

**A REVIEW ON THE BEST PRACTICES OF ADOPTING ELECTRONIC  
TRANSACTIONS IN THE MUNICIPALITY OF SANTO TOMAS,  
DAVAO DEL NORTE.****Magierose M. Flores**

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**ABSTRACT:**

The adoption of electronic transaction has become an essential strategy for improving efficiency, transparency, and accessibility in local government service delivery. This study examined the best practices in adopting electronic transactions in the Municipality of Santo Tomas, Davao del Norte. Using descriptive research design and mixed-methods approach, data were gathered through surveys, interviews, and document analysis involving municipal employees and service users.

This review examines the use of electronic transactions as an alternative method of conducting administrative and public service operations in the Municipality of Santo Tomas. It describes the municipality's efforts toward e-governance, identifies emerging practices, analyzes constraints and offers recommendations for enhanced digital services delivery. Findings highlight the need to improve efficiency, transparency and accessibility while acknowledging areas requiring continuous improvement such as infrastructure and digital literacy.

**Keywords:**

Electronic transactions, e-governance, local government, digital governance

**INTRODUCTION:**

Digital transformation has become an indispensable strategy in modern governance. Recognizing the increasing dependence on online platforms, the municipality of Santo Tomas has embraced electronic transactions as a valid mode of facilitating government services. They are the first in Davao Del Norte who launched the digitalization in 2024. This initiative streamlines services access, promotes transparency and reduces administrative delays.

Institutionalizing electronic transactions through internal guidelines provides uniformity in procedures, strengthens accountability and ensures compliance with data privacy and security standards. This review examines the feasibility, best practices and implications of this digital shift.

In the Philippines, the push for digital governance has intensified as LGUs seek to modernize administrative processes and respond to the growing demand for convenient and contactless public service.

In the municipality of Santo Tomas, the adoption of electronic transactions has emerged as a key strategy to address increasing administrative demands brought about by population growth and economic development. However, despite the potential benefits of electronic transactions, challenges related to ICT, employee capacity, digital literacy and data security affect their effective implementation. Identifying best practices in adopting electronic transactions is therefore essential; to support sustainable digital transformation and improved municipal service delivery.

**REVIEW OF RELATED LITERATURE**

E-governance systems have been implemented globally to simplify workflows and strengthen transparency (Heeks, 2018). Local studies indicate that the effective adoption of digital services increases accountability and reduces processing burdens (World Bank, 2021). The UN E-government survey (2020) highlights improved citizen satisfaction when digital platforms are accessible and secure. However, rural implementation often encounters barriers such as inconsistent internet connectivity, limited technological preparedness and insufficient user awareness (PSA 2022). These conditions must be addressed to ensure inclusive and sustainable digital governance.

### **OBJECTIVES OF THE STUDY**

- 1) To determine the result of income before and after the implementation of electronic transaction in the municipality.
- 2) To determine the level of adoption of electronic transactions in terms of transparency.
- 3) To assess the level of adoption of electronic transaction in terms of efficiency
- 4) To determine the level of adoption of electronic transactions in terms of accessibility

### **SIGNIFICANCE OF THE STUDY**

The adoption of electronic transactions has major implications for the municipality, its residents and other stakeholders. This study is significant because:

- 1) For local government offices: It enhances operational efficiency, reduces paperwork, speeds up processes and improves transparency and accountability.
- 2) For constituents and business: It offers more convenient access to services, minimizes travel time and costs, and promotes timely processing of transactions.
- 3) For innovation and development: It strengthens the municipality's capability to adapt to evolving technological standards and supports long term digital transformation.
- 4) For policy development: It provides a framework that can serve as a reference for future expansion and innovations in e-governance practices.

### **Scope and Limitations**

This study focuses on the adoption of electronic transactions as a recognized method of facilitating government businesses operations and delivery of public services in the municipality of Santo Tomas. The scope covers the development, implementation and evaluation of digital systems used for payments, applications, requests and communication between constituents and various municipal departments

### **Conceptual Framework**

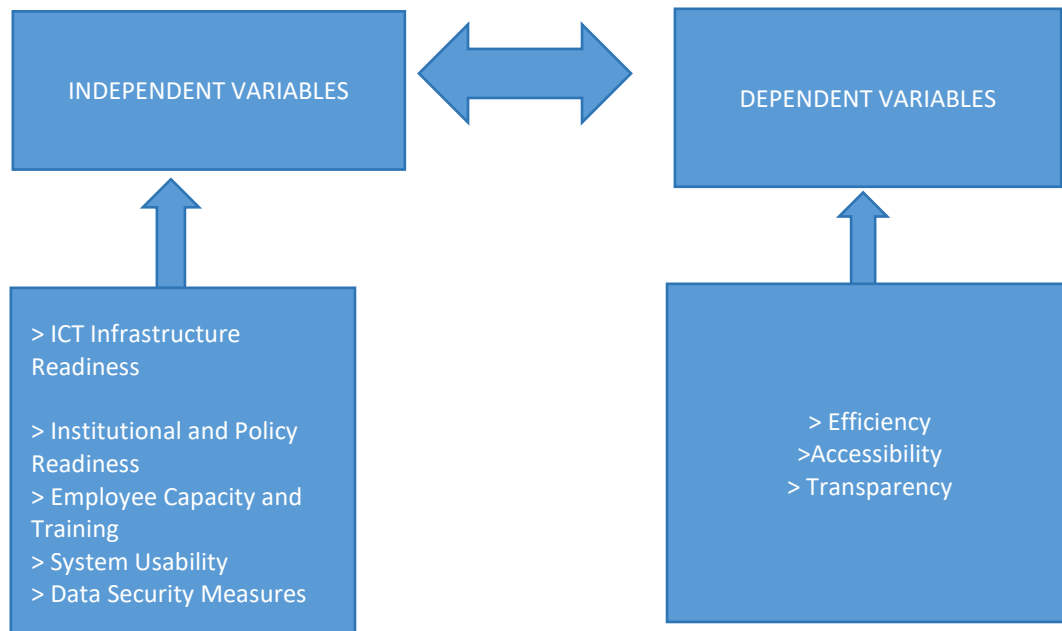
This study is anchored on the concept that the successful adoption of electronic transactions in the municipal governance is influenced by several organizational, technological, and human factors. These factors serve as the independent variables, which directly affect the quality of municipal service delivery as the dependent variable.

The independent variables include ICT infrastructure readiness, institutional and policy support, employee capacity and training, system usability, and data security measures. ICT infrastructure readiness refers to the availability of hardware, software, internet connectivity, and technical support necessary for electronic transactions, institutional and policy support include local ordinances, executive issuance, and management commitment that facilitate digital adoption. Employee capacity and training focus on the skills and competencies of municipal personnel in using electronic systems. Systems usability refers to the user-friendliness and accessibility of electronic platforms, while data security measures relate to safeguards that protect sensitive information.

The dependent variable is the effectiveness of municipal service delivery measured in terms of efficiency, accessibility, and transparency of electronic transactions. Efficient service delivery is reflected in reduced processing time and improved workflow. Accessibility refers to the ease with which citizens and businesses can use electronic services. Transparency relates to accountability, traceability, and reduced opportunities for irregularities.

The framework assumes that when best practices in the independent variables are properly implemented, the adoption of electronic transactions in the municipality of Santo Tomas will lead to improved services delivery outcomes. Challenges such as digital literacy gaps and infrastructure limitations are considered intervening factors that may influence the relationship between the variables.

*Figure 1. Illustrates the conceptual framework of the study using the Input-Process-Output (IPO) model.*



## METHODOLOGY

### Research Design

This study employed a descriptive research design to examine the adoption of electronic transaction in the Municipality of Santo Tomas. The design was used to describe existing electronic transaction practices, identify best practices, and determine challenges encountered in implementation. A mixed-methods approach was applied, combining quantitative and qualitative data to provide a comprehensive analysis of electronic transaction adoption.

### Locale of the Study

The study was conducted in Municipality of Santo Tomas, Davao del Norte, focusing on selected municipal offices involved in electronic transactions such as Treasurer's Office, Business Permits and Licensing Office, Civil Registry Office and Information Technology Unit.

### Respondents of the Study

The respondents consisted of two groups

1. Municipal employees who are directly involved in processing electronic transactions; and
2. Citizens and business owners who have availed of electronic municipal services.

A purpose sampling technique was used for municipal employees, while convenience sampling was applied to service users who had experience using electronic transaction systems.

### Research Instruments

Data were collected using the following instrument:

- 1) A structured questionnaire designed to assess electronic transaction practices in terms of efficiency, accessibility, and transparency;
- 2) A semi-structured interview guide for key informants to gather in-depth insight on best practices and challenges; and
- 3) A document analysis checklist for reviewing ordinances, reports and records related to electronic transactions.

**Data Collection Procedure**

Permission to conduct the study was obtained from the municipal government of Santo Tomas. Questionnaires were distributed to selected respondents either in printed or electronic form. Interviews with key informants were conducted in person or online, depending on availability. Relevant municipal documents were reviewed to support and validate survey and interview findings.

**Data Analysis**

The data collected in this study were analyzed using both descriptive and inferential statistical techniques to determine the level of adoption of electronic transactions in the Municipality of Santo Tomas and to identify that factors influencing their implementation.

All accomplished questionnaires were checked for completeness and accuracy. Responses were coded and encoded using statistical software. Items measured using a Likert were assigned numerical values to facilitate quantitative analysis. Negatively worded items, if any, were reverse-coded to ensure consistency in interpretation.

**Descriptive Statistical Analysis**

**Descriptive** statistics were used to summarize the characteristics of respondents and to determine the overall level of electronic transactions adoption. These included;

**Frequency and percentage distribution** to describe respondents' profiles.

**Weighed mean** to assess respondents' level of agreement on indicators related to technological readiness, organizational capacity, user acceptance, policy support and service delivery outcomes.

**Analysis by Variable**

Data were grouped and analyzed according to the major variables of the study;

**Technological Readiness**-infrastructure availability system reliability and connectivity

**Organizational Capacity**-employees skills, training and management support

**User Acceptance**-perceived usefulness, ease of use and satisfaction

**Policy and Institutional Support**-existence of guidelines, ordinances and data privacy measures

**Service Delivery Outcomes**-efficiency, transparency and processing time.

Mean scores for each variable were computed and compared to determine strengths and areas requiring improvement.

**Interpretation of Results**

The result of the analysis was interpreted based on the research objectives and existing literature on governance and technology adoption. Finding was presented in tables and figures for clarity and were further explained in Results and Discussions sections.

**RESULTS AND DISCUSSION****Objective 1: To determine the result of income before and after the implementation of electronic transaction in the municipality.**

The result show that the municipality experienced a notable increase in income after the implementation of electronic transactions. It indicates higher revenue collection levels compared to the period prior to implementation, reflecting improved financial performance following the adoption of electronic payment and transaction systems.

The electronic transactions encourage greater compliance among clients and taxpayers due to the convenience and accessibility. When payment processes are easier and faster, users are more likely to complete transactions on time, resulting in higher collection rates. The findings align with the study's objective of assessing the financial impact of electronic transaction adoption.

The observed increase in income after implementation suggests that electronic transactions have improved the effectiveness and revenue collection mechanisms. Prior to implementation, income collection relied heavily on manual processes, which were more prone to delays, errors and revenue leakage. After the introduction of electronic transactions, automated recording and real-time monitoring ensured that payments were properly captured and reported, leading to increased collections.

Additionally, electronic transactions enhanced payment convenience and accessibility, encouraging more clients and taxpayers to settle their obligations promptly. This improvement in compliance contribute to the higher income recorded in the post-implementation period. The clear difference between income levels before and after implementation supports the objective and demonstrates the electronic transactions have a measurable positive impact on municipal financial performance.

**Objective 2: To determine the level of adoption of electronic transactions in terms of transparency.**

In terms of transparency, electronic transaction enhanced record-keeping traceability, and accountability. Automated transactions logs and digital receipts improved trust among service users and reduced opportunities for irregularities.

These findings suggest that system usability, employee capacity-building, and strong institutional support are key best practices in the effective adoption of electronic transactions,

The results show support in the the objective of the study in terms of transparency obtained a very high mean, indicating that respondents strongly agrees that electronic transactions systems promote openness and clarity in government transactions.

This finding implies that electronic transactions have significantly enhanced transparency in service delivery. The presence of digital records, automated transactions tracking and electronic receipts allows users to easily monitor their transactions, reducing ambiguity and opportunities for irregularities. The Very High level of transparency supports the objective of determining how electronic systems contribute to accountable governance, The result is consistent with e-governance principles, which emphasize transparency as key outcome of digitalization in public service delivery.

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**Objective 3: To assess the level of adoption of electronic transaction in terms of efficiency**

In terms of efficiency, respondents reported that electronic transactions significantly reduced processing time and minimized repetitive documentation. The use of integrate digital systems improved coordination among municipal offices and reduced manual errors.

With regard to accessibility, findings revealed that user-friendly online platforms and clear instructions enabled citizens and business owners to complete transaction with ease. The availability of electronic services during non0office hours further improved access, particularly for working individuals.

This result demonstrate that electronic transactions reduce processing time, minimize paperwork, and streamline workflows. By automating procedures, government offices are able to serve more clients in a shorter period, supporting the study's objective of assessing efficiency gains. The findings suggest that electronic transactions contribute to operational effectiveness and improved public service performance.

**Objective 4: To determine the level of adoption of electronic transactions in terms of accessibility**

The result supported the objective in terms of accessibility indicating that electronic transaction platforms are generally easy to access and use.

This suggests that users can conveniently conduct transaction anytime and anywhere, provided that internet connectivity is available. Electronic transactions reduce the need for physical presence in government offices, aligning with the objective evaluating accessibility. However, the results also imply the need for continuous improvement in digital infrastructure and user support to ensure inclusivity.

Overall, the adoption of the electronic transactions effectively support governance by enhancing transparency, improving efficiency, and increasing accessibility. The alignment of these results within the study's objectives confirms that electronic transactions systems play a vital role in modernizing municipal operations and improving citizen satisfaction.

**Table 1 Local Revenue Collection Growth Rate Before and After the implementation of electronic transaction.**

<b>LOCAL REVENUE COLLECTION GROWTH RATE GENERAL FUND AND SPECIAL EDUCATION FUND</b>		
<b>LOCAL REVENUE</b>	<b>2023</b>	<b>2024</b>
<b>TAX REVENUE</b>	<b>20,469,391.47</b>	<b>22,007,215.49</b>
REAL PROPERTY TAX	35,185,294.92	38,980,246.45
TAX ON BUSINESS	1,804,711.99	1,907,010.10
<b>OTHER TAXES</b>		
NON-TAX REVENUE		
REGULATORY FEES (PERMITS AND LICENSES)	9,803,438.56	10,670,727.60
SERVICE/USER CHARGES (SERVICE INCOME)	9,376,154.18	9,568,792.17
RECEIPTS FROM ECONOMIC ENTERPRISES (BUSINESS INCOME)	100,799,588.23	137,866,553.34
OTHER RECEIPTS (OTHER GENERAL INCOME)	3,671,347.35	5,423,568.23
<b>TOTAL</b>	<b>171,306,488.14</b>	<b>226,424,113.28</b>

**Table 1** shows the comparative data of before and after the implementation of electronic transaction in the municipality.

The table indicates a notable increase in municipal income following the implementation of electronic transaction in the municipality, suggesting that digital payment systems significantly improved revenue collection efficiency. Across the observed periods, income levels consistently rose after the adoption of electronic transaction in 2024 compared to the pre-implementation phase.

One of the most evident changes shown in the table is the reduction of revenue leakage, as electronic transaction minimized manual handling of payments and improved transparency. The recorder increase in income reflects enhanced accountability, faster processing of payments. And real-time recording of financial transactions, which reduced delays and under reporting commonly associated with manual systems.

Additionally, the table demonstrates that payment compliance improved after the electronic system was introduced. Citizens and business owners were more likely to settle fees, taxes, and other obligations on time due to the convenience encouraged prompt payments, which translated into higher and more stable revenue inflows for the municipality.

The incremental growth in income across successive periods further implies that user adaptation and system familiarity strengthened over time. As both employees and clients became more comfortable with the electronic platform, transaction volumes increased. Contributing to sustained revenue growth rather than a one time improvement.

Overall, the table supports the conclusion that the implementation of electronic transactions had a positive and significant impact on income generation, reinforcing the importance of digitalization as an effective strategy for improving financial performance, transparency and service delivery in local government units.

**Table 2. Level of Adoption of Electronic Transactions in terms of Efficiency**

<b>INDICATORS</b>	<b>MEAN</b>	<b>VERBAL INTERPRETATION</b>
Reduced processing time	4.35	Very High
Faster approval of transactions	4.28	Very High
Reduced paperwork	4.42	Very High
Improved workflow coordination	4.31	Very High
Overall Mean	<b>4.34</b>	Very High

**Table 2** reveals that the level of adoption of electronic transactions in terms of efficiency is rated Very High, indication that the electronic system is highly effective in improving operational processes within the organization. The high mean scores across efficiency indicators suggest that electronic transactions significantly reduced processing time, simplified procedures, and enhanced service delivery.

Specifically, the results imply that transactions are completed faster compared to manual systems, allowing both employees and clients to save time. The electronic platform minimized repetitive tasks, reduced paperwork, and

streamlined workflows, which contributed to improved productivity and operational efficiency. This efficiency gain enabled employees to handle a higher volume of transactions without compromising accuracy or service quality.

Moreover, the Very High rating reflects the system’s reliability and ease of use, which facilitated seamless transaction processing and minimized errors. Automated recording and real-time validation enhanced accuracy and consistency in data management, further strengthening the efficiency of administrative operations.

Findings also suggest that the organization has successfully integrated electronic transactions into its daily operations. The strong adoption level indicates adequate system infrastructure, employee competence, and institutional support, all of which are essential; for sustaining efficiency gains.

Overall, the table demonstrates that the adoption of electronic transactions has substantially improved efficiency, supporting the conclusion that digital systems are effective tools for enhancing operational performance and promoting good governance within public sector institutions.

**Table 3. Level of Adoption of electronic Transaction in terms of Accessibility**

INDICATORS	MEAN	VERBAL INTERPRETATION
Ease of system use	4.26	Very High
Availability of services beyond office hours	4.18	Very High
Clarity of online instructions	4.22	Very High
Accessibility for citizens and businesses	4.30	Very High
Overall Mean	4.24	Very High

The table shows that the level of adoption of electronic transactions in terms of accessibility is Very High, indicating that the electronic transaction system is readily available and easily reachable by users. The results suggest that clients and employees can access the system with minimal difficulty, regardless of time and location, which is a key advantage of electronic service delivery.

The high accessibility rating reflects the system’s availability across multiple platforms and its user-friendly design. Users are able to conduct transactions without their need to physically visit government offices, reducing travel time, transportation costs, and long waiting periods. This improved access promotes inclusivity, particularly for individuals who may face mobility, time or geographic constraints.

Furthermore, the table implies that the electronic transaction system supports continuous service availability, allowing users to complete transactions beyond regular office hours. This flexibility increases user satisfaction and encourages greater utilization of electronic services, thereby strengthening overall adoption.

The findings also indicate that the institution has provided sufficient support mechanisms—such as clear instructions, system guidance, and assistance—to ensure that users can effectively navigate that platform. As a result, accessibility barriers commonly associated with digital systems such as complexity or limited system availability, have been minimized.

Overall, the table demonstrated that electronic transaction has achieved a high level of accessibility, reinforcing their role in improving public service delivery, enhancing citizen engagement, and supporting equitable access to government services.

**Table 3. Level of Adoption of Electronic transaction in terms of Transparency**

INDICATOR	MEAN	VERBAL INTERPRETATION
Availability transaction records	4.40	Very High
Issuance of Digital receipts	4.33	Very High
Reduced opportunities for irregularities	4.45	Very High
Automated transactions tracking	4.29	Very High
Overall Mean	4.37	Very High

The table shows that the level of adoption of electronic transactions in terms of transparency obtained a Very High overall mean, indicating that respondents strongly receive electronic transaction as highly transparent in the delivery of municipal services. This suggests that the implementation of electronic transaction systems has significantly improved openness, clarity and accountability in government process.

Specifically, the very high implies that users can easily track transactions, verify payment, access transaction records and receive timely confirmations, reducing opportunities for manipulation, hidden charges and unofficial transactions. The availability of digital receipts, automated logs and system-generated reports enhances trust and ensures that transactions are conducted in a clear and traceable manner.

Moreover, this result indicates that electronic transactions contribute to good governance principles, particularly transparency and accountability. The use of digital platforms minimizes human intervention, which lessens the risk of errors, favoritism, and corruption. As a result, stakeholders including citizens and employees gain confidence in the fairness and integrity of municipal transactions.

Overall, the very high of transparency reflects the effectiveness of electronic transaction adoption in promoting ethical practices, strengthening public trust and supporting efficient and accountable local government operations.

### **Recommendation and Discussion**

Based on the findings and conclusions of the study, the following recommendations are proposed to strengthen the adoption and sustainability of electronic transaction in the Municipality of Santo Tomas:

#### **1. Strengthen ICT Infrastructure**

The municipality should invest in improving internet connectivity, hardware, and system reliability to ensure uninterrupted access to electronic services, particularly in underserved areas. Reliable and interoperable systems will minimize technical disruptions, improve transaction speed, and ensure consistent service delivery. Budget allocation for regular system maintenance and upgrades should be prioritized to support long-term digital operation.

#### **2. Enhance Capacity- Building Programs**

Continuous training and skills development programs should be provided to municipal employees to improve technical competence and adaptability to digital systems. Regular and advanced ICT training programs should be conducted for municipal employees to enhance digital competencies and reduce resistance to technological change. Training should include system troubleshooting, cybersecurity awareness, and data privacy compliance to ensure efficient and secure use of electronic transaction systems.

#### **3. Improve Citizen Digital literacy**

Public orientation programs, user guides, and help desks should be established to assist citizens and business owners in using electronic transaction platforms effectively. To address the digital divide, the municipality should establish assisted e-service counters and provide alternative support mechanisms for senior citizens and individuals with limited digital literacy. Conducting community-based digital literacy programs will encourage broader citizen participation services.

#### **4. Enhance Data Security and Privacy Measures**

The municipality should strengthen cybersecurity protocols, data protection policies, and system audits to ensure the confidentiality and integrity of electronic transactions. Protecting sensitive information is essential to maintaining user confidence and ensuring the reliability of electronic transactions.

#### **5. Institutionalized Best Practices through local policies**

Best practices in electronic transactions should be formalized through local ordinances, executive orders or administrative guidelines to ensure consistency and sustainability. The local government should enact and update ordinances, standard operating procedures and data protection guidelines that institutionalized electronic transactions. Clear policies will promote accountability, ensure compliance with national laws such as the Data Privacy Act, and build trust in electronic systems.

#### **6. Promote Citizen Awareness and Engagement**

Information campaigns should be conducted to inform citizen about available electronic transaction services, their benefits, and proper usage. Increased awareness will improve adoption rates and encourage citizens to actively participate in digital governance initiatives.

### **7. Monitor and Evaluate System Performance**

A monitoring and evaluation framework should be established to regularly assess the effectiveness, efficiency, and user satisfaction of electronic transactions systems. Feedback mechanisms will help identify system gaps and guide evidence-based improvements.

### **8. Foster Partnerships and External Support**

The municipality may explore partnerships with national government agencies, private ICT providers and academic institution to access technical expertise, funding support and innovation opportunities that can strengthen digital transformation efforts.

Implementing these recommendations will enable the Municipality of Santo Tommas to move from partial adoption toward fully institutionalized electronic transaction system. Thereby enhancing efficiency, transparency and citizen trust in local government services.

### **Discussion**

The analysis of data gathered on the adoption of electronic transaction in the Municipality of Santo Tomas reveals several interrelated factors that influence the effectiveness, acceptance, and sustainability of e-transaction systems in local government operations. These factors include technological readiness, organizational capacity, user acceptance, policy environment, and service delivery outcomes.

#### **Technological Readiness**

Findings indicate that the municipality possesses a moderate level of technological infrastructure, including internet connectivity, basic hardware, and digital platforms necessary for electronic transaction. However, inconsistencies in system integration and occasional technical disruptions limit the full utilization of these technologies. Offices with updated systems demonstrate higher transaction efficiency compared to those relying on hybrid manual digital processes. This suggests that infrastructure adequacy directly affects the speed, reliability, and accuracy of electronic transactions.

#### **Organizational Capacity and Human Resources**

The analysis highlights that employee digital competence plays a critical role in the successful adoption of electronic transactions. Personnel who received formal ICT training showed greater confidence and efficiency in using electronic systems. Conversely, limited training opportunities and resistance to change among some staff hinder smooth implementation. This underscores the importance of continuous capacity-building programs and institutional support to strengthen internal readiness for digital transformation.

#### **User Acceptance and Public Perception**

User acceptance emerged as a key determinant of adoption. Citizens who are familiar with digital tools expressed higher satisfaction due to reduced processing time, improved convenience, and enhanced transparency. However, segments of the population-particularly senior citizens and individuals with limited digital literacy-remain hesitant to fully adopt electronic transactions. This digital divide affects overall utilization rates and highlights the need for inclusive strategies such as assisted e-services and public digital literacy campaigns.

#### **Policy and Institutional Support**

The presence of national policies promoting e-governance provides strong foundation for local implementation. Nonetheless, the analysis shows that local ordinances, standard operating procedures and data privacy guidelines require further strengthening to ensure consistency and institutional policies enhance accountability, build public trust and encourage wider adoption among both employees and constituents.

#### **Service Delivery and Governance Outcomes**

The adoption of electronic transactions has contributed to improved service efficiency, reduced transactions costs, and maximized opportunities for errors and irregularities. Processing times for permits, payments, and certification were significantly reduced compared to traditional manual procedures. These improvements supports the broader goals of transparency. Accountability and responsiveness in local governance. However the full benefits of e-transactions are realized only when systems are fully integrated and supported by adequate infrastructure and skilled personnel.

**Challenges and Opportunities**

Despite notable progress, challenges such as limited funding, cybersecurity concerns, system maintenance issues, and unequal access to technology persist. Addressing these challenges present opportunities for the municipality to strengthen partnerships with national agencies, invest up secure digital infrastructure, and develop long-term digital transformation strategies aligned with smart governance initiatives.

Overall, the analysis demonstrates that the adoption of electronic transactions in the Municipality of Santo Tomas is positively influenced by technological readiness, organizational capacity, and user acceptance, while constrained by infrastructure gaps, skills limitations, and policy implementation challenges. Strengthening these areas will enhance service delivery and support sustainable digital governance at the local level.

**CONCLUSION**

This study examined the best practices on adopting electronic transactions in the Municipality of Santo Tomas and assessed their effects on municipal service delivery. The findings revealed that municipality has successfully implemented various electronic transactions systems, including online payment platforms, digital processing of business permits and electronic civil registry services. These initiatives have contributed to improved efficiency, accessibility and transparency in municipal operations.

The study further identified key best practices that support effective adoption, such as user-friendly system design, integration of municipal services, continuous employee training, and strong institutional and policy support. These practices enabled faster processing times, reduced administrative burdens, and enhanced accountability in service delivery. However, the study also revealed challenges related to limited digital literacy among users, and concern regarding data security and system sustainability.

Overall, the adoption of electronic transactions in the municipality has positively influenced the quality and timeliness of public services. Addressing existing challenges and strengthening identified best practices are essential to ensuring the long term success and sustainability of electronic transaction systems in municipal governance.

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## STEPS IN MAKING ONLINE TRANSACTION

