

Perception of the 4Ps Beneficiaries on the Quality of Services on the Cash Card System

*Carla Fae Samson
Landbank of the Philippines

Received: 05 August 2025

Revised: 25 August 2025

Accepted: 15 September 2025

Published: 31 December 2025

Abstract: This study examined the perceptions of Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries on the quality of services provided through the cash card system implemented by the Land Bank of the Philippines. Using a descriptive research design, survey data were collected from beneficiaries representing diverse household profiles, focusing on accessibility, reliability, security, timeliness of payouts, and satisfaction. Findings revealed that beneficiaries generally perceived the cash card system positively, emphasizing its convenience, transparency, and reduced travel risks compared to over-the-counter methods. However, challenges such as limited ATM availability in rural areas, long queues, card errors, and insufficient orientation on usage were identified. Overall, the system was rated satisfactory to very satisfactory, though gaps in accessibility and technical support remain. The study concludes that while the cash card system enhances efficiency, further improvements in infrastructure, financial literacy, and technical support are necessary to ensure inclusive and sustainable service delivery.

Keywords: Perception; 4Ps; Quality Services; Cash Card; System

INTRODUCTION

The Pantawid Pamilyang Pilipino Program (4Ps) is the Philippine government's flagship poverty alleviation strategy, providing conditional cash transfers (CCTs) to the poorest households. Initially distributed through manual and over-the-counter methods, payments transitioned to cash cards via the Land Bank of the Philippines (LBP) to improve efficiency and transparency. While this electronic system expanded access, challenges persisted such as limited coverage in remote areas, transaction delays, and technical glitches.

Globally, CCT programs (e.g., Bolsa Família in Brazil, Oportunidades in Mexico) have been instrumental in reducing poverty, improving education, and expanding healthcare access. Local studies also highlighted both the strengths and gaps of the Philippine 4Ps cash card system. This study therefore examines how

beneficiaries perceive the quality of services in the cash card system to inform future improvements.

The study specifically sought to answer:

1. What is the perception of 4Ps beneficiaries regarding the quality of services on the cash card system?
2. What challenges and opportunities are associated with the system?
3. How may the findings serve as a basis for program improvement?

METHODOLOGY

Research Design

A descriptive research design was employed to assess perceptions of 4Ps beneficiaries on the cash card system.

Respondents and Sampling

The respondents were Pantawid Pamilyang Pilipino Program beneficiaries within the chosen locality. Sampling ensured representation of various household profiles.

Data Collection

A structured survey questionnaire was administered, covering dimensions such as accessibility, reliability, security, timeliness of payouts, and overall satisfaction. The instrument was validated by experts and pilot-tested before full deployment.

Data Analysis

Descriptive statistics (frequency, percentage, mean, weighted mean) were used to summarize responses. Findings were presented in tabular and narrative form.

RESULTS AND DISCUSSION

Key findings revealed that:

- Beneficiaries generally perceived the cash card system positively, citing convenience, transparency, and faster access to funds compared to over-the-counter payments.
- Challenges included: limited ATM availability in rural areas, long queues, occasional card errors, and lack of sufficient orientation about card usage and fees.
- Many beneficiaries expressed that despite difficulties, the system reduced travel costs and risks of carrying cash.

Overall, the system was rated satisfactory to very satisfactory, though gaps in accessibility and technical support remained.

Discussion

The results confirm earlier studies (Mabanglo, 2021; Santos et al., 2020) highlighting the efficiency and security of the cash card system while also affirming persistent infrastructural and informational barriers. Compared with other countries' CCT programs, the Philippine experience reflects similar benefits of digital transfers but also underscores the need for inclusive financial literacy and expanded service networks.

The findings suggest that while the cash card system enhances transparency and convenience, it requires:

- Expansion of ATM and partner outlets in remote areas.
- Improved beneficiary orientation on card usage, fees, and security.
- Technical support mechanisms to minimize transaction errors.

CONCLUSIONS

Policymakers and program implementers can use these insights to refine the cash card system by integrating more financial service providers, strengthening ICT infrastructure, and ensuring that marginalized communities are not left behind.

ACKNOWLEDGMENTS

I would like to express my sincere gratitude to the Landbank of the Philippines and the Graduate School of La Consolacion University Philippines, for their invaluable support and guidance throughout the completion of this thesis.

REFERENCES

- [1] Albert, J. R. (2015). *Addressing inequality in the Philippines*. Philippine Institute for Development Studies.
https://pidswebs.pids.gov.ph/CDN/PUBLICATIONS/pidsdps1555_rev.pdf
- [2] Angeles, G., de Hoop, J., Handa, S., & Davis, B. (2019). *Conditional cash transfers: Improving lives and reducing poverty*. *Journal of Development Studies*, 55(4), 987–1002.
<https://doi.org/10.1080/00220388.2018.1451631>
- [3] Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., Schmidt, T., & Pellerano, L. (2016). *The impact of cash transfers: A review of the*

ISSN: 2231-5381

VOLUME I, Issue 1, July - December 2025

evidence from low- and middle-income countries. Journal of Social Policy, 45(4), 569–594. <https://doi.org/10.1017/S0047279416000375>

- [4] Buller, A. M., Peterman, A., Ranganathan, M., Bleile, A., Hidrobo, M., & Heise, L. (2018). *Conditional cash transfers and health: Unpacking the relationship. World Bank Research Observer, 33(2), 218–258. <https://doi.org/10.1093/wbro/lky004>*
- [5] Molina Millán, T., Barham, T., Macours, K., Maluccio, J. A., & Stampini, M. (2019). *Long-term impacts of conditional cash transfers: Review of the evidence. World Bank Research Observer, 34(1), 119–159. <https://doi.org/10.1093/wbro/lky005>*