed by Gdalman and Greene et al. (2022), that incomes of individuals affect their purchase and engagement on BNPL. Individuals who have high income are more likely to purchase and pay through BNPL in a short period of time. While those individuals who have low income are using BNPL and pay it in longer time. They also use BNPL repeatedly to pay for things that they cannot afford to buy in cash. Therefore, income significantly influences individuals to engage on using BNPL and help them purchase what they need if sometimes it is out of their budget which attracts them to use BNPL in paying often.

Table 13 Significant relationship between influence of Buy Now, Pay Later on buying decision and the frequently used shopping app of the respondents

Variables	Chi-square value	p-value	Decision on Ho	Verbal Interpretation
Convenient Payment System	46.288	<.001	Reject	Significant
Flexible Repayment System	39.129	<.001	Reject	Significant
Accessible Credit System	46.344	<.001	Reject	Significant
Overall	72.409	<.001	Reject	Significant

Table 13 presents the significant relationship between influence of Buy Now, Pay Later on buying decision in terms of convenient payment system, flexible repayment system, and accessible credit system and the profile of the respondents in terms of frequently used shopping app. Considering the frequently used shopping app of the respondents, the assessed influence of BNPL on their buying decision in terms of convenient payment system, flexible payment system, and accessible credit system obtained computed chi-square values ranging from 39.129 to 46.344. The generated p-values are all less than 5 percent level significance. This led to the rejection of the null hypothesis. Thus, the assessed influence of BNPL on buying decisions in terms of convenient payment system, flexible payment, and accessible credit is significantly related to the frequently used shopping app of the respondents. In general, the assessed influence of BNPL on their buying decision is dependent on the frequently used shopping app of the respondents as indicated on its generated p-value. Such value is less than the 5 percent level of significance that led to the rejection of the null hypothesis. It indicates that shoppers are engaging in shopping application that offers convenience, flexibility, and accessibility when paying, providing great shopping experience. It was supported by Mameli (2024) that shoppers are easily attracted to shop in e-commerce when it's providing credit paying method that helps them pay in affordable, convenient and flexible in all aspect which leads to more add to cart in their basket.

Challenges Encountered on Buying Decision of the Teaching and Non-Teaching Staff on Buy Now, Pay Later

Table 14 Challenges Encountered on Buying Decision of the Teaching and Non-Teaching Staff on Buy Now, Pay Later

Challenges	Weighted Mean	Verbal Interpretation
1. The terms and conditions of Buy Now, Pay Later services are difficult for me to understand.	1.76	Strongly Disagree
2. The temptation to overspend when using Buy Now, Pay Later option is something I find hard to resist.	2.90	Agree
3. The Buy Now, Pay Later has poor customer support assistance.	2.81	Agree
4. The concerns about the security of my personal and	3.27	Agree

financial information when using Buy Now, Pay Later services are significant for me.		
5. The lack of internet connection hinders me to use application that offer Buy Now, Pay Later.	2.84	Agree
Composite Mean	2.77	Agree

The table above shows the challenges encountered on buying decisions of teaching and non-teaching staff on buy now, pay later. As shown in the table, the security of personal and financial information when using BNPL services is the primary concern of the users as it ranked first with a weighted mean of 3.27, and was verbally interpreted as agree. This indicates that users are highly concerned about data security when using BNPL services. This finding is consistent with the study conducted by Raj et al. (2023) which found that privacy concerns decrease consumers' trust and attitude towards BNPL. Moreover, their study revealed a complementary partial mediating role of trust in the relationship between privacy concern and attitude.

Moreover, the delay or issue with BNPL payments cause frustration to users ranked second as it obtained 3.03 weighted mean and was verbally interpreted as agree. This implies that users of BNPL experience problem related delay or issue on payments which results to their frustration leading to negative overall experience on the use of BNPL. To support this claim, Cornelli et al.'s (2023) study reveals that BNPL platforms impose additional cost on consumer through interest charges, late fees, and other penalties. On the said study the authors also pined point that BNPL users tend to have a riskier credit profile than those of traditional consumer credit products.

However, respondents show agreement with the statement that the temptation to overspend when using the BNPL option is something they find hard to resist and rank third, which garnered a weighted mean of 2.90. This implies that respondents recognize a significant challenge associated with the BNPL services, suggesting that the ease of access to credit encourages impulsive purchasing behaviors. This perception indicates a potential risk to the customer, as well as the importance of financial literacy in mitigating the risks of overspending. Chen (2023) explains that BNPL services can lead to overspending because they offer immediate access to products with little cost, making it easier for people to make purchases they may not be able to pay. Therefore, it is important to improve financial literacy among users to help them manage these risks effectively.

Lack of internet connection hinders respondents to use application that offers buy now, pay later. This statement ranked fourth as the problem commonly encountered by the users of BNPL as it obtains a weighted mean of 2.84 and was verbally interpreted as agree. This indicates that internet connectivity is an issue that users experience and have difficulties with. To support this, Alvarez's (2022) study reveals that poor and inaccessible internet connectivity is a problem associated with the use of cashless financial transactions. Therefore, as cashless payments are interconnected with BNPL, one of the problems that can be highlighted is the poor internet connectivity that users experience.

Furthermore, the data shows that respondents agree, with a weighted mean of 2.81, that the BNPL option does not have good customer support is considered fifth in the list. This means user feel they don't get enough help when they have problems or questions. This can lead to frustration and make them trust the service less. Also, improving customer support could make users happier and encourage more people to use BNPL services. Thus, it is essential for users to carefully evaluate these services and their terms before deciding to use it. Lastly, with a weighted mean of 1.76, data revealed that respondents strongly disagree with the statement that the terms and condition of Buy Now, Pay Later services are hard to understand. This indicates many participants find the terms of BNPL option easy to understand which suggest clear communication from providers that may result to increase of BNPL user. Additionally, the simplicity of the terms can reduce confusion, lower the risk of misunderstanding financial obligations, and improve customer satisfaction. Mukhtar et al. (2023) highlighted the importance of transparent terms and conditions, noting that clear communication helps users understand their financial obligations, thereby improving customer satisfaction helping to boost customer engagement. Therefore, maintaining the clarity of terms can attract new users while

encouraging existing users.

Significant Difference between the Assessed Responses of the Respondents in the Influence of Buy Now, Pay Later On Buying Decision and the Challenges They Encountered.

Table 15 Significant Difference between the Assessed Responses of the Respondents in the Influence of Buy Now, Pay Later on Buying Decision and the Challenges they Encountered

Variable	Z-value	p-value	Decision on Ho	Verbal Interpretation
Convenient Payment System	-10.975	<.001	Reject	Significant
Flexible Repayment	-12.626	<.001	Reject	Significant
Accessible Credit	-12.136	<.001	Reject	Significant
Overall	-12.385	<.001	Reject	Significant

Table 15 shows the difference between the responses of the respondents about Buy Now, Pay Later and the challenges they encounter. With regards to comparing the assessment of the respondents on the influence of BNPL on their buying decision in terms of convenient payment system, flexible payment, and accessible credit to the challenges they encountered, it obtained absolute Z-values ranging from 10.975 to 12.626. The generated probability values are less than 5 percent level of significance. This led to the rejection of the null hypothesis. Therefore, there is a significant difference on the assessment of the respondents on the influence of BNPL on their buying decision in terms of convenient payment system, flexible repayment system, and accessible credit. and the challenges they encountered.

Overall, the respondents' assessment on the influence of BNPL on buying decision is significantly different from the assessed challenges they encountered. This is based on the computed p-value which is less than 5 percent level of significance. Thus, the study reveals a significant difference between the respondents' assessment of Buy Now, Pay Later influence on their buying decisions and the challenges they encountered.

Particularly, the convenience, flexibility, and accessibility of BNPL services significantly impacted the purchasing decisions, despite concerns about personal and financial security, data privacy, and payment issues. To support this, Lupsa-Tătaru et al. (2023) stated that the surge in BNPL adoption can be attributed to three essential factors: awareness, accessibility, and affordability. Moreover, on the said study they also stated that repayment reminders offered by certain BNPL providers have garnered remarkable support among users resulting to more usage of the said services.

CONCLUSION

After the data were compiled, analyzed, and statistically processed, the study revealed the following findings.

1. In the profile of the respondents, majority of the respondents are aged 25-31 years old. Meanwhile, most of the respondents are female with 185 responses. Moreover, majority of the respondents' position at work is a job order personnel. Furthermore, the respondents' monthly income is mostly ranging from Php 20,001- Php 30,000. Hence, the respondents' frequently used shopping application is Shopee.
2. Based on the influence of Buy Now, Pay Later on buying decision of the teaching and non-teaching staff, in terms of convenient payment system, flexible repayment system, and accessible credit system, it is agreed that the Buy Now, Pay Later provide an easy way to pay which influenced their buying decisions.
3. In terms of influence of Buy Now, Pay Later on buying decision, convenient payment system and flexible repayment system has a significant relationship with the respondents' age, sex, position, monthly income and frequently used shopping application. Meanwhile, the influence of Buy Now, Pay Later on the buying decision in terms of accessible credit system has a significant relationship with respondents age, position, monthly income, and frequently used shopping app.

4. Challenges encountered by users of Buy Now, Pay Later have significant influence because they still chose to engage in using it.
5. The influence of Buy Now, Pay Later on buying decision in terms of convenient payment system, flexible repayment system, and accessible credit system has a significant difference with the challenges they have encountered.
6. Researchers proposed a digital planner that will identify the influence of Buy Now, Pay Later on respondents' buying decisions

RECOMMENDATION

Given the findings and conclusion, these recommendations are offered

1. Adult and young professionals and users should set clear budget allocations and regularly track their expenses.
2. BNPL providers should innovate features like payment alerts to enhance user experience.
3. BNPL plans should be customized according to users' income levels and types of jobs, making it easier to pay without causing financial strain.
4. BNPL providers should create an advertisement that will educate users and build customer awareness about its benefits.
5. Users shouldn't ignore repayment reminders to avoid late payments and support BNPL policies.
6. Users must monitor and track their spending and decisions using the BNPL Digital Planner to improve and avoid conflicts when using Buy Now, Pay Later service.

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