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Service Quality and Continuance Usage Intention of GCash Cash-In and Cash-Out Self-Service Kiosks in Metro Manila

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ABSTRACT

Cash-in and cash-out self-service kiosks connect physical cash with mobile-wallet ecosystems and may remain important even as retail payments become increasingly digital. This study examined how perceived service quality is associated with continuance usage intention among users of GCash cash-in and cash-out self-service kiosks in Metro Manila. A quantitative descriptive-correlational survey was conducted with 401 users aged 18–44 years. The questionnaire measured five service-quality dimensions—reliability, responsiveness, assurance, empathy, and tangibility—and three continuance-related indicators: user satisfaction, perceived usefulness, and perceived ease of use. Descriptive statistics, Kendall's tau-b, and Partial Least Squares Structural Equation Modeling (PLS-SEM) with 5,000 bootstrap samples were used. All service-quality dimensions were rated favorably, with tangibility (M = 4.25) and responsiveness (M = 4.24) receiving the highest means. Perceived usefulness was the strongest continuance indicator (M = 4.13), followed by perceived ease of use (M = 4.11) and user satisfaction (M = 4.04). All reported service-quality relationships with continuance components were positive and statistically significant ($p < .001$). The PLS-SEM model showed a positive path from service quality to continuance usage intention ($\beta = 0.742$) and $R^2 = 0.595$ for the continuance construct. Demographic interaction effects were not statistically significant. The findings indicate that consistent, useful, responsive, and well-maintained kiosk services are more relevant to continued use than the demographic moderators examined in this sample.

Keywords
Continuance Usage Intention
Digital Payments
GCash
PLS-SEM
Self-Service Kiosk
Service Quality

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Introduction

Digital payments have become a central component of the Philippine retail-payment landscape. The Bangko Sentral ng Pilipinas reported that digital transactions represented 57.4% of retail-payment volume and 59.0% of value in 2024, indicating that consumers increasingly move between cash and electronic channels [1]. In this transition, cash-in and cash-out self-service kiosks are particularly important because they connect physical cash with mobile-wallet ecosystems. They allow users to add or withdraw funds without relying exclusively on staffed counters, thereby extending access points and potentially reducing queues and transaction friction.

Self-service technologies (SSTs) fundamentally alter the service encounter by transferring part of service production to the customer. Early research showed that satisfaction with technology-based service encounters depends on whether the technology solves the customer's problem reliably, conveniently, and with minimal failure [2]. Dabholkar likewise demonstrated that consumers evaluate technology-based self-service through performance-related attributes and affective responses to using technology [3]. These ideas are consistent with the broader service-quality tradition, in which reliability, responsiveness, assurance, empathy, and tangibility shape customers' evaluation of service delivery [4]. In information-systems research, service quality is also treated as a core determinant of system success and subsequent user outcomes [5].

Continuance usage intention differs conceptually from initial adoption because it concerns whether users choose to return after gaining direct experience with a service. The Technology Acceptance Model emphasizes perceived usefulness and perceived ease of use as central beliefs underlying technology use [6], while the expectation-confirmation model explains post-adoption continuance through confirmation, perceived usefulness, and satisfaction [7]. The Unified Theory of Acceptance and Use of Technology further shows that performance and effort expectations can interact with user characteristics and facilitating conditions [8]. For SSTs specifically, consumer traits and situational conditions may alter evaluations and behavioral intentions [9], although technology readiness does not always exert a strong or consistent effect [10]. Moreover, forcing customers to use self-service without an

acceptable alternative can generate unfavorable attitudes, highlighting the importance of service design and user choice [11].

Evidence from digital-finance settings reinforces the importance of post-adoption experience. Service quality contributes to trust and continuance in mobile payments [12], while confirmation, usefulness, security, trust, and satisfaction have been linked to continued smartphone-banking use [13]. Satisfaction and post-adoption usefulness also predict continued mobile-payment use [14]. Research on first-time mobile-wallet users shows that information and service quality can strengthen initial trust and, indirectly, continuation intention [15]. Other studies identify perceived usefulness, risk, engagement, and trust as relevant antecedents and have examined whether age and gender moderate continuance relationships [16]. More recent work has integrated electronic service quality and self-efficacy [17] and has shown that usefulness-related features, responsiveness, traceability, and security can sustain favorable attitudes toward mobile-payment applications [18].

The relevance of these mechanisms is not limited to mobile interfaces. In-lobby banking SST research links service climate, customer readiness, satisfaction, and continuance intention [19], while library self-service studies show that satisfaction, performance expectations, effort expectations, and facilitating conditions support continued use [20]. Research on retail kiosks has also identified gender-related differences in service-quality evaluation [21], whereas restaurant SST studies demonstrate that perceived value and satisfaction are associated with continuance across kiosk and other self-service formats [22].

Despite this literature, evidence remains limited for cash-in and cash-out kiosks that operate as physical gateways to a mobile-wallet ecosystem in the Philippine context. Such kiosks combine digital-service expectations with tangible interface, location, transaction-speed, and cash-handling requirements. This study therefore examines (1) how users evaluate the reliability, responsiveness, assurance, empathy, and tangibility of GCash cash-in and cash-out self-service kiosks; (2) the extent of continuance usage intention reflected in user satisfaction, perceived usefulness, and perceived ease of use; (3) the relationships between service-quality dimensions and continuance-related outcomes; and (4) whether selected demographic and usage characteristics moderate the relationship between service quality and continuance usage intention.

Methods

A. Research Design, Setting, and Participants

This study used a quantitative, descriptive-correlational, cross-sectional survey design to examine the association between perceived service quality and continuance usage intention among users of GCash cash-in and cash-out self-service kiosks. The study population comprised users aged 18–44 years residing in Metro Manila. A total of 401 respondents were

included in the analysis. According to the source manuscript, respondents were selected through multistage cluster sampling: Metro Manila was divided into geographic clusters, after which respondents were approached in schools, malls, and public areas. The supplied manuscript does not report the number of clusters, cluster-selection probabilities, or response rate; consequently, these details are not inferred in the present revision. Eligibility was based on belonging to the specified age range, residing in Metro Manila, and having experience using GCash cash-in or cash-out kiosks. Data collection was conducted online from August 22 to September 25, 2025. Participation was voluntary, and responses were treated confidentially. The cross-sectional design was appropriate for describing current perceptions and examining statistical relationships, but it does not establish temporal or causal ordering. The study focused on actual users rather than non-users because continuance intention is a post-adoption construct that presupposes prior service experience [7]. This sampling and design strategy also aligns with prior empirical work examining continuance in mobile-payment and self-service settings through user surveys [12], [19], [20].

B. Instrument and Measurement

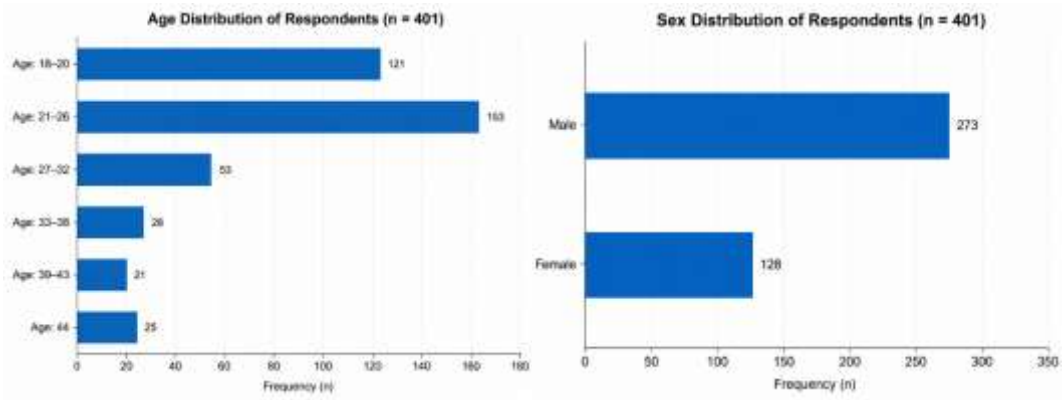
Data were collected using a structured questionnaire consisting of three parts. The first part recorded demographic and usage characteristics, including age, sex, educational attainment, income bracket, employment status, civil status, frequency of kiosk use, length of kiosk use, and type of GCash transaction. The second part measured service quality through five dimensions—reliability, responsiveness, assurance, empathy, and tangibility—consistent with the established SERVQUAL dimensional framework [4]. The third part assessed continuance-related perceptions through user satisfaction, perceived usefulness, and perceived ease of use. Perceived usefulness and perceived ease of use are central beliefs in the Technology Acceptance Model [6], whereas satisfaction is a key post-adoption mechanism in expectation-confirmation theory [7], [23]. All attitudinal items used a five-point Likert response format ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire was reviewed by three professionals for clarity and relevance before administration. The supplied manuscript does not provide the number of items per construct, the experts' specific fields, or item-level validation coefficients, so these are not added here. Internal consistency was assessed with Cronbach's alpha [24]. The reported coefficient was 0.996 for the service-quality construct, 0.962 for continuance usage intention, and 0.978 for the instrument overall, indicating very high internal consistency. These coefficients support score consistency, although reliability alone should not be treated as evidence of construct validity; contemporary SEM reporting also requires attention to measurement quality and discriminant validity [25], [26].

C. Data Analysis and PLS-SEM Procedure

Descriptive analysis was first used to summarize the sample and the focal constructs. Frequencies and percentages described respondent characteristics, while weighted means summarized ratings of service-quality dimensions and continuance-related indicators. For the revised presentation, the demographic table was converted into frequency-based charts to preserve the supplied counts without introducing unsupported corrections to inconsistent source percentages. Bivariate relationships between service-quality dimensions and the three continuance components were tested using Kendall's tau-b, an ordinal association measure appropriate for ranked or ordinal response patterns. Statistical significance was evaluated using the p-values reported in the source output. Partial Least Squares Structural Equation Modeling (PLS-SEM) was then used to examine the structural relationship between service quality and continuance usage intention and to test demographic interaction effects. PLS-SEM reporting followed established guidance emphasizing measurement evaluation, structural coefficients, explained variance, collinearity diagnostics, and bootstrapping [27], [28]. The supplied analysis used 5,000 bootstrap samples for significance testing. Variance inflation factor (VIF) values were inspected to assess collinearity, while the structural model was interpreted using the reported path coefficient and R^2. Model-fit information included the standardized root mean square residual (SRMR), discrepancy measures, chi-square, and normed fit index (NFI); SRMR is commonly used as an approximate residual-based fit indicator [29]. Because the source output does not provide AVE, composite reliability, HTMT, confidence intervals for all paths, or full bootstrap statistics, these values are not reconstructed or invented in this revision [25], [26].

Results

The final analytic sample consisted of 401 GCash kiosk users aged 18–44 years in Metro Manila. Fig. 1 converts the demographic portion of the original respondent-profile table into a frequency chart. The largest age group was 21–26 years (n = 153), and male respondents comprised the larger sex group (n = 273).



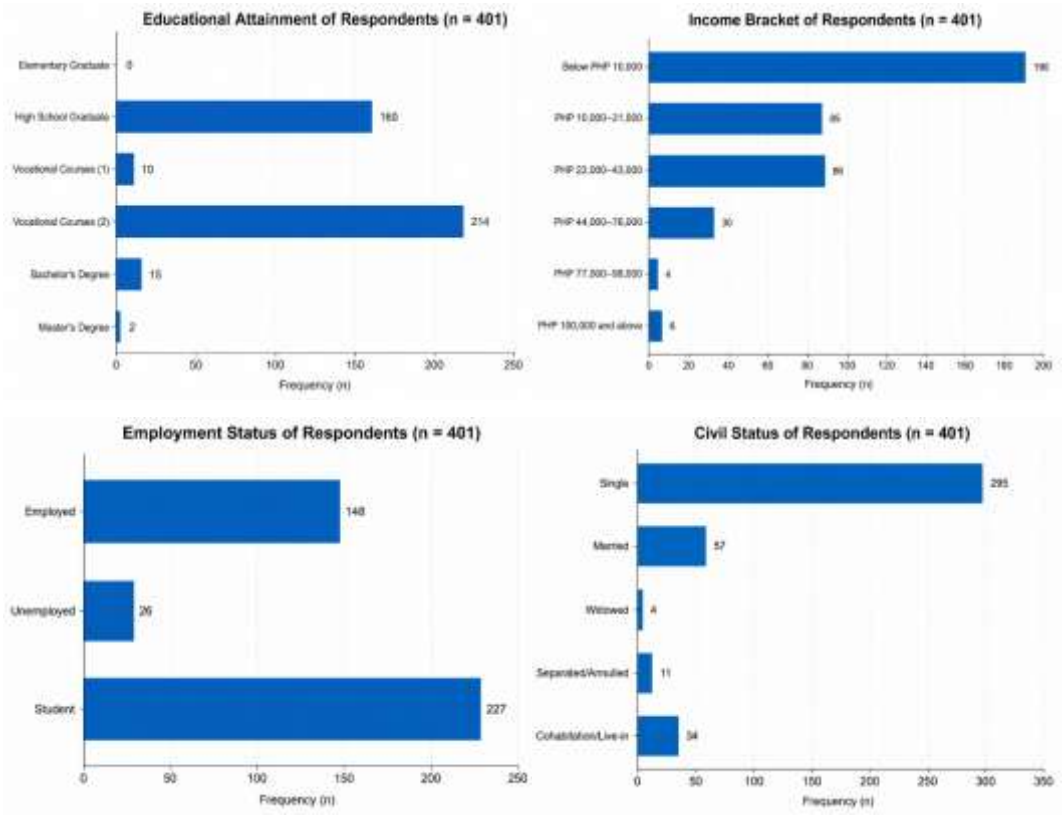


Fig. 1. Respondent demographic characteristics based on reported frequencies (n = 401).

Fig. 2 presents the kiosk-use characteristics that were included in the original profile table. Monthly use was the most frequently reported usage interval (n = 107), 166 respondents reported using the kiosks for at least one year, and cash-in was the most common transaction type (n = 179).

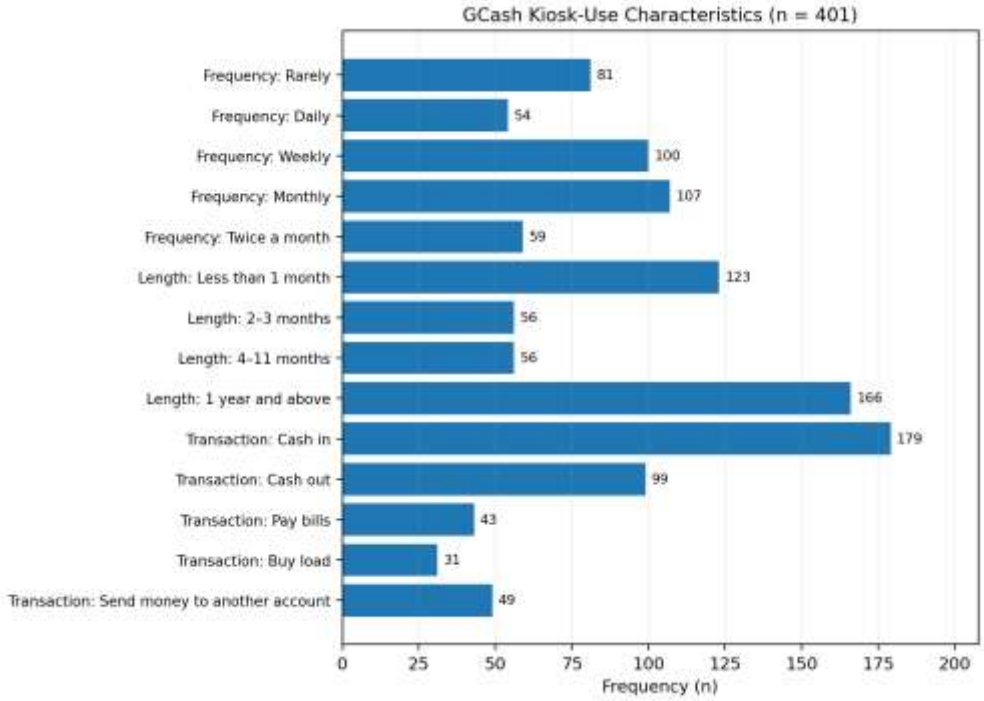


Fig. 2. GCash kiosk-use characteristics based on reported frequencies (n = 401).

Table 1 summarizes respondents' evaluations of the five service-quality dimensions. All weighted means exceeded 4.00, indicating consistently favorable assessments. Tangibility and responsiveness received the highest ratings, while reliability obtained the lowest mean, although it remained within the "Agree" interpretation.

Table 1. Service Quality Dimensions

Dimension	Weighted Mean	Interpretation
Reliability	4.09	Agree
Responsiveness	4.24	Agree
Assurance	4.13	Agree
Empathy	4.10	Agree
Tangibility	4.25	Agree

Respondents therefore evaluated all five dimensions positively. Tangibility and responsiveness were the strongest-rated aspects, suggesting that physical service features and timely kiosk performance were particularly salient in users' assessments.

Table 2 presents the three post-adoption indicators used to represent continuance usage intention. Respondents rated perceived usefulness most strongly, followed by perceived ease of use and user satisfaction. All three weighted means corresponded to an "Agree" response and a "Likely" continuance interpretation.

Table 2. Continuance Usage Intention

Indicator	Weighted Mean	Description	Verbal Interpretation
User Satisfaction	4.04	Agree	Likely
Perceived Usefulness	4.13	Agree	Likely
Perceived Ease of Use	4.11	Agree	Likely

Perceived usefulness had the highest mean, indicating that respondents most strongly endorsed the practical value of the kiosks. Perceived ease of use and satisfaction were also favorable, supporting an overall positive post-adoption evaluation.

Table 3 reports the pairwise relationships between each service-quality dimension and the three continuance-related outcomes. Every relationship was statistically significant at $p < .001$. The reported association strength ranged from low positive to moderate positive, depending on the service-quality and outcome combination.

Table 3. Relationships Between Service Quality and Continuance-Related Indicators

Relationship	p-value	Reported Strength
Reliability – User Satisfaction	< .001	Low positive
Reliability – Perceived Usefulness	< .001	Low positive
Reliability – Perceived Ease of Use	< .001	Low positive
Responsiveness – User Satisfaction	< .001	Low positive
Responsiveness – Perceived Usefulness	< .001	Low positive
Responsiveness – Perceived Ease of Use	< .001	Moderate positive
Assurance – User Satisfaction	< .001	Low positive
Assurance – Perceived Usefulness	< .001	Low positive
Assurance – Perceived Ease of Use	< .001	Low positive
Empathy – User Satisfaction	< .001	Low positive

Relationship	p-value	Reported Strength
Empathy – Perceived Usefulness	< .001	Moderate positive
Empathy – Perceived Ease of Use	< .001	Moderate positive
Tangibility – User Satisfaction	< .001	Low positive
Tangibility – Perceived Usefulness	< .001	Moderate positive
Tangibility – Perceived Ease of Use	< .001	Low positive

The source narrative also reports overall Kendall's tau-b coefficients of 0.39 for reliability, 0.51 for responsiveness, 0.45 for assurance, 0.54 for empathy, and 0.49 for tangibility in relation to continuance usage intention. All were reported as statistically significant.

Table 4 displays the variance inflation factors used to assess collinearity in the moderation model. All reported VIF values were below 2.40, including the interaction terms, indicating that the supplied model did not exhibit problematic multicollinearity under commonly applied PLS-SEM diagnostic thresholds.

Table 4. Collinearity Diagnostics for the Moderation Model

Predictor	VIF
Age	1.000
Assurance	2.094
Civil Status	1.000
Educational Attainment	1.000
Empathy	2.043
Employment Status	1.000
Frequency of Using GCash Kiosk (reported entry 1)	1.000
Income Bracket (reported entry 1)	1.000
Frequency of Using GCash Kiosk (reported entry 2)	1.619
Income Bracket (reported entry 2)	2.164
Perceived Ease of Use	2.250
Perceived Usefulness	2.384
Reliability	1.000
Responsiveness	1.730
Sex	1.000
Tangibility	2.099
Type of GCash Transaction	1.000
User Satisfaction	1.000
Income Bracket × Service Quality	1.000
Educational Attainment × Service Quality	1.000
Age × Service Quality	1.000
Employment Status × Service Quality	1.000
Civil Status × Service Quality	1.000
Sex × Service Quality	1.000
Type of GCash Transactions × Service Quality	1.000
Frequency of Using GCash Kiosk × Service Quality	2.094

The bootstrapped moderation analysis used 5,000 resamples. None of the reported demographic interaction effects was statistically significant (all $p > .05$). Examples provided in the source output include Age × Service Quality ($\beta = -0.018$, $p = .726$) and Civil Status × Service Quality ($\beta = -0.086$, $p = .155$).

Fig. 3 reproduces the supplied PLS-SEM model. The structural path from Service Quality to Continuance Usage Intention is 0.742, while the value shown inside the endogenous

continuance construct is 0.595 (R^2). Service-quality indicator loadings range from 0.782 to 0.851, and continuance-indicator loadings range from 0.821 to 0.881.

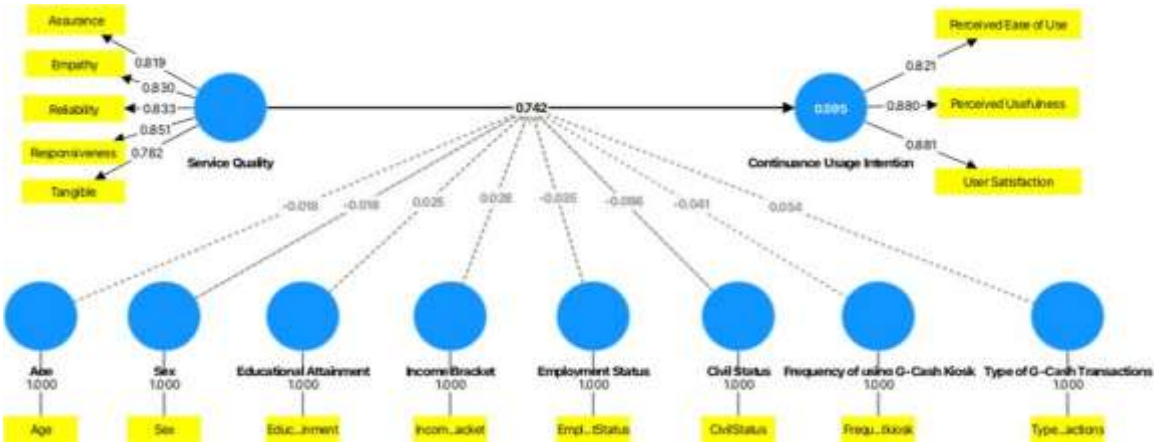


Fig. 3. Structural PLS-SEM model with demographic profile predicting Service Quality and Continuance Usage Intention

Table 5 reports the supplied model-fit statistics for both saturated and estimated PLS-SEM specifications. SRMR was 0.049 in both models, while NFI was 0.896 and 0.895, respectively. The remaining discrepancy indices were also very similar across the two specifications.

Table 5. Model Fit (PLS-SEM Reporting)

Metric	Saturated Model	Estimated Model
SRMR	0.049	0.049
d_YLS	0.322	0.323
d_G	0.118	0.119
Chi-square	275.685	277.371
NFI	0.896	0.895

The saturated and estimated models produced nearly identical fit indices. The SRMR of 0.049 indicates a small standardized residual discrepancy, while NFI values were approximately 0.90. These fit statistics should be interpreted together with the measurement and structural results rather than as stand-alone proof of model validity.

Discussion

The findings indicate that perceived service quality is connected with continued use of GCash cash-in and cash-out self-service kiosks. All five service-quality dimensions received favorable mean ratings, and every reported Kendall's tau-b relationship was statistically significant. The PLS-SEM figure shows a positive path from service quality to continuance usage intention ($\beta = 0.742$), with $R^2 = 0.595$ for the continuance construct. This pattern is consistent with the information-systems success perspective [5] and with mobile-payment

research showing that service quality supports trust, satisfaction, or continuance [12], [15], [17].

Tangibility (M = 4.25) and responsiveness (M = 4.24) were the highest-rated service-quality dimensions. In a kiosk setting, these evaluations are plausible because the service is experienced through a physical interface, transaction workflow, device availability, system speed, and operational condition. SST research has long shown that performance, convenience, and successful problem resolution shape customers' technology-based service evaluations [2], [3]. The high responsiveness rating also corresponds with mobile-payment evidence in which responsiveness forms part of a broader usefulness-related service proposition [18]. For operators, kiosk condition, prompt clarity, transaction speed, and error recovery should be treated as integral components of service quality [4].

Among the continuance indicators, perceived usefulness received the highest mean (M = 4.13), followed by perceived ease of use (M = 4.11) and user satisfaction (M = 4.04). This ordering accords with the Technology Acceptance Model, in which usefulness and ease of use are central beliefs behind technology acceptance [6]. It also complements post-adoption theory: users are more likely to continue when the service remains useful and their experience produces satisfaction [7], [23]. Studies of smartphone banking and mobile payments similarly identify usefulness and satisfaction as direct or indirect antecedents of continued use [13], [14]. Evidence from library and in-lobby SST contexts also links performance-related expectations, perceived benefits, and satisfaction with continuance [19], [20].

The correlation results suggest that continuance is not attributable to one isolated service-quality attribute. Reliability, responsiveness, assurance, empathy, and tangibility were each positively related to satisfaction, usefulness, and ease of use. Empathy produced the largest Kendall coefficient ($\tau = 0.54$), followed by responsiveness ($\tau = 0.51$), tangibility ($\tau = 0.49$), assurance ($\tau = 0.45$), and reliability ($\tau = 0.39$). Although kiosks are automated, the prominence of empathy suggests that users may interpret service design in relational terms, including whether instructions anticipate needs and whether help is available when difficulties occur. This interpretation is compatible with evidence that customer readiness and perceived service climate influence in-lobby SST continuance [19]. It also supports retaining a human fallback; forced self-service can adversely affect attitudes and behavioral intentions when users lack choice or support [11].

The moderation analysis found no statistically significant demographic interaction effects. This is noteworthy because technology-acceptance and SST research has proposed or observed heterogeneity by user characteristics and situational factors [8], [9]. Gender differences have been reported in evaluations of retail self-service kiosks [21], and age and gender have been tested as moderators in NFC mobile-payment continuance [16]. However,

null moderation is not theoretically implausible. Technology-readiness research has found that individual differences may exert limited effects once users already have access to and experience with an SST [10]. The relatively narrow age range and focus on existing GCash kiosk users may also reduce detectable between-group variation. The results therefore support service-quality consistency across the observed groups more strongly than demographic segmentation.

Practically, providers should prioritize stable transaction execution, responsive interfaces, visible security and assurance cues, understandable instructions, and well-maintained devices. Because usefulness was the strongest-rated continuance indicator, kiosk placement and functionality should solve concrete cash-to-wallet and wallet-to-cash needs rather than merely replicate functions already available elsewhere. Research across mobile payments and restaurant SSTs similarly emphasizes functional value, security, usefulness, satisfaction, and service design as foundations of continued use [18], [22]. Providers should also monitor failed transactions, downtime, cash availability, queueing, and help-seeking events because behavioral logs can complement favorable self-reported perceptions.

Several limitations qualify the interpretation. The study is cross-sectional, geographically restricted to Metro Manila, and limited to users aged 18–44 years; causality and generalization to older users or other Philippine regions cannot be established. The demographic source table contains labeling and percentage inconsistencies, and the supplied PLS-SEM output does not include a complete contemporary measurement-model report. Future research should use longitudinal or repeated-use data, broader regional sampling, objective transaction records, and fully reported reliability and validity statistics following PLS-SEM guidance [25]–[28]. Trust, perceived risk, confirmation, security, and facilitating conditions should also be tested because prior continuance studies identify them as relevant continuance mechanisms [12]–[18].

Conclusion

This study shows that GCash cash-in and cash-out self-service kiosks were evaluated favorably by users in Metro Manila and that perceived service quality was positively associated with continuance usage intention. Tangibility and responsiveness received the highest service-quality ratings, while perceived usefulness was the strongest-rated continuance indicator. All reported Kendall's tau-b relationships between the five service-quality dimensions and the three continuance components were positive and statistically significant. The PLS-SEM model likewise indicated a substantial positive path from service quality to continuance usage intention, with the continuance construct explaining a meaningful proportion of variance in the supplied model. By contrast, the tested demographic and usage characteristics did not significantly moderate this relationship. These results suggest that service providers should

concentrate on reliable transaction execution, responsive interfaces, clear and secure processes, maintained physical equipment, and functions that provide practical value to users. The absence of significant demographic moderation should not be interpreted as proof that all user groups are identical; rather, within this sample, service-quality effects were more consistent than demographic differences. Future studies should expand the age and geographic coverage, use longitudinal and behavioral transaction data, and report a complete PLS-SEM measurement model to strengthen causal and construct-validity conclusions.

Conflict of Interest

The authors declare no conflict of interest.

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