



EXTENT AND CHALLENGES IN THE IMPLEMENTATION OF ELECTRONIC MODIFIED DISBURSEMENT SYSTEM (eMDS) AND WeACCESS IN APAYAO

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Abstract

This study assessed the implementation of the Electronic-Modified Disbursement System (eMDS) and WeAccess among selected national line agencies in Apayao Province. The study employed a quantitative descriptive-correlational research design involving 18 financial management personnel. Most respondents were female (94%) and occupied administrative and financial positions such as Cash Section staff and Clerks (56%). The majority had 1–3 years of experience in using eMDS and WeAccess, indicating moderate familiarity with the systems.

Findings revealed a “Very High” level of implementation, indicating that both systems were fully operational and integrated into daily financial processes. Respondents also reported a “Very High” level of user satisfaction, particularly in terms of transparency, timely transactions, and audit trail efficiency. However, training received a comparatively lower rating, suggesting that technical implementation progressed more rapidly than personnel capacity development.

The study further identified key challenges, including inadequate specialized training, system downtime, and unstable internet connectivity, which were aggravated by the geographical conditions of Apayao Province. In response, the study proposed strategies such as strengthening capability-building programs, improving internet infrastructure, and enhancing technical support from the Department of Budget and Management (DBM) and Land Bank of the Philippines. The findings suggest that while digital payment systems have improved local financial governance, continuous investment in human resource development and technological infrastructure remains essential for the sustainable and effective implementation of eMDS and WeAccess.

Keywords: *Electronic-Modified Disbursement System (eMDS), WeAccess, digital financial management, system implementation, public financial management, user satisfaction, technical support, Apayao Province.*

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Introduction

The implementation of digital payment systems has become an essential component of modern public financial management. Governments worldwide adopt digital financial platforms to improve efficiency, transparency, accountability, and accessibility in public fund disbursement. International organizations such as the International Monetary Fund and the World Bank emphasize that digital government payment systems reduce corruption risks, minimize delays, and strengthen operational efficiency in financial management processes (International Monetary Fund [IMF], 2021; World Bank, 2022). These global developments provide the foundation for the adoption of digital disbursement platforms such as the Electronic-Modified Disbursement System (eMDS) and WeAccess in the Philippines.

In support of digital transformation, the Philippine government has strengthened efforts to modernize public financial management through digitalization. The Department of Budget and Management (DBM) noted that digital financial systems enhance transparency, accountability, and fiscal discipline in government operations (DBM, 2021). Likewise, the Financial Inclusion Steering Committee promotes digital payment mechanisms to ensure secure and timely delivery of government funds and services (FISC, 2020).

Among the digital platforms implemented are eMDS and WeAccess, which streamline government disbursement transactions through faster and safer electronic fund transfers. According to the Land Bank of the Philippines, digital banking transactions significantly increased in recent years, reflecting growing reliance on digital payment systems for government transactions (Land Bank of the Philippines, 2022). These systems help reduce delays, errors, and risks associated with manual disbursement processes while improving financial accountability and transparency through real-time monitoring and traceable records.

In Apayao Province, the implementation of eMDS and WeAccess provides opportunities to improve financial transactions among national line agencies. However, challenges such as limited internet connectivity, insufficient digital literacy, and geographical constraints may affect effective implementation. Despite these limitations, some agencies have adopted strategies that support the successful use of digital payment systems.

Given these conditions, this study assessed the implementation of eMDS and WeAccess among selected national line agencies in Apayao. Specifically, it identified the benefits, challenges, and support mechanisms associated with these systems to contribute



to the improvement of digital financial management and public service delivery in geographically challenged areas.

Statement of the Problem

This study assessed how well the Electronic Modified Disbursement System (eMDS) and WeAccess were implemented by National Line Agencies and their impact on public financial management.

Specifically, this study aimed to address the following questions:

1. What is the profile of the respondents in terms of:
 - 1.1 Sex
 - 1.2 Position/Designation; and
 - 1.3 Years of Experience in using the Electronic Modified Disbursement System (eMDS) and WeAccess
2. What is the level of implementation of eMDS and WeAccess in Apayao?
3. What is the level of agreement on user experience and satisfaction with eMDS and WeAccess?
4. What challenges are encountered by personnel in the adoption and daily use of eMDS and WeAccess?
5. What strategies can be proposed to address the challenges encountered by personnel in the implementation and use of eMDS and WeAccess?

RESEARCH METHODOLOGY

This presents the research methods and procedures utilized in the study. It includes the research design, locale of the study, respondents of the study, research instrument, data gathering procedure, and statistical treatment of data.

Research Design

This study utilized a quantitative descriptive-correlational research design to assess the implementation of digital payment systems, specifically the Electronic-Modified Disbursement System (eMDS) and WeAccess, among selected national line agencies in the Philippines. The design was appropriate for describing the current status of system implementation and examining the relationship between factors such as perceived usefulness, ease of use, organizational support, and user experience with the effectiveness, efficiency, transparency, and accountability of the systems. Similar approaches have been



applied in previous studies related to digital payment systems and financial management reforms in both public and private sectors.

Locale of the Study

The study was conducted in Luna, Apayao, focusing on selected national line agencies. These agencies included the Department of Environment and Natural Resources (DENR), Far North Luzon General Hospital and Training Center (FNLGHTC), Department of Public Works and Highways (DPWH), and Department of Education (DepEd).

Respondents of the Study

The respondents of this study were the Finance Section (Budget and Accounting Staff) and Cashier who handled disbursements and financial records, IT Personnel who managed and troubleshoot the Internet Banking Facility, eMDS, and weAccess systems and the Head of Office/ Chief the Approver.

A total of 18 respondents participated in the study. The respondents were selected using a total enumeration sampling method to ensure that all qualified personnel directly involved in the implementation and utilization of the systems were included in the study. The respondents represented various demographic characteristics, including age, gender, educational attainment, and years of work experience.

Data Gathering Procedure

The research followed a systematic procedure to ensure the reliability and validity of the results. A structured survey questionnaire was aligned with the research objectives and variables, particularly focusing on the perceived usefulness, ease of use, organizational support, user experience, and the outcomes of digital payment systems in terms of effectiveness, efficiency, transparency, and accountability. A formal request for permission to conduct the study were submitted to the heads of selected national line agencies to seek permission to conduct the study within their institutions. These letters included the nature of respondent participation and the ethical measures that were observed. Upon approval, focal persons within each agency were identified to assist in coordinating the distribution and retrieval of the questionnaires. Respondents were briefed about the purpose of the study, and informed consent were secured. Anonymity and confidentiality were ensured to encourage honest and accurate responses. The accomplished questionnaires were collected within a specified period, ensuring a high response rate. The collected data were checked, organized, and encoded using appropriate statistical tools. Descriptive statistics and inferential analysis were used.



Statistical Analysis

This study employed both descriptive and inferential statistical methods to analyzed the data. Descriptive statistics such as frequency, percentage, mean, and standard deviation were used to determine the extent of implementation of the eMDS and WeAccess systems in the selected agencies. To examine the relationship between system, use and outcomes like efficiency, accuracy, transparency, and accountability, Pearson correlation analysis was applied. Multiple linear regression was also used to assess the predictive impact of factors such as perceived usefulness, ease of use, and organizational support on these outcomes. Challenges encountered by personnel were analyzed through descriptive statistics. Data were processed using statistical software such as SPSS, and qualitative responses were manually coded for recurring themes.

The mean score range was used to categorize the extent of agreement or implementation as follows:

Mean Range	Verbal Interpretation for Agreement	Interpretation for Extent
3.26–4.00	Strongly Agree	Very High
2.51–3.25	Agree	High
1.76–2.50	Disagree	Low
1.00–1.75	Strongly Disagree	Very Low

RESULTS AND DISCUSSION

This presents results from the data gathered. Discussion and thorough analysis of the results are also reflected.

Table 1. Profile of the Respondents

<i>Profile</i>	<i>f</i>	<i>%</i>
<i>1.1 Sex</i>		
<i>Male</i>	<i>1</i>	<i>6</i>
<i>Female</i>	<i>17</i>	<i>94</i>
<i>Total</i>	<i>18</i>	<i>100</i>
<i>1.2 Position/ Designation</i>		
<i>Admin-Cash Section / Clerk/ ADAs III</i>	<i>10</i>	<i>56</i>
<i>Information Technology Officer</i>	<i>2</i>	<i>11</i>



<i>Disbursing Officer</i>	<i>2</i>	<i>11</i>
<i>Budget Officer</i>	<i>2</i>	<i>11</i>
<i>Accountant</i>	<i>2</i>	<i>11</i>
<i>Total</i>	<i>18</i>	<i>100</i>
<i>1.3 Years of Experience in using the (eMDS) and WeAccess</i>		
<i>Less than 1</i>	<i>3</i>	<i>17</i>
<i>1 – 3 years</i>	<i>13</i>	<i>72</i>
<i>4 – 6 years</i>	<i>2</i>	<i>11</i>
<i>Total</i>	<i>18</i>	<i>100</i>

Table 1 presents the profile of the respondents in terms of sex, position/designation, and years of experience in using the Electronic Modified Disbursement System (eMDS) and WeAccess indicating a workforce highly specialized in financial operations but showing distinct trends in gender distribution and technical experience.

In terms of sex, the vast majority of the respondents are female, accounting for 94% (17 out of 18) of the total sample, while males represent only 6% (1 respondent). This suggests that financial management and administrative roles within the selected national line agencies in Apayao are predominantly held by women. Regarding position and designation, more than half of the respondents (56%) serve as Admin-Cash Section personnel, Clerks, or Administrative Assistant (ADAS) III. The remaining 44% is equally distributed among specialized roles, including Information Technology Officers, Disbursing Officers, Budget Officers, and Accountants, with each group representing 11% of the total. This distribution ensures that the study captures insights from both the frontline users who perform daily transactions and the technical/supervisory staff who oversee system integrity and compliance.

In terms of years of experience in using eMDS and WeAccess, the majority of the respondents, consisting of 13 or 72%, had been using the systems for 1–3 years. This suggests that most users already possess adequate familiarity and practical exposure to the systems, allowing them to provide reliable assessments regarding implementation and operational challenges. Furthermore, 3 respondents or 17% had less than one year of experience, indicating the presence of relatively new users who may still be adjusting to the systems. On the other hand, 2 respondents or 11% had 4–6 years of experience, reflecting



the presence of more experienced personnel who may contribute deeper insights regarding the long-term utilization and effectiveness of eMDS and WeAccess.

Overall, the respondent profile reveals that the study involved personnel who are directly engaged in financial and administrative processes and who possess varying levels of experience in using digital disbursement systems. The dominance of respondents with 1–3 years of experience suggests that the implementation of eMDS and WeAccess is relatively established within the agencies, while still continuing to expand among newer personnel. The diversity of positions represented also strengthens the reliability of the findings, as perspectives were gathered from different offices and functions involved in the implementation process.

Table 2. Level of Implementation eMDS and WeAccess

Item	Mean	Interpretation
1. The implementation of eMDS in my agency is fully operational.	3.72	Very High
2. WeAccess is consistently used for digital disbursements	3.72	Very High
3. Sufficient training was provided before system rollout.	2.61	High
4. Policies and guidelines on <i>eMDS/WeAccess</i> are clear and accessible.	3.33	Very High
5. The system is integrated well with our agency's financial processes.	3.50	Very High
Overall mean	3.37	Very High

Table 2 presents the overall implementation of the digital payment system (eMDS/WeAccess) in selected government agencies in Apayao as Very High, as evidenced by an overall mean of 3.376. This indicates that the transition from traditional cash-based or manual transactions to digital disbursements is deeply integrated into the government's financial workflow[20].

The high rating aligns with the Philippine government's mandate under Executive Order No. 170, which requires the adoption of digital payments for government disbursements and collections to promote efficiency and transparency[21].

The data reveals a nuanced picture of the digital transition, highlighting both operational successes and areas for developmental focus[22].



Items 1 and 2 both received the highest mean score of 3.72. This suggests that the eMDS is fully operational and that WeAccess is consistently used for disbursements. The "Very High" interpretation here signifies that the technical infrastructure and administrative willpower are present to sustain digital financial operations. Studies show that when users perceive a system as useful and fully functional, there is a strong positive correlation with continued technology adoption[23].

The integration of the system with financial processes (Mean = 3.50) and the clarity of policies/guidelines (Mean = 3.33) both reached "Very High" levels. This suggests that the agencies have successfully updated their internal controls to accommodate digital workflows. Clearer guidelines reduce bureaucratic resistance, which is often a major hurdle in Philippine e-governance reforms[24].

While Item 3 ("Sufficient training was provided") is interpreted as "Very High", its mean score of 2.61 is notably lower than all other indicators. In a statistical context, this identifies a potential bottleneck. Although it technically falls within a high range relative to the scale, it represents the weakest link in the implementation chain. Research emphasizes that the impact of training is a primary determinant of how frequently and effectively a system is used; lower perceptions of training can hinder the "transfer of skills" and long-term system acceptance[25].

The results demonstrate that while the Apayao agencies have the tools and rules (high operationality and clear policies), the human capital element (training) requires more attention to match the technical success of the rollout. This finding suggests the need for sustained technical capacity-building to improve users' mastery of the system.

Item	Mean	Interpretation
1. User-friendly and easy to navigate.	3.78	Strongly Agree
2. WeAccess processes transactions in a timely manner.	3.61	Strongly Agree
3. System downtimes are minimal.	3.44	Strongly Agree
4. System downtimes rarely disrupt operations.	3.11	agree



5. The system provides clear audit trails for transactions.	3.83	Strongly Agree
6.Support from IT or DBM is readily available when issues arise.	2.89	Agree
7 Using these digital systems improves the transparency of transactions.	3.67	Strongly Agree
8. eMDS/WeAccess has reduced opportunities for fund misuse. /	3.28	Strongly Agree
Overall Mean	3.45	Strongly agree

Table 3. Level of Agreement on User Experience and Satisfaction with eMDS and WeAccess

Table 3 indicate a generally positive user experience and satisfaction with eMDS and WeAccess, with an overall mean of 3.45, interpreted as "Strongly Agree". This reflects high user confidence in the system's ability to facilitate daily operations.

Users strongly agree that the system is user-friendly (Mean = 3.78) and processes transactions in a timely manner (Mean = 3.61). In the context of Philippine e-governance, "speed" is frequently cited as the primary factor driving the adoption of digital payments.

On transparency and Accountability, The highest-rated item in the entire study is the system's ability to provide "clear audit trails" (Mean = 3.83). Respondents strongly agreed that the use of eMDS and WeAccess may help reduce opportunities for fund misuse by improving transparency and traceability of transactions. These findings are supported by research showing that digital tools like eMDS significantly enhance accountability by providing secure and traceable records of government transactions[26].

Similar to the training findings, "Support from IT or DBM" received the lowest mean score (2.89, interpreted as "Agree") in Table 5. This indicates that while the system itself is robust, the external support mechanisms are less responsive than the software features. Practitioners suggest that government authorities must strengthen "embedded user support tools" and "swift query resolution mechanisms" to ensure long-term system sustainability [27...33].



Table 4. Challenges Encountered by Personnel in the Implementation and Use of eMDS and WeAccess

Item	f	Rank
1. Lack of proper training or capacity-building sessions.	14	1.5
2. Inconsistent internet or connectivity issues.	13	3
3. Delays due to system errors or downtime.	14	1.5
4. Difficulty in coordinating with banks (e.g., Land Bank).	7	5
5. Resistance to transition from manual to digital systems.	10	4

* multiple responses

Table 4 presents the various challenges encountered by the respondents during the implementation of digital payment systems in their respective agencies. The data revealed that technical and capacity-building hurdles are the most significant barriers to a seamless digital transition in the province. The top three ranked challenges identified by the respondents were the lack of proper training or capacity-building sessions, delays due to system errors or downtime, and inconsistent internet or connectivity issues. These findings highlight the major concerns affecting the effective implementation of eMDS and WeAccess and may serve as the primary basis for the proposed recommendations of the study.

The lack of proper training or capacity-building sessions and delays due to system errors or downtime both ranked first, with a frequency of 14 and a rank of 1.5. This indicates that personnel encounter both competency-related and technical difficulties in using digital payment systems. The lack of sufficient training suggests that some employees may not possess adequate technical knowledge and skills to efficiently operate eMDS and WeAccess. Research suggests that “technostress” and lack of technical mastery can significantly hinder the efficiency of e-governance initiatives, particularly in rural provinces where digital transformation is still developing [34,35]. Similarly, the World Bank emphasizes that continuous training and digital capacity-building programs are essential in ensuring the successful adoption of electronic governance systems and improving operational efficiency in public institutions. Inadequate training may result in processing delays, user errors, and reduced confidence among personnel in utilizing digital systems.

Likewise, delays caused by system errors or downtime indicate that technical instability remains a major obstacle in ensuring efficient financial transactions. Frequent



interruptions in the system may delay disbursement processing, reduce productivity, and negatively affect the reliability of government financial services. Studies on digital governance systems explain that unstable platforms weaken user trust and hinder the effectiveness of digital transformation initiatives [34,35]. The Department of Budget and Management further highlights that reliable digital infrastructure, regular system maintenance, and adequate technical support are necessary to ensure transparency, accountability, and efficiency in public financial management.

The third highest-ranked challenge was inconsistent internet or connectivity issues, with a frequency of 13 and a rank of 3. In a landlocked and mountainous province such as Apayao, geographical conditions may intensify digital divide concerns, where unstable internet connectivity directly disrupts the real-time processing required by platforms like WeAccess [36,37,38]. Since digital payment systems are highly dependent on internet access, poor connectivity may interrupt transactions, delay communication, and affect coordination among agencies and financial institutions. According to the International Monetary Fund, strong technological infrastructure is critical for the successful implementation of digital financial systems, particularly in geographically isolated areas where access to stable internet services remains limited.

Although resistance to the transition from manual to digital systems and difficulty in coordinating with banks such as the Land Bank of the Philippines were also identified as challenges, these were less frequently experienced compared to the top three concerns. Overall, the findings suggest that the success of digital payment systems in Apayao is currently hampered by a combination of technical instability, inadequate training opportunities, and internet connectivity limitations. Addressing these foundational issues is essential to ensuring the sustainability, efficiency, and transparency of digital financial governance in the region.

Table 5. Proposed Strategies to Address the Challenges Encountered by Personnel in the Implementation and Use of eMDS and WeAccess

Challenges	Proposed Strategies
1. Lack of proper training or capacity-building sessions.	1. Conduct regular training workshops, seminars, and hands-on capacity-building activities for personnel to enhance their technical knowledge and skills in using eMDS and WeAccess. Develop user manuals and provide continuous technical assistance and mentoring programs for newly assigned personnel.



2. Inconsistent internet or connectivity issues.	2. Strengthen internet infrastructure by coordinating with internet service providers and concerned government agencies to improve connectivity in offices, particularly in remote areas. Establish backup internet connections and offline contingency procedures to minimize disruptions during transactions.
3. Delays due to system errors or downtime.	3. Improve system maintenance and technical support by conducting regular system updates, troubleshooting, and monitoring. Establish a dedicated technical support team or helpdesk to immediately address system-related concerns and minimize downtime during financial transactions.
4. Difficulty in coordinating with banks (e.g., Land Bank).	4. Strengthen coordination and communication between agencies and banking institutions through regular meetings, focal persons, and clear transaction protocols. Develop faster feedback and response mechanisms to promptly resolve transaction-related concerns.
5. Resistance to transition from manual to digital systems.	5. Implement change management programs that promote awareness of the benefits of digital payment systems. Encourage employee participation, provide motivational support, and conduct orientations to increase confidence and acceptance of digital platforms among personnel.

Table 5 presents the proposed strategies to address the challenges encountered in the implementation of the Electronic-Modified Disbursement System (eMDS) and WeAccess among selected national line agencies. The identified interventions focus on improving personnel competency, strengthening technological infrastructure, enhancing technical support, and promoting organizational adaptability to digital financial systems.

Respondents emphasized the need for regular training programs, workshops, and mentoring activities to address the lack of capacity-building opportunities among personnel. This finding supports studies which state that training and digital literacy significantly improve user acceptance and effective utilization of electronic systems (Vilarinho-Pereira et al., 2017; Mabaga et al., 2023). Continuous capability-building also strengthens public financial management and operational efficiency (World Bank, 2022).



To address internet connectivity issues, respondents proposed improving digital infrastructure, coordinating with internet service providers, and establishing backup connectivity measures. Reliable internet access is essential for the successful implementation of digital payment systems, particularly in geographically isolated areas such as Apayao (World Bank, 2021; Asian Development Bank, 2022).

Respondents also recommended strengthening system maintenance and technical support through regular updates, monitoring, troubleshooting, and the establishment of dedicated helpdesks. Effective technical support ensures uninterrupted financial transactions and improves system reliability and efficiency (DBM, 2021).

In addition, respondents suggested improving coordination with banks and concerned agencies through regular communication, designated focal persons, and clear transaction procedures. Strong collaboration among institutions contributes to smoother digital payment implementation and enhances public trust in electronic transactions (Acopiado et al., 2022).

Lastly, respondents highlighted the importance of implementing change management programs, awareness campaigns, and employee engagement activities to reduce resistance to digital transformation. Previous studies indicate that organizational support, perceived usefulness, and ease of use positively influence technology acceptance and adaptability among users (Davis, 1989; Venkatesh et al., 2003).

Overall, the findings suggest that continuous training, improved internet connectivity, reliable technical support, strengthened inter-agency coordination, and effective change management are essential in ensuring the efficient, transparent, and sustainable implementation of eMDS and WeAccess.

Summary of Findings

This study assessed the implementation of the Electronic-Modified Disbursement System (eMDS) and WeAccess among selected national line agencies in Apayao. Findings revealed that most respondents were female (94%) and occupied administrative and financial-related positions such as Cash Section staff, Clerks, and ADAS III personnel (56%). The majority had 1–3 years of experience in using the systems, indicating moderate familiarity with digital financial platforms.

The level of implementation of eMDS and WeAccess obtained an overall mean of 3.37, interpreted as “Very High,” indicating that the systems are fully operational and well-integrated into agency financial processes. Respondents noted that the systems effectively



support disbursement activities and are guided by established policies and procedures. However, training and capacity-building activities received comparatively lower ratings, suggesting a need to strengthen personnel development initiatives.

User experience and satisfaction also received a “Very High” interpretation, with an overall mean of 3.45. Respondents perceived the systems as user-friendly, efficient in processing transactions, and effective in promoting transparency through clear audit trails. Nevertheless, lower ratings in technical support and system reliability during downtimes indicate gaps in IT and DBM support services.

The major challenges encountered in the implementation of eMDS and WeAccess included inadequate training, system downtime, and unstable internet connectivity. These findings indicate that both human resource limitations and technological infrastructure issues affect the effective utilization of digital payment systems, particularly in geographically isolated areas such as Apayao.

To address these concerns, respondents proposed strategies such as strengthening training programs, improving internet connectivity, enhancing technical support and system maintenance, strengthening coordination with banks, and implementing change management initiatives. Overall, the findings suggest that while eMDS and WeAccess are effectively implemented and positively accepted by users, continuous capacity-building, improved infrastructure, and stronger support systems are necessary to ensure sustainable and efficient digital financial management in government agencies.

Conclusion

Based on the presented results, the following conclusions were drawn:

Profile of the Respondents. The successful adoption of these platforms is driven by a predominantly female workforce (94%) occupying vital administrative and financial roles, such as Cash Section staff and Clerks. While the systems are relatively new, the majority of personnel (72%) have already acquired 1–3 years of experience, indicating that the digital transition is being managed by a workforce with emerging technical proficiency.

Level of Implementation. The implementation of eMDS and WeAccess is exceptionally high, with an overall mean of 3.37. These systems are fully operational and deeply integrated into daily disbursement processes, supported by clear institutional policies. However, the lower rating for pre-rollout training (2.61) identifies a critical gap where structural readiness has outpaced human capital development.



User Experience and Satisfaction. Users report a "Very High" level of satisfaction (Mean = 3.45), specifically valuing the systems for their transparency and the creation of clear audit trails, which significantly bolster accountability. While the software is perceived as user-friendly and efficient for timely transactions, the responsiveness of external support from IT or the DBM remains a secondary concern.

Challenges Encountered: The seamless implementation of digital payments is primarily obstructed by a triad of barriers: a lack of specialized training, frequent system downtime, and inconsistent internet connectivity. These challenges are intensified by Apayao's unique geographical landscape, which complicates the stable technological infrastructure required for real-time financial processing.

Proposed Strategies. To ensure long-term sustainability, the study concludes that a holistic approach is required. Proposed strategies focus on institutionalizing continuous capacity-building, strengthening internet infrastructure in remote areas, and enhancing coordination with banking institutions. These interventions aim to bridge the gap between "having the system" and "mastering the system," ensuring a more resilient and inclusive digital financial ecosystem.

Recommendations

National line agencies must regularly conduct capability-building programs, workshops, and hands-on training sessions to strengthen the technical knowledge and confidence of personnel in operating eMDS and WeAccess. Agencies should also develop updated user manuals and mentorship programs to equip both new and existing staff with practical digital transaction skills.

Agency management should maintain the "Very High" level of system implementation by continuously enforcing compliance with financial procedures and guidelines. Regular monitoring and evaluation must track whether employees consistently use eMDS and WeAccess according to established standards and security protocols.

Information Technology personnel and DBM support teams must enhance the availability and responsiveness of technical support services. Agencies should establish dedicated helpdesks for immediate issue resolution, enforce regular system maintenance schedules, and implement preventive measures to minimize system downtime and operational disruptions.

National agencies, in coordination with local governments and service providers, should improve internet infrastructure in geographically isolated areas like Apayao.



Establishing alternative or backup network connections will ensure uninterrupted digital transactions and prevent delays caused by unstable connectivity.

Agencies must strengthen coordination with partner banks such as the Land Bank of the Philippines by conducting regular consultation meetings and designating focal persons for communication. Collaborative protocols should streamline financial transactions, reduce processing delays, and ensure faster resolution of transaction-related issues.

Administrators should lead change management initiatives that build awareness, engagement, and motivation among employees during the transition to digital systems. Through orientations, success stories, and performance incentives, agencies can reduce resistance and promote acceptance of digital platforms like eMDS and WeAccess.

Future researchers should replicate or expand similar studies in other provinces and government agencies to validate findings and identify new strategies for strengthening digital financial management. Continuous evaluation will keep digital transformation efforts responsive to emerging challenges and technological advancements.

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