

The Socio-Economic Impact of Lease-To-Operate and Rent-To-Own Payment Schemes on Transport Network Vehicle Service Drivers' Livelihood and Service Quality in Public Transport Operations in the National Capital Region

Dharyll P. Sabequil, CPA, MBA

Master in Business Administration, Central Colleges of the Philippines, Quezon City, Philippines

Publication history: Received: August 1, 2026; Revised: August 10, 2026; Accepted: August 13, 2026

Email of Corresponding Author: mrdharyllsabequil674@gmail.com

Abstract

This study examined how lease-to-operate and rent-to-own payment schemes influence payment scheme choice, livelihood stability, and service quality among Transport Network Vehicle Service (TNVS) drivers in Metro Manila, guided by the Theory of Planned Behavior (TPB). A quantitative, cross-sectional correlational design was employed among 300 active TNVS drivers selected through purposive sampling using a structured and validated questionnaire. Data were analyzed using descriptive statistics, correlation, multiple linear regression, binary logistic regression, mediation analysis, and independent samples t-tests. Results showed that 74% of drivers preferred rent-to-own, while 56% currently operated under this arrangement, indicating a gap between preference and actual participation. Subjective norms and perceived behavioral control significantly predicted behavioral intention, while perceived behavioral control was the significant predictor of payment scheme choice. Behavioral intention neither significantly predicted nor mediated payment scheme preference, and no significant differences in livelihood stability or service quality were found between the two payment schemes. These findings indicate that payment decisions depend more on drivers' practical capability and operating conditions than on intention alone. The study therefore developed the SABEQUIL Framework as an evidence-based guide for drivers, operators, regulators, and the broader TNVS community. The framework emphasizes strengthening driver capability and control over payment obligations, clear and secure payment rules, supportive social learning, flexible payment arrangements, fair and non-coercive protections, and consistent livelihood and service quality standards across both schemes. Rather than favoring rent-to-own or lease-to-operate, SABEQUIL promotes conditions in which either arrangement can operate fairly and sustainably while supporting driver welfare and realistic payment choices. Further validation through broader samples, longitudinal and qualitative approaches, and objective financial and operational data is recommended. The study supports SDG 8 – Decent Work and Economic Growth, SDG 9 – Industry, Innovation and Infrastructure, and SDG 11 – Sustainable Cities and Communities, contributing to socio-economic, transportation, community, policy, and institutional sustainability through fairer payment arrangements and sustainable TNVS operations.

Keywords: Behavioral Intention, Livelihood Stability, Payment Scheme Choice, SABEQUIL Framework, Service Quality, Theory Of Planned Behavior, Transport Network Vehicle Service (TNVS)

1. Introduction

Transport Network Vehicle Services (TNVS) have become an important mode of transportation in the Philippines, providing convenient mobility while creating livelihood opportunities for drivers and operators. Payment schemes, particularly lease-to-operate and rent-to-own, influence drivers' financial stability, operational decisions, and service quality. However, limited research has examined how these schemes affect both drivers and operators. Guided by the Theory of Planned Behavior (TPB), this study investigates the effects of TNVS payment schemes on payment choice, livelihood, and service quality to support sustainable TNVS operations in Metro Manila.

The growth of ride-hailing services has been driven by convenience, safety, trust, and economic opportunities (Dela Cruz, 2022; Bandojo, 2024). TNVS drivers commonly operate under lease-to-operate or rent-to-own arrangements, which influence earnings, financial security, and job satisfaction (Mirandilla & Regidor, 2019; Respicio & Co, 2025). Despite their importance, limited studies have examined how these payment schemes affect both drivers and operators. This study addresses this gap by evaluating their effects on livelihood stability and service quality in Metro Manila (Gumasing, 2025). Existing literature highlights TNVS as a significant contributor to employment, urban mobility, and economic growth, although concerns regarding traffic, sustainability, and driver welfare remain (Maderazo, 2024; Philippine Daily Inquirer, 2024; Daily Tribune, 2024). Lease-to-operate provides operational flexibility, while rent-to-own offers a pathway to vehicle ownership but involves greater financial responsibility (Alburo & Associates, 2024; Roberts, 2024; Respicio & Co, 2025). Studies further show that driver livelihood depends on income opportunities, incentives, and operational costs, while service quality is influenced by efficiency, reliability, comfort, and driver professionalism (OrganizeForLiving, 2025; Litman, 2023; Ong et al., 2023; Grab, 2019). Moreover, payment scheme decisions are influenced by perceived behavioral control, financial capability, contract design, and regulatory support rather than intention alone (Ajzen, 2020; Hagger et al., 2022; Conner & Norman, 2022; Allon et al., 2023; ILO, 2021). Collectively, the literature emphasizes the need to evaluate payment schemes based on their effects on driver livelihood, service quality, and the long-term sustainability of TNVS operations.

Globally, ride-hailing services continue to transform urban transportation by improving accessibility, generating employment, and promoting digital mobility. However, studies also recognize challenges related to traffic congestion, driver welfare, and sustainable platform operations (Ahmed & Islam, 2022; Baker, 2020; Deng et al., 2024; Thaithatkul et al., 2023). Nationally, the Philippine government has expanded TNVS operations through additional accredited Transport Network Companies (TNCs) to improve mobility, encourage competition, and support economic growth (Philippine Daily Inquirer, 2024; Daily Tribune, 2024; Context.Ph, 2024). The introduction of lease-to-operate and rent-to-own arrangements has likewise provided drivers with flexible vehicle acquisition options while supporting transport modernization (LTFRB, 1996; Respicio & Co, 2025). Locally, Metro Manila remains the country's largest TNVS market where payment schemes directly affect drivers' livelihood, operational sustainability, and service quality. Despite the rapid expansion of TNVS, evidence on how lease-to-operate and rent-to-own arrangements influence both drivers and operators remains limited, highlighting the need for further investigation.

This study is anchored on the Theory of Planned Behavior (TPB), which explains that attitudes, subjective norms, and perceived behavioral control influence behavioral intention and actual behavior (Ajzen, 2020). In this study, attitude refers to drivers' perceptions of payment schemes, subjective norms represent social influences from family, peers, and operators, while perceived behavioral control reflects drivers' confidence in managing financial and operational responsibilities. Behavioral intention mediates these factors toward the actual choice between lease-to-operate and rent-to-own payment schemes, which subsequently influences livelihood stability and service quality.

Although previous studies have examined commuter preferences, TNVS adoption, driver motivation, and service quality, few have simultaneously investigated how lease-to-operate and rent-to-own

payment schemes influence drivers' livelihood, service quality, and payment decisions from the perspectives of both drivers and operators (Bagunu et al., 2025; Jabar & Soulthoni, 2025; Rotaru & Ceban, 2024). Existing research also lacks an integrated application of the Theory of Planned Behavior to explain payment scheme choices and their operational outcomes in Metro Manila (Mirandilla & Regidor, 2019; Natalia et al., 2024). This study addresses these gaps by developing a data-informed framework that supports fair payment arrangements, improved driver welfare, and sustainable TNVS operations.

This study supports SDG 8 – Decent Work and Economic Growth by examining payment schemes that can improve drivers' livelihood stability, promote fair contractual arrangements, and strengthen sustainable employment in the TNVS sector. It also aligns with SDG 9 – Industry, Innovation and Infrastructure by contributing evidence that may enhance innovative and efficient transport services through improved payment models. In addition, the study supports SDG 11 – Sustainable Cities and Communities by promoting reliable, safe, and sustainable urban mobility through better TNVS operations and service quality.

The study contributes to socio-economic sustainability by generating evidence that can improve drivers' financial stability and support equitable income opportunities. It also promotes transportation and community sustainability by encouraging payment arrangements that enhance service quality and commuter satisfaction. Furthermore, the findings contribute to policy and institutional sustainability by providing evidence-based recommendations that may assist policymakers, transport operators, and industry stakeholders in developing fair, efficient, and sustainable TNVS payment systems in Metro Manila.

2. Material and methods

2.1 Research Design

The study utilized a quantitative, cross-sectional correlational design to determine the influence of attitude, subjective norms, and perceived behavioral control on TNVS drivers' behavioral intention and payment scheme choice. The research framework followed a systematic process beginning with the formulation of research objectives and hypotheses, followed by data collection, statistical analysis, interpretation of findings, and the development of evidence-based recommendations for improving TNVS payment schemes and operational sustainability.

2.2 Locale of the Study

The study was conducted in the National Capital Region (Metro Manila), the largest TNVS market in the Philippines. Metro Manila comprises sixteen highly urbanized cities, including Taguig, Makati, and Quezon City, where ride-hailing services are widely utilized because of high commuter demand. The area's dense population, traffic conditions, and extensive use of TNVS platforms make it an appropriate setting for examining drivers' payment scheme decisions and operational experiences.

2.3 Respondents of the Study

The respondents consisted of 300 active TNVS drivers operating under either lease-to-operate or rent-to-own payment schemes in Metro Manila. Participants were selected based on their registration with ride-hailing platforms and current use of either payment arrangement. Including drivers from different cities and socio-economic backgrounds ensured that the sample adequately represented the diversity of the TNVS community and reflected actual operational conditions within the study area.

2.4 Sample and Sampling Procedure

Purposive sampling was employed to select respondents who satisfied the inclusion criteria of the study. Data were collected through a structured survey administered personally to 300 TNVS drivers. Prior to participation, the objectives and procedures of the study were explained, and informed consent was obtained from each respondent. The completed questionnaires served as the primary source of data for subsequent statistical analyses.

2.5 Research Instrument

A structured survey questionnaire was used to collect quantitative data on the Theory of Planned Behavior (TPB) constructs, namely attitude, subjective norms, perceived behavioral control, behavioral intention, payment scheme choice, livelihood stability, and service quality. The instrument underwent expert validation using the Content Validity Index (CVI), while reliability and construct validity were established through Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). Data collection and processing were supported using a smartphone for documentation and a laptop for data encoding and statistical analysis.

2.6 Data Gathering Procedure

Validated questionnaires were prepared and personally administered to 300 eligible TNVS drivers in Metro Manila. Before data collection, the researcher explained the study objectives and obtained informed consent from all participants. Completed questionnaires were retrieved, documented, encoded, and prepared for statistical analysis.

2.7 Data Analysis Techniques

Descriptive statistics were used to summarize respondents' characteristics and TPB constructs. Instrument validity and reliability were evaluated using the Content Validity Index (CVI), Cronbach's Alpha, Composite Reliability (CR), Average Variance Extracted (AVE), Kaiser-Meyer-Olkin (KMO), Bartlett's Test of Sphericity, and Exploratory Factor Analysis (EFA). Pearson correlation and multiple linear regression examined the relationships between TPB constructs and behavioral intention, while binary logistic regression identified predictors of payment scheme choice. Mediation analysis assessed the mediating role of behavioral intention, whereas independent samples t-tests and composite indices compared livelihood stability and service quality between lease-to-operate and rent-to-own drivers. The findings served as the basis for evidence-based policy recommendations to improve TNVS payment schemes.

3. Results and Discussion

3.1 Profile of TNVS Drivers

3.1.1 Current and Preferred Payment Scheme

The results showed that 56% of the respondents were currently operating under a rent-to-own arrangement, while 44% were under lease-to-operate. However, 74% preferred the rent-to-own scheme, whereas only 26% preferred lease-to-operate, indicating a greater preference for vehicle ownership than their current payment arrangements. The findings indicate a clear mismatch between drivers' current and preferred payment arrangements. The higher preference for rent-to-own suggests that many drivers aspire to vehicle ownership but may be constrained by financial or operational factors that limit their ability to choose their preferred payment scheme.

3.1.2 Demographic Profile of TNVS Drivers

Most respondents were 36–45 years old, followed by drivers aged 26–35 years. The majority had four to six years of TNVS experience, earned between ₱30,000 and ₱40,000 per month, were predominantly male, and primarily operated through the Grab platform. These characteristics indicate that most respondents were experienced drivers who relied on TNVS as a regular source of income. The respondent profile suggests that TNVS driving serves as a stable livelihood for most participants. Their driving experience, income level, and platform affiliation provide an appropriate context for understanding their payment scheme decisions and perceptions regarding financial obligations and operational sustainability.

3.2 TNVS Drivers' Theory of Planned Behavior (TPB) Constructs

3.2.1 Attitude, Subjective Norms, and Perceived Behavioral Control

The respondents generally demonstrated favorable perceptions across all TPB constructs. Attitude and subjective norms reflected an overall "Agree" response, while perceived behavioral control obtained the highest level of agreement, indicating that respondents were confident in managing payment

obligations, vehicle maintenance, and work-related responsibilities. These findings suggest that TNVS drivers generally possess positive attitudes toward payment schemes, perceive support from important social groups, and have strong confidence in managing the responsibilities associated with their chosen payment arrangements. Among the three constructs, perceived behavioral control emerged as the strongest, highlighting drivers' confidence in handling financial and operational demands.

3.2.2 Item-Level Assessment of TPB Constructs

Drivers expressed favorable perceptions toward both rent-to-own and lease-to-operate arrangements. They associated rent-to-own with financial security, long-term stability, and professionalism, while lease-to-operate was viewed as practical, flexible, and helpful in reducing unexpected expenses. Respondents also reported strong influence from operators and family members and expressed high confidence in meeting payment obligations, maintaining vehicles, and managing operational costs. The results indicate that drivers recognize distinct advantages in both payment schemes rather than viewing one arrangement as universally superior. Decisions are influenced not only by personal beliefs but also by family support, operator recommendations, and interactions with fellow drivers. Furthermore, respondents' high perceived behavioral control reflects confidence in their ability to manage financial and operational responsibilities associated with either payment arrangement.

3.2.3 Reliability and Construct Validation

Reliability analysis demonstrated acceptable to excellent internal consistency across all study constructs. Attitude and behavioral intention showed acceptable reliability, while subjective norms, perceived behavioral control, livelihood stability, and service quality exhibited high to excellent reliability, confirming the consistency of the measurement instrument. Construct validation further confirmed that the measurement scales were appropriate for the study. Exploratory factor analysis supported the underlying dimensions of the TPB constructs, with adequate sampling adequacy and significant factor structures, indicating that the questionnaire reliably measured drivers' attitudes, social influences, perceived behavioral control, and behavioral intentions toward TNVS payment schemes.

3.3 Relationship Between Theory of Planned Behavior Constructs and Behavioral Intention

3.3.1 Relationship Between TPB Constructs and Behavioral Intention

The results revealed significant positive relationships between all Theory of Planned Behavior (TPB) constructs and behavioral intention. Attitude demonstrated a weak positive relationship with behavioral intention, while subjective norms showed a moderate positive relationship. Perceived behavioral control also exhibited a positive relationship, indicating that drivers with stronger confidence in managing payment obligations were more likely to intend to adopt a payment scheme. These findings suggest that behavioral intention is influenced by personal beliefs, social influence, and perceived capability. Among the three constructs, subjective norms had the strongest association with behavioral intention, indicating that support from family, operators, and fellow drivers plays a greater role in shaping drivers' intentions than attitude alone. Perceived behavioral control likewise contributes to intention by reflecting drivers' confidence in managing financial and operational responsibilities.

3.3.2 Predictors of Behavioral Intention

Multiple regression analysis showed that the overall model significantly predicted behavioral intention. Subjective norms emerged as the strongest predictor, followed by perceived behavioral control, while attitude did not demonstrate a significant unique contribution after controlling for the other variables. The model explained 17.64% of the variation in behavioral intention, indicating that TPB constructs contributed meaningfully to drivers' intentions, although additional factors may also influence their decisions. The findings indicate that drivers' intentions are shaped primarily by social influence and perceived capability rather than personal attitudes alone. Encouragement from family, operators, and fellow drivers, together with confidence in handling payments, maintenance, and operational demands, appears to be more influential in determining behavioral intention. The regression diagnostics also confirmed that the model met the required assumptions and produced stable estimates.

3.3.3 Hypothesis Testing on Behavioral Intention

Bivariate analysis showed that attitude, subjective norms, and perceived behavioral control were all significantly related to behavioral intention. However, when analyzed simultaneously using multiple regression, only subjective norms and perceived behavioral control remained significant predictors, whereas attitude no longer showed a significant independent effect. These findings indicate that although drivers generally have positive attitudes toward payment schemes, attitude alone does not independently predict behavioral intention after accounting for social influence and perceived behavioral control. Consequently, the hypotheses regarding subjective norms and perceived behavioral control were supported, whereas the hypothesis concerning attitude was not supported in the multivariate model.

3.4 Predictors of Payment Scheme Choice

3.4.1 Behavioral Intention as a Predictor of Payment Scheme Choice

The results showed that behavioral intention did not significantly predict drivers' preferred payment scheme. Although the model reported a high classification accuracy, its explanatory and predictive power was weak, indicating that behavioral intention alone could not effectively distinguish between drivers who preferred rent-to-own and those who preferred lease-to-operate. These findings suggest that drivers' intentions do not necessarily translate into their actual payment scheme preferences. The weak predictive performance indicates that other factors beyond behavioral intention are more influential in determining payment scheme choice, despite the strong overall preference for rent-to-own arrangements.

3.4.2 TPB Constructs Predicting Payment Scheme Choice

The logistic regression analysis demonstrated that the overall model significantly predicted payment scheme choice. Among the TPB constructs, only perceived behavioral control significantly influenced drivers' preferred payment scheme, whereas attitude and subjective norms did not show significant independent effects. The model exhibited modest predictive performance, with perceived behavioral control substantially increasing the likelihood of preferring the rent-to-own scheme. The findings indicate that drivers' confidence in managing payment obligations, vehicle maintenance, and operational costs is the primary factor influencing payment scheme preference. In contrast, attitude and subjective norms contributed little once perceived behavioral control was considered. This emphasizes that practical capability plays a more important role than personal preference or social influence in determining payment scheme choice.

3.4.3 Hypothesis Testing on Payment Scheme Choice

Hypothesis testing confirmed that behavioral intention did not significantly predict payment scheme choice; therefore, the corresponding null hypothesis was not rejected. Conversely, the analysis of the TPB constructs showed that at least one construct significantly predicted payment scheme preference, with perceived behavioral control emerging as the strongest predictor. Consequently, the null hypothesis stating that none of the TPB constructs significantly predict payment scheme choice was rejected. These results demonstrate that actual payment scheme preference is driven more by drivers' perceived capability than by behavioral intention. Practical confidence in managing financial and operational responsibilities provides a stronger basis for payment scheme decisions than intentions alone, reinforcing the importance of perceived behavioral control in explaining drivers' preferences.

3.5 Mediating Role of Behavioral Intention

3.5.1 Behavioral Intention as a Mediator Between TPB Constructs and Payment Scheme Choice

The mediation analysis showed that behavioral intention did not significantly mediate the relationship between attitude, subjective norms, or perceived behavioral control and drivers' preferred payment scheme. The indirect effects for all three TPB constructs were small or negative, and all confidence intervals included zero, indicating that the mediation effects were not statistically significant. These findings indicate that behavioral intention does not function as the mechanism through which TPB constructs influence payment scheme preference. Instead, drivers' payment scheme choices appear to

be shaped more directly by the TPB constructs, particularly perceived behavioral control, or by practical constraints beyond behavioral intention.

3.5.2 Hypothesis Testing on the Mediating Role of Behavioral Intention

The mediation analysis failed to demonstrate a significant indirect effect of behavioral intention between the TPB constructs and payment scheme choice. Consequently, the null hypothesis stating that behavioral intention does not significantly mediate the relationship between attitude, subjective norms, perceived behavioral control, and payment scheme preference was not rejected. The results suggest that although the TPB constructs are associated with behavioral intention, intention itself does not translate these relationships into actual payment scheme preferences. This finding reinforces the earlier analyses showing that drivers' actual choices are influenced more by perceived capability than by intention alone.

3.6 Payment Scheme, Livelihood Stability, and Service Quality

3.6.1 Livelihood Stability Across Payment Schemes

The analysis found no significant difference in livelihood stability between drivers operating under rent-to-own and lease-to-operate arrangements. Respondents from both payment schemes generally reported acceptable livelihood conditions, indicating comparable levels of financial and occupational stability. These findings suggest that the type of payment arrangement alone does not determine drivers' livelihood stability. Regardless of the payment scheme adopted, respondents experienced relatively similar livelihood outcomes, implying that other operational or economic factors may have a greater influence on their financial well-being.

3.6.2 Service Quality Across Payment Schemes

The results likewise showed no meaningful difference in service quality between drivers using rent-to-own and lease-to-operate payment arrangements. Drivers under both schemes consistently demonstrated comparable levels of service delivery. The findings indicate that payment scheme choice does not significantly affect the quality of service provided by TNVS drivers. Regardless of their financial arrangement, drivers maintained similar service standards, suggesting that service quality is influenced by factors beyond the payment scheme itself.

3.7 SABEQUIL Framework for Sustainable TNVS Payment Schemes

Framework	Meaning	Responsible	SOP
S	Scheme Standards and Security	LTFRB	4
A	Adjustable Payment Design	Operators	3
B	Built-in Driver Support	Operators	3
E	Ethical Standards and Anti-Coercion	LTFRB + Operators	2
Q	Quality Service Improvement	Operators	5 & 6
U	Understanding-Based Choice	Drivers	1 & 2
I	Individual Control Toolkit	Drivers	1 & 3
L	Learning-based social influence	Drivers	1 & 2

The study findings served as the basis for the SABEQUIL Framework, an evidence-based framework designed to translate the results into practical actions for LTFRB, TNVS operators, and drivers. The framework consists of Scheme Standards and Security, Adaptive Payment Design, Built-in Driver Support, Ethical Standards and Anti-Coercion, Quality and Service Improvement, Understanding-Based Choice, Individual Control Toolkit, and Learning-Based Social Influence. These components directly reflect the findings that behavioral intention did not significantly predict payment scheme preference, perceived behavioral control was the strongest predictor of payment scheme choice,

subjective norms significantly influenced behavioral intention, and livelihood stability and service quality were comparable between rent-to-own and lease-to-operate arrangements.

The framework emphasizes transparent and secure contracts, flexible payment arrangements, practical driver support, protection against coercion, consistent service standards, informed payment choices, financial and maintenance management, and responsible use of social influence. Rather than favoring rent-to-own or lease-to-operate, SABEQUIL aims to create conditions in which drivers can select and sustain payment arrangements according to their actual financial and operational capacity. Its implementation also recognizes potential risks, including increased operator costs, misuse of flexible payment features, ineffective support tools, informal pressure, driver overconfidence, and unclear stakeholder responsibilities, which require gradual implementation, clear standards, driver feedback, defined responsibilities, and outcome monitoring.

4. Conclusion & Recommendations

The study concludes that TNVS drivers generally favor rent-to-own arrangements, although actual payment scheme choices are shaped by practical constraints such as financing, eligibility, and operator or platform conditions. Subjective norms and perceived behavioral control were more influential in shaping behavioral intention than attitude, while perceived behavioral control was the most important factor in actual payment scheme choice. Behavioral intention did not significantly mediate payment scheme preference, and rent-to-own and lease-to-operate drivers demonstrated comparable livelihood stability and service quality. These findings support the SABEQUIL Framework, which emphasizes driver capability, clear and secure payment rules, supportive social learning, flexible payment arrangements, and fair, non-coercive protections rather than favoring one payment scheme. The framework provides practical guidance for drivers, operators, and regulators in promoting transparent, equitable, and sustainable TNVS operations.

The SABEQUIL Framework may guide TNVS drivers, operators, and regulators in strengthening driver capability, providing clear payment scheme information and built-in support, offering flexible payment designs, and ensuring fair and non-coercive protections across both rent-to-own and lease-to-operate arrangements. Consistent safeguards and service quality standards should be applied to both schemes because their livelihood and service outcomes were comparable. Future studies should further validate the framework using larger and more diverse samples, broader regional and platform representation, qualitative and longitudinal approaches, and objective financial and operational data, and may examine its applicability to other platform-based transport services.

The study was limited by platform representation, reliance on self-reported responses, and cross-sectional data, which restricted assessment of long-term outcomes and actual driver behavior. Financing requirements, eligibility rules, platform-specific conditions, financial constraints, operational risks, and objective app-based indicators were not fully captured; therefore, further evidence is needed to establish the broader and long-term applicability of the SABEQUIL Framework across different TNVS settings.

5. Compliance with ethical standards

The author declares no conflict of interest and confirm that this study received no external funding. The researchers acknowledge the participation of the TNVS drivers and the institution that supported the conduct of the study. Participation was voluntary, informed consent was obtained from all respondents prior to data collection, and data were collected using non-invasive survey questionnaires. All responses were treated confidentially, and no personally identifying information was collected, disclosed, or reported.

REFERENCES

- Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies*, 2(4), 314–324. <https://doi.org/10.1002/hbe2.195>
- Ahmed, S., & Islam, T. (2022). *Impact of transportation network company (TNC) services on other modes: The case of Dhaka, Bangladesh*. <https://www.researchgate.net/publication/359219473>
- Alburo & Associates. (2024). *Unlawful arrangements under the Public Service Act: Boundary system and kabit system*. <https://www.alburolaw.com/unlawful-arrangements-under-the-public-service-act-boundary-system-and-kabit-system/>
- Asian Development Bank. (2023). *Employment and the gig economy in the Philippines*. <https://www.adb.org/sites/default/files/publication/894231/adb-brief-251-gig-economy-employment-pandemic-philippines.pdf>
- Austria, R. (2025). SSRN working paper. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5283772
- Bagunu, M., et al. (2025). Article published in IJMRAP. <https://ijmrmap.com/wp-content/uploads/2025/04/IJMRAP-V7N10P190Y25.pdf>
- Baker, D. (2020). *Transportation network companies (TNCs) and public transit: Examining relationships between TNCs, transit ridership, and neighborhood qualities in San Francisco*. <https://www.researchgate.net/publication/343884216>
- Baltazar, A., et al. (2024). *The lived experiences of jeepney drivers in the Philippines: A phenomenological study*. <https://www.researchgate.net/publication/382836106>
- Bandojo, R. F. (2023). *Urban mobility study*. <https://research-manila.lettran.edu.ph/read/129>
- Bandojo, R. F. (2024). *User behavior in urban transport environments*. https://buscompress.com/uploads/3/4/9/8/34980536/riber_14-3_34_s24-225_478-497.pdf
- Bandojo, R. F. (2025). *Cultivating sustainable urban mobility: Investigating commuters' reuse intentions for transport network vehicle services in Metro Manila*. <https://www.researchgate.net/publication/389437786>
- Bansal, P., Kockelman, K. M., & Singh, A. (2019). *Driving for TNCs and vehicle ownership constraints*. <https://arxiv.org/pdf/1904.06695>
- Barbera, F., & Ajzen, I. (2021). *Control interactions in the theory of planned behavior*. *Journal of Applied Social Psychology*. <https://psycnet.apa.org/record/2021-10903-004>
- Beltran, J., et al. (2024). *Beyond the wheels: Exploring jeepney drivers' work struggles and navigational behavior*. <https://zenodo.org/records/13983422>
- Brookes, E. (2023). *Theory of planned behavior*. *Simply Psychology*. <https://www.simplypsychology.org/theory-of-planned-behavior.html>
- Carmudi PH. (2024). *Registration and licensing requirements for ride-hailing services*. <https://www.carmudi.com.ph/advice/registration-licensing-requirements-for-ride-hailing-services-grab-joyride-etc/>
- Context.PH. (2024). *Sufficiently numbered TNVS ensures competition and quality delivery of service*. <https://context.ph/2024/07/28/sufficiently-numbered-tnvs-ensures-competition-and-quality-delivery-of-service/>
- Cordero, T. (2023). *LTFRB allows transfer of PUV franchise*. *GMA News Online*. <https://www.gmanetwork.com/news/money/motoring/879901/ltfrb-allows-transfer-of-puv-franchise/story/>
- Cueto, E., et al. (2024). *Transportation study*. <https://ncts.upd.edu.ph/tssp/wp-content/uploads/2024/09/TSSP2024-12-Revised-Paper.pdf>
- Daily Tribune. (2024). *Grab Philippines welcomes LTFRB's initiative to expand TNVS industry*. <https://tribune.net.ph/2024/04/02/grab-philippines-welcomes-ltfrbs-initiative-to-expand-tnvs-industry>
- Dela Cruz, J. (2022). *Transport competition: Get to know more other TNVS players*. *Philippine News Agency*. <https://www.pna.gov.ph/articles/1173495>
- Deng, T., et al. (2024). *Public transport service quality study*. <https://link.springer.com/article/10.1007/s12469-023-00338-3>
- Dioso, E. (2019). *Research paper: Case study of GrabCar driver*. <https://www.academia.edu/43045921>
- Fleming, T. R. (2025). *Applying the theory of planned behavior to behavioral decision-making* (Doctoral dissertation, Walden University). <https://scholarworks.waldenu.edu/dissertations/17618/>
- Gelalcha, G. (2025). *Lease financing participation and its impact on small and medium enterprises*. <https://www.researchgate.net/publication/396398403>

- Grab. (2019). Driver badges: Recognizing excellent Grab drivers. <https://www.grab.com/ph/blog/driver/car/driverbadges/>
- Gumasing, M. J. J. (2025). Determinants of behavioral intention and compliance behavior among transportation network vehicle service drivers during the COVID-19 pandemic. *COVID*, 5(3), 38. <https://www.mdpi.com/2673-8112/5/3/38>
- Hall, J. V., & Krueger, A. B. (2018). An analysis of the labor market for Uber's driver-partners. National Bureau of Economic Research. <https://www.nber.org/papers/w22843>
- Hoogland, M., et al. (2022). To purchase or lease: Investigating the finance decision of plug-in electric vehicle owners in California. <https://www.researchgate.net/publication/362205550>
- International Labour Organization. (2021). World employment and social outlook: The role of digital labor platforms. <https://www.ilo.org>
- International Labour Organization. (2025). Digital platforms and employment in the Philippines. <https://www.ilo.org>
- Jabar, A., & Soulthoni, H. (2025). The impact of digitalization on the income of motorcycle taxi drivers. <https://www.researchgate.net/publication/394924472>
- Kiriadikis, M. (2017). Perceived behavioural control in the theory of planned behavior. <https://scispace.com/papers/perceived-behavioural-control-in-the-theory-of-planned-584qq68p7k>
- Ling, T., et al. (2023). Impact of transportation network companies on labor supply and wages for taxi drivers. <https://www.researchgate.net/publication/372625776>
- Litman, T. (2023). Travel time valuation. Victoria Transport Policy Institute. <https://www.vtpi.org/traveltime.pdf>
- Marasigan, L. S. (2023). Group: New TNVS slots to help address rising demand for transport. *BusinessMirror*. <https://businessmirror.com.ph/2023/04/13/group-new-tnvs-slots-to-help-address-rising-demand-for-transport/>
- Mejia, L. (2016). Rent-to-own contracts and tax risk. <https://www.researchgate.net/publication/304692817>
- Mirandilla, R., & Regidor, J. R. F. (2019). Assessment of transportation network vehicle services from the drivers' perspective. <https://www.researchgate.net/publication/352785241>
- Natalia, L., et al. (2024). Public transport accessibility study. <https://iopscience.iop.org/article/10.1088/1755-1315/1353/1/012042/pdf>
- Nisbet, J., & Ward, A. (2001). Radiotherapy equipment: Purchase or lease. <https://www.researchgate.net/publication/11832962>
- Noor, M., et al. (2025). Behavioral intention and decision-making under the theory of planned behavior. *Behavioral Sciences*, 7(4), 136. <https://www.mdpi.com/2624-8921/7/4/136>
- Ong, J., et al. (2023). Transportation economics study. *Transportation Research Part A*. <https://www.sciencedirect.com/science/article/pii/S1077291X23000371>
- OrganizeForLiving. (2025). What percentage do Grab drivers get? <https://organizeforliving.com/what-percentage-do-grab-drivers-get/>
- Putri, D., et al. (2023). Study on rent-to-own schemes in public transport. <https://apjbet.com/index.php/apjbet/article/download/119/143/>
- Ramizo, J. C., Jr. (2019). *Proceedings paper*. <https://www.atlantispress.com/proceedings/icsgs-18/125922541>
- Reyes, R. (2021). Liability of TNCS. *Philstar Global*. <https://www.philstar.com/business/2021/11/27/2144030/liability-tncs>
- Rhodes, R. E., et al. (2021). Intention-behavior discordance in physical activity. *Annals of Behavioral Medicine*, 56(1), 1–12. <https://academic.oup.com/abm/article/56/1/1/6316638>
- Roberts, S. (2024). Pros and cons of rent-to-own cars. <https://prospluscons.com/pros-and-cons-of-rent-to-own-cars/>
- Rotaru, A., & Ceban, A. (2024). Quality of public transport services in Chisinau. <https://www.researchgate.net/publication/384261375>
- Solanke, M., et al. (2019). Public transport service quality study. <https://reference-global.com/article/10.2478/jlst-2019-0006>
- Thaithatkul, P., et al. (2023). Transportation network companies study. <https://www.sciencedirect.com/science/article/pii/S2213624X23000044>
- Wang, L., & Syed Ali, R. (2025). Measurement and prediction within the theory of planned behavior. *Open Public Health Journal*, 18. <https://openpublichealthjournal.com/VOLUME/18/ELOCATOR/e18749445394456>
- Zhuk, M., et al. (2023). Assessment of service quality in public transport: Research analysis in Lviv, Ukraine. <https://www.researchgate.net/publication/376570530>