



March 8, 2023

PRES. EDGARDO E. TULIN

Visayas State University
Visca, Baybay City, Leyte

Dear Sir Tulin,

I am Marie Rose Trigo, a fourth-year BS Economics student from the Visayas State University – Main Campus. I would like to ask permission from your good office to allow me to conduct a survey among the employees of our esteemed institution in view of my thesis entitled, "Digital Payment System in Emerging Market: Determinants of Mobile Wallet Adoption among Visayas State University Employees". This is in partial fulfillment of the requirements for the degree of Bachelor of Science in Economics.

The survey will be conducted for a period of two months or less in order to: (a) describe and compare the socioeconomic and sociodemographic nuances between mobile wallet users and non-users; (b) Determine the behavioral factors that could hinder or facilitate mobile wallet adoption; and (c) Describe the financial capacity of mobile wallet adopters and non-adopters. You can find the actual questionnaire of the study appended next to this letter.

In that regard, participation in the survey is entirely voluntary and there are no known or anticipated risks by doing so. Employees' names and any other information concerning their identity will be removed from the survey information once analysis is done. Respondent confidentiality is deemed most important and efforts will be made to ensure that their personal data remains confidential at all times.

Your approval to conduct this study is highly appreciated and If you wish to discuss matters personally, I am willing to come to your office or you may contact me through my phone number 09982649450 or through my email at mrose.trigo@gmail.com, at your most convenient time. Thank you in advance for your interest and assistance with this research.

Respectfully yours,
MARIE ROSE B. TRIGO
Student Researcher

Approvd By:

PRES. EDGARDO E. TULIN
VSU President

Noted By:

DR. MOISES NEIL V. SERIÑO
Thesis Adviser

Vision:
Mission:

A globally competitive university for science, technology, and environmental conservation.
Development of a highly competitive human resource, cutting-edge scientific knowledge and innovative technologies for sustainable communities and environment.