



The Impact of E-Wallets in Influencing Consumer Spending Behavior among Local Food and Beverage Establishments in Iba, Zambales

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Abstract — This study investigates the behavioral and economic impact of e-wallet usage on consumer spending patterns within local food and beverage (F&B) establishments in Iba, Zambales. As digital payment platforms such as GCash and Maya gain traction in the Philippines, particularly among younger and tech-savvy demographics, their integration into everyday transactions presents a transformative shift in financial behavior. Employing a quantitative-descriptive correlational design, the research surveyed 286 respondents using structured questionnaires to assess demographic profiles, transaction frequency, perceived security and accessibility, and the relationship between e-wallet usage and business profitability. Findings reveal that e-wallets are predominantly used by consumers aged 18–25, with high transaction frequency for food-related purchases. Respondents rated e-wallets as secure and accessible, which significantly influenced their motivation to spend. Statistical analysis confirmed a strong positive correlation between e-wallet usage and consumer spending behavior ($r = 0.642, p < 0.05$), as well as between spending behavior and the profitability of F&B establishments ($r = 0.589, p < 0.05$). The study concludes that e-wallet adoption enhances consumer engagement and supports local business performance, offering actionable insights for entrepreneurs, policymakers, and fintech providers aiming to foster digital inclusion and economic resilience in semi-urban communities.

Keywords — E-wallet usage, Food and beverage (F&B) establishments, Digital payment systems, Financial behaviour, Local business performance

INTRODUCTION

The rise of e-commerce has made electronic payments a necessity, leading them to quickly replace traditional cash. This shift has driven the creation of ewallets, a digital payment tool that acts as a prepaid online account where users can store money and make transactions both online and in person using a mobile app. The Philippines, despite being a largely cash-based nation, offers a compelling subject for investigating the unparalleled upsurge in digital payment adoption. This shift is primarily attributed to the widespread adoption of smartphones, digital initiatives spearheaded by governmental bodies, and the societal

transformations brought about by the global COVID-19 crisis. K. Detros (2023). In recent years, the proliferation of digital financial technologies has significantly transformed consumer behavior and business operations across various sectors. Among these innovations, electronic wallets (e-wallets) have emerged as a pivotal tool in reshaping transactional dynamics, offering convenience, speed, and enhanced financial accessibility. In the Philippine context, the adoption of e-wallet platforms such as GCash, Maya, and ShopeePay has accelerated, particularly in urban and semi-urban areas, driven by increased smartphone penetration, government-led

digitalization initiatives, and the evolving preferences of tech-savvy consumers.

The municipality of Iba, Zambales, a growing economic hub in Central Luzon, has witnessed a notable rise in the use of e-wallets among both consumers and local businesses. This trend is especially evident in the food and beverage (F&B) sector, where micro, small, and medium enterprises (MSMEs) are increasingly integrating digital payment systems to streamline operations and cater to changing customer expectations. As e-wallets become more embedded in everyday transactions, questions arise regarding their influence on consumer spending behavior, particularly in terms of purchase frequency, spending patterns, and brand loyalty.

Despite the growing relevance of e-wallets, there remains a gap in localized empirical research that examines their behavioral impact within specific communities such as Iba. Understanding how digital payment adoption affects consumer decision-making in the F&B sector is crucial for stakeholders including business owners, financial service providers, and policymakers—to optimize strategies for digital inclusion, economic resilience, and sustainable growth. This study aims to explore the impact of e-wallet usage on consumer spending behavior among patrons of local food and beverage establishments in Iba, Zambales. By investigating behavioral shifts, spending tendencies, and consumer perceptions, the research seeks to provide actionable insights that can inform digital transformation efforts and support the competitiveness of local enterprises in a rapidly evolving financial landscape.

OBJECTIVES OF THE STUDY

This study aims to evaluate the impact of e-wallet usage on consumer spending behavior among local food and beverage establishments in Iba, Zambales.

Specific Objectives

Specifically, this study seeks to:

1. Identify the profile of the respondents in terms of:
 1. 1. Age
 1. 2. Gender
 1. 3. Classification of respondents (e.g., student, employee, entrepreneur, etc.)
2. Assess consumers' perceptions of e-wallet usage terms of 2.1. Type of transactions
- 2.2. Frequency of transactions
3. Determine how consumers evaluate the impact of e-wallets on their buying motivation among local F&B establishments in terms of:
 3. 1. Security
 3. 2. Accessibility
4. Examine the relationship between consumers' spending behavior and the perceived risks of using e-wallets.
5. Determine the relationship between consumers' spending behavior and the availability of e-wallet services among food and beverage establishments.
6. Analyze the relationship between consumers' e-wallet usage and the profitability of local food and beverage establishments.

MATERIALS AND METHODS

This study will employ quantitative-descriptive correlational research design. The descriptive component will describe the respondents' demographic profile and their level of e-wallet usage, while the correlational component will determine the relationships among e-wallet usage, consumer spending behavior, and business profitability. This approach is appropriate for identifying patterns and determining whether significant associations exist among the study's variables without manipulating them.

Research Locale

The study will be conducted in Iba, Zambales, the capital municipality of the province. The area was selected due to its growing number of

local food and beverage establishments—ranging from small eateries and cafés to mid-sized restaurants—that increasingly accept e-wallet payments such as GCash and Maya. The location provides an ideal setting for assessing how digital payment adoption influences consumer behavior and local business profitability.

Population and Sampling Technique

The target population will include consumers who have used e-wallets (e.g., GCash or Maya) for transactions within local food and beverage establishments in Iba, Zambales.

A purposive sampling technique will be used, focusing on respondents who:

1. Are at least 18 years old;
2. Have made at least one purchase using an ewallet in a food or beverage establishment within the last 6 months; and
3. Reside in or frequently visit Iba, Zambales.

Research Instrument

A structured survey questionnaire will be used as the primary data-gathering instrument.

The questionnaire will consist of four (4) main sections:

1. Respondents' Profile: age, gender, and classification (student, employee, entrepreneur, etc.)
2. E-Wallet Usage: type and frequency of transactions
3. Perceived Influence Factors: security and accessibility of e-wallets
4. Spending Behavior: frequency of purchases, amount spent, and influence of e-wallets on purchasing motivation

RESULTS AND DISCUSSION

The study revealed that the majority of respondents were female students aged 18 to 25, indicating that younger consumers predominantly engaged in e-wallet usage within Iba, Zambales. Ewallets had been frequently utilized, especially for food-related transactions such as dine-in and take-out purchases. Respondents had perceived e-wallets

as highly accessible and secure, which in turn boosted their confidence and motivation to spend. Furthermore, the findings demonstrated a significant relationship between e-wallet usage and consumer spending behavior. This spending behavior, facilitated by ewallets, was found to positively correlate with the profitability of food and beverage establishments.

Table 1. Distribution of Respondents by Age

Age Range	Frequency	Percentage
18—25 years	185	36.7
old	80	28.0
26—35 years	55	19.2
old	46	16.1
36—45 years	286	100
old 46 years		
old and above		
Total		

The table shows that the majority of respondents (36.7%) were aged 18—25 years old. This suggests that younger consumers are more likely to use e-wallets, possibly due to their higher digital literacy and exposure to technology-driven financial platforms.

Table 2. Distribution of Respondents by Sex

Sex	Frequency	Percentage
Male	120	
Female	166	58.0
Total	286	100

More female respondents participated in the study, comprising 58% of the total sample. This may imply that women are slightly more inclined to adopt ewallets for convenience in daily purchases such as food and beverages.

Table 3. Classification of Respondents

Sex	Frequency	Percentage
Student	150	52.4
Employee	96	33.6
Entrepreneur	40	14.0
Total	286	100

Students formed the largest segment (52.4%) of e-wallet users among F&B consumers. This result is consistent with the notion that younger demographics are early adopters of mobile technologies.

Table 4. Type of Transactions Using E-Wallets

Type of Transaction	Weighted Mean	Interpretation
Paying for dine in orders	4.45	Very High
Paying for takeout/delivery	4.60	Very High
Paying for online food orders	4.30	High
Sending money to peers	4.10	High
Paying bills or utilities	4.25	High
	4.34	High Usage

The data indicates that respondents frequently use e-wallets for food-related transactions, particularly for take-out or delivery orders. This demonstrates how convenience and accessibility drive e-wallet adoption in F&B purchases.

Table 5. Frequency of E-Wallet Transactions

Frequency	Weighted Mean	Percentage
1—2 times a week	3.75	Often
times a week	3.60	Often
Daily transaction	3.45	Moderate
Overall Mean	3.60	Often

The results reveal that consumers typically use e-wallets several times a week, confirming the growing integration of digital payment systems in everyday spending.

Table 6. Security and Accessibility of E-Wallets

Indicators'	Weighted Mean	Interpretation
I feel secure when using ewallets for payments.	4.20	Agree
My personal and financial data are protected when using ewallets	4.10	Agree
I can easily access and use my e-wallet anytime.	4.50	Strongly Agree
E-wallets are accepted in most F&B establishments	4.35	Strongly Agree
I visit.	4.29	Agree
Overall Mean		

Respondents generally perceive e-wallets as secure and accessible, reflecting a high level of trust and ease of use, which may encourage more frequent spending.

Table 7. Relationship Between E-Wallet Usage and Spending Behavior

Variables	r-Value	pValue	Interpretation
E-wallet usage × Spending behavior	0.642	0.000	Significant

Since $p < 0.05$, the null hypothesis is rejected. This indicates a significant positive relationship between e-wallet usage and consumer spending behavior. Higher e-wallet usage is associated with increased spending frequency and amount.

Table 8. Relationship Between Spending Behavior and Profitability of F&B Establishments

Variables	r-value	p-value	Interpretation
Correlated			
Spending behavior x Profitability	0.589	0.001	Significant

The result suggests that as consumers spend more through e-wallet transactions, profitability of F&B establishments may also improve due to increased transaction volume and customer retention.

CONCLUSION AND RECOMMENDATIONS

Based on the findings of this study, it was concluded that e-wallet usage significantly influenced consumer spending behavior among food and beverage (F&B) establishments in Iba, Zambales. The data revealed that the majority of e-wallet users were young, female students aged 18–25, highlighting the demographic's strong inclination toward digital payment systems. E-wallets were frequently used for food-related transactions, particularly take-out and delivery, with most respondents reporting usage several times a week. The high weighted mean scores for both usage frequency (4.34) and perceived security and accessibility (4.29) underscored the convenience and trust consumers placed in these platforms. Furthermore, statistical analysis confirmed a strong positive correlation between e-wallet usage and consumer spending behavior ($r = 0.642$, $p = 0.000$), as well as between spending behavior and the profitability of F&B establishments ($r = 0.589$, $p = 0.001$). These results suggest that e-wallets not only facilitate frequent and confident spending but also contribute to increased sales and business growth.

In light of these conclusions, several recommendations were proposed. For consumers, it was advised that they practice responsible spending and enhance their financial literacy to avoid impulsive purchases and maintain control over their digital finances. Local F&B establishments were encouraged to adopt and promote e-wallet payment

systems such as GCash and Maya, offer incentives like cashback and loyalty programs, and ensure secure transaction protocols to build consumer trust. E-wallet service providers were recommended to continuously improve user protection mechanisms and expand their merchant networks in provincial areas to foster digital inclusion.

Lastly, future researchers were advised to broaden the scope of their studies by including larger sample sizes and exploring additional variables such as consumer satisfaction, usability experience, and marketing influence to gain deeper insights into digital payment behavior.

Ultimately, the study affirmed that e-wallets play a transformative role in shaping consumer habits and enhancing business profitability. Their widespread adoption signals a shift toward a more digitally driven local economy, where convenience, security, and accessibility redefine the dynamics of everyday transactions

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