



March 17, 2023

ATTY. RYSAN C. GUINOCOR

Data Protection Officer
Visayas State University
Visca, Baybay City, Leyte

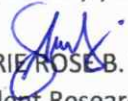
Dear Atty. Guinocor,

First and foremost, I am most pleased and would like to extend my gratitude to you for acknowledging my letter dated March 8, 2023. I have received and read your comment with regards my questionnaire and while I understand that my thesis title "Digital Payment System in Emerging Market: Determinants of Mobile Wallet Adoption among Visayas State University Employees" somewhat solely implies factors affecting mobile wallet adoption in general – One of the main objectives of the study is to shed light on the nuances between the financial capability and personal financial management practices of mobile wallet users since information regarding this matter is relatively scarce. With that, it is deemed important to ask the respondents whether or not they own certain types of bank accounts (i.e., savings or credit card account ownership) and to understand how they manage them, if they do. According to BSP's financial inclusion report as of fourth quarter of 2021, bank account ownership, income and saving activities are all strong predictors of mobile wallet adoption, only that, these claims are not well backed up by empirical evidences. A gap that my study specifically wants to address. I understand the hesitancy on your part that is why I would like to assure you that the collection of data is entirely voluntary and will not include any details that would pose risk and harm, of any form, to the employees.

I understand that my study involves collecting sensitive personal information hence, in order to make sure that employee anonymity is always guaranteed, the questionnaire will refrain from collecting names, emails or phone numbers that will directly indicate employees' identity, by and by. Rest assured that all information gathered will be treated with utmost confidentiality and will be used solely for academic purposes only.

If, however, there is still something from the questionnaire that you would like me to specifically change or modify, I am always open to hear them. Thank you once again and more power.

Respectfully yours,


MARIE ROSE B. TRIGO
Student Researcher