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Online and Onsite School Fee Payment Patterns Among Basic Education Students

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ABSTRACT

The expansion of digital payment technologies has created new mechanisms for collecting school fees, yet conventional on-site payment continued to operate alongside online and off-site alternatives. This study examined differences in school-fee payment activity between these two channels among basic education students in an educational institution in Cebu City, Philippines. Using a quantitative retrospective comparative design, the study analyzed institutional administrative records covering elementary, junior high school, and senior high school payment activity. The analysis focused on transaction frequency and monetary amount and examined differences and associations between on-site and online/off-site payment channels. The findings showed that on-site payment remained the more extensively utilized channel in terms of both transaction frequency and monetary value. The analysis also revealed positive relationships between payment frequency and monetary amount within each channel, alongside inverse relationships between the utilization patterns of the two channels. These findings demonstrated that the emergence of digital payment had not resulted in the disappearance of conventional school-fee payment within the institutional context. Rather, on-site and online/off-site channels continued to coexist, with on-site payment retaining an important role in school-fee collection. The study contributed to research on educational payment systems by providing evidence from actual administrative payment records, complementing the predominantly adoption-, acceptance-, and intention-oriented literature on digital payment. The findings also highlighted the practical relevance of maintaining accessible and complementary channels for school-fee collection.

Keywords: *school-fee payment; online payment; on-site payment; digital payment; administrative records; basic education*

INTRODUCTION

The increasing availability of electronic payment technologies has changed the way educational institutions manage the collection of school fees. Payment transactions that were traditionally completed through institutional cashiering offices can now be undertaken through online and off-site channels, including electronic transfers, e-wallets and other digital payment platforms. This development offers potential advantages to students and their families by reducing the need for physical visits to schools, shortening transaction time and lowering transportation-related costs. In Philippine higher education, online payment has been perceived as effective in terms of cost and convenience because students and parents can complete transactions without physically visiting the institution (Lastrollo & Sario, 2023). Similar evidence from studies of young adults and students indicates that convenience, usefulness, performance expectancy and transaction efficiency are associated with the adoption of cashless payment methods (Munikrishnan et al., 2022; Pratama & Nasrulloh, 2024; Por et al., 2023).

Despite these advantages, the movement toward digital payment has not eliminated the use of traditional, on-site payment channels. Studies among students indicate that cash remains an important payment mechanism, particularly where established habits, accessibility concerns and perceptions of security continue to influence payment behavior. Abrazado et al. (2024) reported that students' preference for cash may be associated with familiarity, privacy and accessibility, while Shintaro and Bhirawa (2024) found that students' established habits can contribute to continued use of cash even when digital alternatives are available. In the context of school-fee payments, Groyon et al. (2024) and Lastrollo and Sario (2023) similarly documented continued use or acceptance of conventional payment arrangements despite the availability of electronic alternatives.

The persistence of on-site payment may partly be explained by the characteristics of the digital payment experience itself. The implementation of online payment systems may create difficulties when users are unfamiliar with the procedures or when institutions provide insufficient orientation and payment-validation support. Lastrollo and Sario (2023) observed that abrupt implementation of online payment mechanisms could result in confusion and difficulties in payment validation. In addition, Espeleta (2022) identified transaction surcharges as a major challenge associated with electronic payment in private higher education institutions in the Philippines. Connectivity and infrastructure limitations may further constrain digital payment use. For example, internet connectivity was identified as an important challenge among students engaging in online money transfers (Nasir et al., 2025).

Security and trust represent another dimension of the difference between digital and physical payment channels. Although students generally recognize the convenience of cashless transactions, concerns regarding fraud, hacking, unauthorized access and privacy can discourage digital payment adoption (Anuar et al., 2024; Seng et al., 2023; Yeo et al., 2025). Balakrishnan and Gan (2023) reported that perceived risk negatively predicts intention to adopt mobile payment technology. However, the role of trust is not consistent across contexts. Loh et al. (2020), for instance, found that trust did not significantly determine switching from cash to mobile payment in Malaysia, although perceived security and privacy were significant. Such findings suggest that the determinants of payment behavior may differ according to the institutional and socioeconomic context in which digital payment systems are used.

At the same time, evidence indicates that digital payment becomes more attractive when it provides clear functional benefits. Perceived usefulness and convenience have been repeatedly associated with students' cashless-payment decisions. Munikrishnan et al. (2022) found that performance expectancy positively influenced intention to use cashless payment methods, whereas Hussin and Aziz (2026) identified perceived usefulness as an important predictor of QR-based mobile payment adoption. Pratama and Nasrulloh (2024) likewise reported a significant relationship between convenience and cashless-payment decisions. These findings indicate that students may increasingly use digital payment channels when the technology is perceived to provide practical benefits that are compatible with their daily activities.

Importantly, previous research has also demonstrated differences in payment behavior across student characteristics. Lastrollo and Sario (2023) identified differences according to age and sex in perceptions of online payment in terms of cost efficiency, ease of use and processing speed. Groyon et al. (2024) reported differences associated with students' years of stay and acceptance of electronic tuition-fee payment. Veena and Epsheeba (2023) found differences in digital-payment usage across income groups, while Nasir et al. (2025) identified differences in online money-transfer habits according to gender. Collectively, these findings suggest that payment-channel behavior is heterogeneous and may vary according to characteristics of the users and their educational environments.

Nevertheless, an important empirical gap remains. Much of the existing literature on digital payment in educational settings has examined adoption intention, acceptance, preference, perceived usefulness, convenience, security, trust, and barriers to use rather than actual payment transactions (Anuar et al., 2024; Balakrishnan & Shuib, 2021; Hamzah et al., 2023; Munikrishnan et al., 2022; Seng et al., 2023). Studies specifically addressing school-fee payments have likewise focused largely on payment-scheme effectiveness, acceptance of

electronic payment platforms, perceptions of e-wallets, and challenges associated with electronic or bank-based payment mechanisms (Espeleta, 2022; Groyon et al., 2024; Lastrollo & Sario, 2023; Perez, 2022; Saong et al., 2023). This body of research provides useful evidence on the factors associated with digital-payment use, but comparatively less attention has been directed toward actual administrative records showing the number of school-fee transactions and the monetary amount processed through on-site and online/off-site channels.

This distinction is important because evidence concerning intention, acceptance, or preference represents a different empirical phenomenon from recorded payment activity. For example, studies of cashless payment have examined students' intentions to adopt or switch to digital payment (Loh et al., 2020; Pragha et al., 2024), while other studies have investigated acceptance and perceived usefulness of specific electronic payment systems (Groyon et al., 2024; Seng et al., 2023). Although such findings help explain the conditions surrounding digital-payment adoption, they do not themselves establish the actual volume or monetary value of completed school-fee transactions. Moreover, the literature supplied for the present study is predominantly concerned with university or college students and higher education institutions (Anuar et al., 2024; Groyon et al., 2024; Lastrollo & Sario, 2023; Munikrishnan et al., 2022; Saong et al., 2023), with comparatively limited evidence concerning basic education students and their actual school-fee payment transactions.

The reviewed literature therefore leaves an empirical question concerning whether the frequency and monetary value of school-fee payments differ between on-site and online/off-site channels when examined through actual institutional records. In particular, the literature supplied for the present study does not directly provide evidence comparing these two payment channels across elementary, junior high school, and senior high school levels using recorded transaction counts and payment amounts. Addressing this gap extends the existing literature from studies primarily concerned with perceptions, acceptance, intention, and adoption toward an examination of observed payment-channel utilization. This gap provided the basis for the present study. Rather than examining why students intended to adopt digital payment or how they perceived particular payment technologies, the study focused on observed school-fee payment activity recorded in institutional administrative records. Specifically, it examined whether significant differences existed between on-site and online/off-site payments in terms of the number of transactions and the amount paid among basic education students covering elementary, junior high school, and senior high school. By using actual payment records, the study provided institution-based empirical evidence on the utilization of the two payment channels and their corresponding transaction frequency and monetary value. Accordingly, the study examined whether significant differences existed between on-site and online/off-

site school-fee payments in terms of transaction frequency and monetary amount among basic education students across elementary, junior high school, and senior high school levels. Using administrative cash collection records for the period June 1, 2025 to May 31, 2026, the study compared the observed volume and value of transactions processed through the two payment channels.

Theoretical Framework

The study was anchored on the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), Cashless Society Readiness–Adoption Model, and switching perspectives which provided the theoretical lens for understanding the continued use of both traditional and digital payment channels. Previous studies have associated the adoption of digital payment methods with perceived usefulness, convenience, performance expectancy, facilitating conditions, security, trust, and other transaction-related considerations (Munikrishnan et al., 2022; Rahmawati & Maika, 2021; Balakrishnan & Shuib, 2021). Studies examining the movement from cash to mobile payment have likewise highlighted the transition between an established payment method and an alternative digital method (Loh et al., 2020; Pragha et al., 2024).

TAM provided a basis for understanding why digital payment channels may become increasingly utilized when users perceive them as useful and convenient. Similarly, UTAUT emphasized performance expectancy and facilitating conditions as relevant to technology use, while the Cashless Society Readiness–Adoption Model distinguished between readiness for cashless transactions and actual adoption behavior (Balakrishnan & Shuib, 2021). These perspectives were particularly relevant to the study because previous research has documented the perceived convenience, speed, and efficiency of online payment while also identifying barriers such as transaction charges, security concerns, connectivity limitations, and difficulties in payment validation (Espeleta, 2022; Lastrollo & Sario, 2023; Anuar et al., 2024).

The switching perspective further provided context for examining the coexistence of traditional and digital payment channels. Studies by Loh et al. (2020) and Pragha et al. (2024) examined factors associated with movement from cash to mobile payment. However, the present study did not measure students' switching intentions or psychological acceptance of digital payment. Instead, it examined the payment behavior that was actually recorded in the institution's administrative records. Thus, the theories were used as a contextual theoretical foundation, rather than as a basis for statistically testing TAM, UTAUT, or switching constructs. Accordingly, the study focused on observed school-fee payment activity, specifically the differences between on-site and online/off-site payment channels

in terms of the number of recorded transactions and the monetary amount paid. The analysis covered basic education students across elementary, junior high school, and senior high school levels. The framework therefore connected the broader traditional-to-digital payment transition with the empirical examination of actual payment-channel utilization.

METHODOLOGY

Research Design

The study employed a quantitative, retrospective comparative research design based on existing administrative records of school-fee payments. This design was appropriate because the study examined completed payment transactions without manipulating payment channels or collecting self-reported perceptions, intentions or preferences from students. The analysis compared two naturally occurring payment channels—on-site and online/off-site—in terms of transaction frequency and monetary amount. The use of administrative transaction data enabled the study to examine observed payment activity rather than reported payment intentions or attitudes. The comparative design was therefore aligned with the objective of determining whether school-fee payment activity differed between the two payment channels.

Research Locale

The study was conducted in an educational institution based in Cebu City that provided both on-site and online/off-site channels for the payment of school fees. The institution was selected as the study setting because its centralized administrative system maintained records of school-fee collections across different basic education levels. The study covered elementary, junior high school and senior high school payment records. The institutional setting provided a relevant context for examining the utilization of alternative payment channels within basic education.

Data Preparation

The administrative records were extracted and organized into a structured dataset for statistical analysis. The payment variables were checked for completeness, consistency and appropriate numerical formatting before analysis. The on-site and online/off-site measures were retained as paired observations to permit direct within-record comparison of the two payment channels. Because the study relied exclusively on administrative transaction records, no questionnaire, interview protocol or researcher-developed

measurement scale was used. Consequently, psychometric procedures such as questionnaire pilot testing, Cronbach's alpha and construct validity assessment were not applicable.

Data Analysis

The data were analyzed using jamovi version 2.7. Descriptive statistics were used to characterize the payment variables, including measures of central tendency, dispersion and distribution. The Shapiro–Wilk test was used to assess the normality of the paired differences and to inform the selection and interpretation of inferential procedures. Given that on-site and online/off-site payment measures were recorded for the same observations, paired-samples t-tests were specified to examine differences between the two payment channels. The Wilcoxon signed-rank test was additionally employed as a non-parametric procedure because payment data may exhibit departures from normality and skewed distributions. The use of both procedures provided a parametric and non-parametric assessment of the paired differences. Pearson's correlation coefficient was also used to examine the associations among payment frequency and monetary amount variables. Statistical tests were evaluated using a 0.05 level of significance.

Ethical Considerations

The study used existing institutional administrative records and did not involve experimental intervention or direct collection of responses from students. Appropriate institutional authorization was obtained before accessing and using the records for research purposes. Only information necessary to address the research objectives was retained in the analytical dataset. Personally identifiable information was excluded from the analysis, and the records were handled confidentially and used solely for academic research. Data management and reporting were undertaken in accordance with applicable institutional policies concerning confidentiality and protection of administrative information.

RESULTS AND DISCUSSION

The dataset comprised 4,365 complete administrative records of school-fee payment activity. Senior high school records accounted for the largest proportion of observations at 47.7% (n = 2,080), followed by junior high school at 34.4% (n = 1,500) and elementary education at 18.0% (n = 785). Within the classification presented in the administrative records, JHS accounted for the largest category, followed by STEM (old curriculum) and ELEM, while the remaining observations were distributed across other senior high school strands and programs.

Basic Education Courses	n	%
Elementary		
PREP	68	1.6
ELEM	717	16.4
Junior High School		
JHS	1,500	34.4
Senior High School		
ABM	189	4.3
GAS	126	2.9
STEM (old curriculum)	1,179	27
STEM-Engineering	238	5.5
STEM-Health	206	4.7
STEM-Computer Studies	103	2.4
STEM-Architecture	39	0.9
Total	**4,365**	**100**

Table 1. Composition of the administrative payment records

The composition indicates that the analysis captures payment activity across the institution's basic education levels, with the largest representation coming from senior high school and junior high school. This distribution provides an institutional-level basis for comparing the utilization of on-site and online/off-site payment channels across the observed records.

Table 2 presents the descriptive results which show a clear difference between the two payment channels. The mean number of online/off-site payments was 1.53, compared with 3.44 for on-site payments. The corresponding medians were 1 and 3 payments, respectively. In monetary terms, the mean amount recorded through online/off-site payment was P10,687.43, while the mean amount for on-site payment was P25,036.43. The medians likewise show a substantial difference, at P1,000.00 for online/off-site payments and P22,215.69 for on-site payments.

Measure	Channel	Mean	SD	IQR	Minimum	Maximum
Number of payments	Online/off-site	1.53	1.97	2	0	21
	On-site	3.44	2.35	3	0	15
Amount (P)	Online/off-site	10,687	15,830	18,000	0.00	116,557

	On-site	25,036	22,888	39,000	33,000	131,197

Table 2. Descriptive statistics of school-fee payment activity

The descriptive pattern therefore shows that on-site payment was more frequently utilized and accounted for a greater average monetary amount than online/off-site payment during the period covered by the administrative records. The difference is evident in both measures of central tendency, with the median results reinforcing the pattern observed in the means. The relatively lower online/off-site figures nevertheless demonstrate that digital payment was an established component of school-fee collection rather than an insignificant channel. Thus, the descriptive evidence indicates the continued coexistence of online/off-site and on-site payment channels, with on-site transactions representing the larger share of observed payment activity. This pattern is consistent with Philippine studies reporting that electronic payment channels have expanded within educational settings while traditional payment mechanisms continue to be used. Previous research has identified convenience, transaction efficiency, security, additional charges, validation procedures, and technological conditions as factors associated with electronic-payment utilization (Espeleta, 2022; Lastrollo & Sario, 2023; Saong et al., 2023). International research similarly indicates that the availability of cashless mechanisms does not necessarily result in the complete displacement of traditional payment practices (Balakrishnan & Shuib, 2021; Loh et al., 2020).

Paired-Samples t-Test for Number of Payments

The paired-samples t-test revealed a statistically significant difference between online/off-site and on-site payment frequency, $t(4,364) = -37.10$, $p < .001$, with a mean paired difference of −1.91 and Cohen's d = −0.561. The Wilcoxon signed-rank test also produced a statistically significant result, $p < .001$, with a rank-biserial correlation of −0.614. This reinforces the paired t-test finding and demonstrates that the conclusion regarding the difference in payment frequency remains evident when the comparison is assessed using a non-parametric procedure.

Comparison	Mean difference	*t*	df	*p*	Cohen's *d*
Online/off-site vs. On-site	−1.91	−37.10	4,364	<.001	−0.561

Table 3. Paired-Samples t-Test for Number of Payments

The result indicates that the difference in payment frequency was statistically significant and of meaningful magnitude within the observed administrative records. Rather, the records show a systematic difference in transaction frequency, with on-site payment occurring more frequently than online/off-site payment. This finding strengthens the descriptive evidence in Table 2. Whereas the descriptive statistics show that on-site payments had a higher mean frequency, the paired analysis establishes that the difference was statistically significant and of meaningful magnitude.

The result is compatible with Philippine evidence showing that educational institutions may offer electronic payment mechanisms while continuing to process substantial volumes of transactions through physical channels. Lastrollo and Sario (2023), for example, identified operational considerations surrounding payment validation and processing, while Espeleta (2022) and Saong et al. (2023) documented continuing challenges associated with electronic and bank-based payment mechanisms. The result can therefore be interpreted as evidence that online/off-site payment had not replaced on-site payment as the dominant payment channel in the observed administrative records.

Paired-Samples t-Test for Payment Amount

The paired-samples t-test also revealed a statistically significant difference in recorded payment amount, $t(4,364) = -31.20$, $p < .001$, with a mean paired difference of −₱14,349 and Cohen's $d = -0.472$. The mean paired difference was −P14,349, indicating that the recorded monetary amount for online/off-site payments was, on average, approximately P14,349 lower than the corresponding on-site amount. The effect size was Cohen's $d = -0.472$, indicating a moderate difference between the channels. The Wilcoxon signed-rank test likewise produced a significant result ($p < .001$), with a rank-biserial correlation of −0.545. The convergence of the parametric and non-parametric results provides additional support for the conclusion that the monetary difference between the two payment channels is systematic.

Comparison	Mean difference	*t*	df	*p*	Cohen's *d*
Online/off-site vs. On-site	−14,349	−31.20	4,364	<.001	−0.472

Table 4. Paired-Samples t-Test for the Amount of Payments

The finding demonstrates that the distinction between payment channels was evident not only in transaction frequency but also in recorded monetary value. The results indicate that on-site payment accounted for substantially greater recorded payment amounts than

online/off-site payment. Taken together with Table 3, the findings provide two complementary dimensions of evidence. First, on-site payment was used more frequently. Second, the same channel also involved greater monetary amounts. The consistency of these two results indicates that the observed difference between the channels extends beyond transaction count and is also reflected in the value of school-fee payments processed. The result is consistent with the broader literature suggesting that digital payment adoption in educational environments occurs alongside continued utilization of traditional payment mechanisms. Studies have identified convenience and efficiency as important advantages of electronic payment while also documenting barriers related to security, transaction charges, technical limitations, and payment validation (Anuar et al., 2024; Espeleta, 2022; Hamzah et al., 2023; Lastrollo & Sario, 2023).

Correlations among Payment Frequency and Monetary Amount

The correlation analysis provides further evidence of the relationship between payment frequency and monetary value within and across payment channels. The number of online/off-site payments was strongly and positively correlated with the corresponding online/off-site payment amount ($r = .802$, $p < .001$). Similarly, the number of on-site payments was positively correlated with the corresponding on-site payment amount ($r = .584$, $p < .001$).

Variable	1	2	3	4
1. No. of online/off-site payments	—			
2. Amount of online/off-site payments	.802***	—		
3. No. of on-site payments	−.237***	−.196***	—	
4. Amount of on-site payments	−.178***	−.207***	.584***	—

Note. ****p < .001.*

Table 5. Pearson correlation matrix

These results indicate that greater transaction activity within each payment channel was associated with greater monetary value processed through that same channel. The particularly strong relationship for online/off-site payments suggests a close correspondence between the frequency and monetary amount of digital transactions in the observed records.

The cross-channel relationships were consistently negative. The number of online/off-site payments was negatively correlated with the number of on-site payments ($r = −.237$, $p < .001$), while the relationships between online/off-site payment measures and on-site monetary amount ranged from −.178 to −.207, all statistically significant at $p < .001$.

The pattern indicates that higher observed activity through one payment channel tended to coincide with lower observed activity through the other channel. This provides additional evidence that the two payment channels were not operating independently within the payment records. Rather, their utilization patterns were inversely related.

This finding is consistent with literature examining the movement from cash toward digital payment. Loh et al. (2020), for example, examined the factors associated with switching from cash to mobile payment, while related studies have documented differences in the utilization of cashless and traditional payment mechanisms. In the present study, however, the negative associations are best interpreted as inverse relationships in observed payment activity, rather than as direct evidence that individual students switched from one payment channel to another.

Across the analyses, a consistent empirical pattern emerged: on-site payment transactions were recorded more frequently and at greater monetary amounts than online/off-site transactions. The paired comparisons indicated statistically significant differences in both dimensions, while the correlation analysis showed positive within-channel associations and weaker negative associations across channels. This pattern is broadly compatible with literature indicating that digital payment adoption does not necessarily eliminate traditional payment practices. Philippine studies have documented the continuing relevance of on-site payment alongside the growth of electronic alternatives, with transaction costs, security concerns, unfamiliarity, and institutional payment-validation processes identified as potential considerations in digital-payment use (Espeleta, 2022; Lastrollo & Sario, 2023; Groyon et al., 2024). International studies similarly report that convenience, perceived usefulness, and transaction efficiency support digital payment adoption, while trust, perceived risk, infrastructure, and other contextual conditions can affect its use (Balakrishnan & Shuib, 2021; Munikrishnan et al., 2022; Anuar et al., 2024). The findings consequently provide institution-based evidence that traditional and digital payment channels can coexist even where online payment is available. They extend previous research by shifting the empirical focus from what students report intending, preferring, or accepting toward what is observable in completed school-fee payment records.

CONCLUSION

This study examined whether school-fee payment activity differed between on-site and online/off-site channels using 4,365 complete administrative payment records associated with basic education. Across the analyses, a consistent pattern emerged: on-site payment recorded both higher transaction frequency and greater monetary value than online/off-site

payment. The descriptive results established the magnitude of the observed difference, while the paired-samples t-tests demonstrated statistically significant differences in both payment frequency and recorded monetary amount. The corresponding Wilcoxon signed-rank results provided further support for these findings. The correlation analysis additionally showed positive relationships between transaction frequency and monetary amount within each channel and significant negative associations across channels.

The findings indicate that the expansion of electronic payment had not resulted in the disappearance of on-site school-fee payment within the institutional setting examined. Instead, digital and conventional payment channels continued to coexist, with on-site payment remaining the more extensively utilized channel in the observed administrative records. The study therefore extends previous research on educational payment systems, which has largely examined perceived usefulness, convenience, acceptance, intention, security, trust, and other determinants of digital-payment adoption. By examining completed administrative transactions, the study provides an additional empirical perspective on actual payment-channel utilization. From a theoretical perspective, the findings provide empirical context for technology-adoption and payment-transition perspectives by demonstrating that the availability of a digital alternative can coexist with substantial utilization of a conventional payment channel. From a practical perspective, the findings highlight the relevance of maintaining complementary payment channels while strengthening digital-payment support, validation, and reconciliation processes. Future research should examine administrative payment records across multiple institutions and over longer periods and combine transaction data with survey or qualitative evidence to investigate the factors underlying payment-channel selection.

DECLARATION OF COMPETING INTEREST

The authors declare that there are no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

DECLARATION OF AI USE

During the preparation of this manuscript, the authors used ChatGPT, an AI-assisted generative language tool, to support language refinement, organization of the manuscript, and improvement of clarity and academic expression. The AI tool was not used to generate, analyze, or interpret the underlying administrative dataset or statistical results. The authors reviewed and verified the manuscript and take full responsibility for its accuracy, originality, and final content.

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