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**Assessing the Effects of Digital Payments: A Qualitative Research of how  
Digital Payments Affect the Noveleta Senior High School Students'  
Purchasing Behavior**

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**Abstract**

This study explores and assesses the effects of digital payments when buying their needs and wants from the students of Noveleta Senior High School in Noveleta, Cavite. Using a qualitative method, the researchers surveyed 10 students to figure out how it affects them and whether they use cash or digital payments more often.

This qualitative research study assesses the effects of digital payments on the purchasing habits of Senior High School students at Noveleta. The study focuses on how students use digital payment methods such as mobile wallets and mobile payment applications when buying food, school supplies, and other personal items. Data was collected through interviews and simple observations to understand the

students' experiences and opinions. The findings show that most students prefer digital payments because they are convenient and simple to use. Digital payments also lessen the need to bring cash. However, some students shared struggles, such as spending money carelessly, poor internet connection, and difficulty tracking expenses. A few students are also concerned about safety and privacy.

Overall, the study proves that digital payments affect how students handle and spend their money. The outcomes of this study may help students become more conscious of their buying habits and guide parents and schools in promoting proper use of digital payments.

**Keywords:** Digital Payments, Noveleta Senior High School, Technology Acceptance Model

**1. The Problem and its Background**

**1.1 Introduction**

This study is focused on assessing the effects of cashless payments on the purchasing behavior of Noveleta Senior High School students. Due to the rapid and widespread use of digital payment platforms, some students use online payment methods to access their allowances when making purchases in stores or paying for their orders online. This qualitative research assesses how these payment methods influence students' spending habits, decision-making, financial awareness, and convenience in use. All data gathered in this study focuses on the experiences and perceptions of Noveleta Senior High School students to provide a deeper understanding of how these payment systems shape their purchasing practices and everyday financial behavior.

As time goes on, technology has become more useful and widely used in daily life. People can now use technology when paying for their needs and wants through online and mobile platforms. When individuals go to the market or stores, there are times when they may forget to bring their wallet. In such situations, they can still pay for the items they want using their mobile devices. Nowadays, many people prefer not to carry too many items in their bags or pockets. Because of this, payment through gadgets has become accessible and convenient, allowing individuals to rely only on their devices instead of bringing wallets or purses. This method also reduces the risk of losing physical money, since transactions are stored and managed through their gadgets.

The way people make payments has undergone a significant transformation due to technological advancement. Online transactions, mobile wallets, and contactless methods have changed how money is sent, received, and managed. These systems provide speed, efficiency, and security, making transactions easier for both individuals and businesses. As connectivity and access to technology continue to improve, cashless transactions have become more common and widely accepted. Online purchasing has also increased because these systems allow consumers to pay quickly and easily. Advances in financial technology have made purchasing simpler and more accessible, especially for students who frequently use online platforms.

Researching modern payment systems is important to assess their reliability and influence on users' behavior. These methods reduce the use of physical cash and have changed how individuals manage their finances. With the use of smartphones and online banking, such systems have become part of daily life, influencing how people shop, pay bills, and transfer money. For students, these changes may affect spending habits, financial discipline, and purchasing decisions. As technology continues to develop, these systems are expected to become more influential in shaping students' financial behavior and purchasing practices.

### Background of the Study

The rapid advancement of digital technology has significantly changed the way financial transactions are carried out, particularly through the use of digital payment systems. Digital payments such as e-wallets, mobile banking, and online transfer platforms for users increase and become common due to their convenience, speed, and accessibility. In the Philippines, these payment methods are widely adopted not only by businesses but also by students, cause smartphones and internet access continue to expand. Therefore, digital payments are slowly replacing traditional cash-based transactions in daily activities, including those within school environments.

Among the students of Noveleta Senior High School (NSHS), digital payments are often used for purchasing school supplies, paying for food, buying their wants, transportation, and other school-related expenses. While these systems offer benefits such as ease of use, reduced need for physical cash, less hassle for counting money with their hands, and faster transactions, they may also present challenges. Issues related to financial management, overspending, security concerns, and dependence on technology may influence students' spending habits, decision-making processes, and generally the purchasing behavior. Despite the growing use of digital payments among students, there is limited understanding of how these systems specifically affect the purchasing behavior of NSHS students. This gap highlights the need to examine how digital payments shape their financial practices and daily spending decisions.

This qualitative research aims to assess the effects of digital payments on NSHS students by exploring their personal experiences, perceptions, and insights regarding their purchasing behavior. Through this approach, the study seeks to provide a deeper understanding of how digital payment systems influence students' financial practices, spending habits, and decision-making processes. The findings of this research may serve as a basis for promoting responsible digital payment usage and for guiding the students,

educators, parents, and also policymakers in developing strategies that support financial awareness and responsible purchasing behavior in the digital age.

### Objectives

The purpose of this study is to assess the effects of digital payments on purchasing behavior and how the Noveleta Senior High School students use digital payments. This study aims to:

1. To describe how Noveleta Senior High School students use digital payment methods when buying goods and services.
2. To investigate why students chose digital payments instead of cash.
3. To assess how digital payments affect students' purchasing behavior.
4. To understand students' opinions and experiences regarding the accessibility and safety of digital payments.
5. To determine the advantages and challenges experienced by students when using digital payments.

### Statement of the Problem

This study aims to assess the effects of digital payments on the purchasing behavior of Noveleta Senior High School students and how they use digital payment methods in their daily purchases. Explicitly, this study seeks to answer the following questions:

1. How do Noveleta Senior High School students use digital payments methods when buying goods and services?
2. Why do students choose digital payments instead of using cash?
3. How do digital payments affect the purchasing behavior of students?
4. What are the students' opinions and experiences regarding the accessibility and safety of digital payments?
5. What advantages and challenges do students experience when using digital payments?

### Hypothesis

H<sub>0</sub>: There is no significant relationship between the use of digital payments in the purchasing behavior of the students.

H<sub>a</sub>: There is a significant relationship between the use of digital payments in the purchasing behavior of the students.

### Theoretical Framework

The Technology Acceptance Model, developed by Davis (1989) <sup>[1]</sup>, explains that the adoption of new technology is influenced by perceived usefulness and perceived ease of use. Individuals are more likely to utilize a system if they believe it enhances their performance and is easy to operate. In this study, digital payment platforms serve as independent variables, while NSHS students' purchasing behavior is the dependent variable. When students perceive these platforms as convenient, efficient, and user-friendly, they are more likely to use them frequently, which can influence their spending habits, budgeting practices, and purchasing decisions.

The Theory of Planned Behavior, introduced by Icek Ajzen in 1991, states that behavior is guided by attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude refers to how positively or negatively an

individual views a behavior; subjective norms involve the influence of peers and family, and perceived behavioral control reflects one's confidence in performing the behavior. In the context of this study, students' attitudes toward digital payments, the influence of classmates and family members, and their access to smartphones and stable internet all shape how they use digital payment systems and how these systems influence their purchasing behavior.

Consumer Behavior Theory, associated with Philip Kotler (2024) [3], explains how individuals make decisions when purchasing goods and services by considering psychological, personal, social, and cultural factors. Consumers typically recognize a need, evaluate alternatives, and select products or services that best satisfy their needs. In this study, digital payment systems act as the independent variable that may affect Noveleta Senior High School students' purchasing behavior by changing how they make financial decisions. The convenience and accessibility of cashless transactions may encourage quicker purchases, impulse buying, and shifts in budgeting strategies.

These three theories are closely connected to the study because they collectively explain the entire process of students' interaction with digital payments. The Technology Acceptance Model explains how and why students begin using digital payment systems, the Theory of Planned Behavior explains the psychological and social factors that influence how they use these systems, and Consumer Behavior Theory explains how their purchasing decisions and spending behaviors are affected. Together, these theories provide a strong foundation for understanding how digital payment adoption leads to changes in Noveleta Senior High School students' financial behavior, making them essential in analyzing the effects of digital payments within the school setting.

### Scope and Delimitations

This study focuses on the effects of digital payments on the buying behavior of Grade 11 and Grade 12 students at Noveleta Senior High School during the School Year 2025–2026. The respondents of this study are the enrolled Grade 11 and Grade 12 students of the said school year. The study looks at how students use digital payment methods like e-wallets and online payment apps when buying food, school supplies, load, and personal needs. It also aims to explain why students prefer digital payments instead of cash, how digital payments affect their buying habits, and what they think about the accessibility, safety, advantages, and challenges of using digital payments. The data were collected through interviews and open-ended questions to know their experiences and opinions.

This study is limited only to Grade 11 and Grade 12 students of Noveleta Senior High School for the School Year 2025–2026. It does not include students from other grade levels or other schools. The study focuses only on digital payment methods and does not include other financial topics like savings or investments. The results are based on the personal experiences of the selected students and do not represent all senior high school students. The study also does not show the exact amount of money they spend.

### Significance of the Study

This study is important as it explores the effect of digital payment on students' purchasing behavior. The findings can give helpful information about the effects of digital payment

on those who use digital payment.

**Students:** To understand how using digital payments affects the way they buy things that affect their purchasing behavior. This helps students learn how to use their money well, not spend too much, and make good decisions when paying online. This study can also help future students who want to learn about digital payments and how students spend money.

**To Future Researchers:** Who wants to study digital payments, how students spend money, or similar topics. It can help them gain ideas and background information for their own research.

**Teachers and Educators:** To give a clear idea of how students use digital payments in their daily purchases. It may help teachers include basic lessons about budgeting, careful spending, and safe usage of digital payment apps in their class discussions.

**Parents and Guardians:** To understand how their children use digital payments when buying food, school supplies, and other basic needs. It can guide them in teaching their children how to handle spending and use digital money wisely.

**School Administrators:** This may help school administrators understand students' spending behavior using digital payments. The results can be used to plan programs, seminars, or school policies that promote proper and safe use of digital payments among students.

**To Digital Payment Companies:** This study can help them understand how senior high school students use their services. The outcomes may help enhance features, security, and user experience for young users.

### Definition of Terms

**Purchases:** This refers to the act of acquiring goods or services in exchange for money. In this study, purchases are influenced by factors such as price, convenience, and personal preferences, which help explain students' decision-making in buying products or services.

**Purchasing Behavior:** This pertains to the decision-making processes, attitudes, and emotional responses of individuals when acquiring goods or services. It includes how students think, feel, and act before, during, and after making a purchase, which may be influenced by their environment and personal motivations.

**Mobile Wallet:** This refers to a digital application that securely stores users' payment information and allows them to perform financial transactions using their mobile devices. Mobile wallets enable users to pay for goods and services, transfer funds, and manage their balance without the need for physical cash or cards.

**Spending Habits:** This refers to the patterns and tendencies of individuals in allocating and using their financial resources. It reflects whether students spend cautiously or impulsively and is influenced by income, lifestyle, and level of financial literacy.

**Financial Behavior:** This encompasses how individuals manage their financial resources, including budgeting, saving, and spending practices. It also considers whether financial decisions are planned or made impulsively.

**Financial Literacy:** This refers to the knowledge, skills, and understanding of financial concepts that enable individuals to make informed and responsible decisions regarding money. It includes awareness of budgeting, saving, responsible spending, and the proper use of digital

payment systems.

**Technology:** In the context of this study, technology refers to the use of mobile devices, applications, and internet-based systems that enable digital payments and online purchasing, making financial transactions more accessible and efficient.

**E-commerce:** This refers to the buying and selling of goods and services through online platforms, allowing consumers to shop anytime and anywhere using internet-connected devices.

**Online Transactions:** These are financial exchanges conducted through the internet, including paying bills, transferring money, and purchasing products or services, valued for their speed and convenience.

**Smartphones / Gadgets:** These refer to mobile phones and electronic devices used to access digital payment platforms and manage financial transactions, serving as essential tools for online purchasing and financial management.

**Financial Activities:** This includes all actions related to money management, such as spending, saving, budgeting, and investing, which are essential in understanding students' financial practices in their daily lives.

## 2. Review of the Related Literature

This chapter discusses ideas, concepts, and findings from previous studies and literatures that are related to digital payments and students' purchasing behavior, which is the effect of digital payments on the students' spending money. This study gives a broader understanding to the effects of digital payments and technology in this generation.

### International

The study (Krishnamurthy & Dr. Malini, 2024) explored the effects of digital payment systems on the consumer behavior of youngsters in Kolar District. It highlights that digital payment methods such as mobile wallets, online banking, and other cashless transactions have gained widespread popularity among young consumers due to their speed, convenience, and ease of use. The study revealed that these methods allow users to make purchases efficiently, track their spending through detailed transaction records, and develop greater confidence in managing their financial decisions. At the same time, the researchers noted that frequent use of digital payments could lead to challenges such as overspending and a decreased sense of financial control, highlighting the dual nature of their impact on youth behavior.

This study is significant because it sheds light on how the adoption of digital payments influences young consumers' purchasing patterns, spending habits, and financial awareness. By identifying both the benefits and potential drawbacks, it underscores the importance of understanding digital payment behavior to promote responsible financial practices among youngsters. The findings provide valuable insights into the role of technology in shaping consumer habits, particularly in contexts where digital payments are becoming an integral part of everyday transactions.

The growth of digital payment technologies is closely connected to the expansion of internet use in financial services. This development has resulted in different types of digital payment systems, including card payments, electronic payments, and mobile payments (Khanddo Khanddo *et al.*, 2022). Each type offers varying levels of convenience, accessibility, and ease of use, which may

influence how individuals choose to pay for goods and services. For example, mobile payments often provide faster and more accessible transactions, while card and electronic payments may depend on banking access and technological foundation.

However, despite their advantages, digital payment systems face several challenges that may affect user behavior. These include social and economic factors, technical issues, limited awareness, and legal concerns. Such challenges can influence users' trust, confidence, and willingness to adopt or continue using digital payments. In relation to the study, understanding these types of digital payments and the challenges associated with them helps explain how different systems and external factors may shape students' purchasing behavior, spending habits, and decision-making when using digital payment methods.

Moreover, the study of Szumski (2020) <sup>[9]</sup> examined the role of technological trust in the use of different digital payment methods, services, and providers. Using a survey of 400 randomly selected university participants, the study explored three main areas: the frequency of digital payment use, key factors influencing trust in technology, and the demographic profile of users. The findings revealed that trust in technology is a critical factor in the adoption and popularity of digital payments. While government institutions, online payment providers, and business sellers received relatively low trust ratings, more than 80% of participants expressed concerns about how their payment data is handled and processed.

This highlights that people are more likely to use digital payment methods if they perceive them as safe, reliable, and easy to use. Conversely, low trust can discourage adoption, emphasizing the need for stronger security measures and data protection. These findings underscore the importance of building technological trust to increase user confidence and promote wider acceptance of digital payments.

In addition, a study examined the influence of individual behavioral factors on digital payment adoption, focusing on financial literacy, subjective norms, and perceived behavioral control. A quantitative survey was conducted with 263 respondents familiar with fintech applications, using purposive and snowball sampling techniques. The analysis revealed that financial literacy and perceived behavioral control significantly affect users' intention to adopt digital payments, while subjective norms showed no clear effect (Usman *et al.*, 2025) <sup>[8]</sup>. These findings suggest that users' financial knowledge and their perception of control over their actions play a crucial role in shaping their intention to use digital payment services.

The study also explored the mediating role of intention between these behavioral factors and actual digital payment usage. Results indicated that intention serves as the only mediator between perceived behavioral control and digital payment behavior, but it does not mediate the relationships between financial literacy or subjective norms and usage. This highlights that while confidence and skills in managing finances influence behavior through intention, social pressures may have limited impact. Overall, the research contributes to understanding the dynamics of digital payment adoption and revisits the Theory of Planned Behavior in the context of fintech, offering insights for both academic study and practical application in promoting digital payment use.

According to Charlie Potts (2024) <sup>[13]</sup>, digital well-being refers to the impact of technology on an individual's mental, physical, and emotional health, a concept also supported by Shah (2019). In his qualitative study involving 22 undergraduate students in the Midwest, Potts examined how structured and purposeful interference could influence students' motivation and digital behavior. Since smartphones have become essential tools for most college students, managing digital engagement is considered a critical factor in maintaining overall well-being. He found that guided interventions encouraging self-reflection and intentional technology use positively influenced students' self-perceptions of their digital well-being.

This literature is relevant to the study because it highlights how digital technology usage can shape individual behavior and decision-making. Although the focus is on digital well-being, the findings suggest that structured awareness and intentional use of digital tools can lead to behavioral changes. In relation to digital payments, this supports the idea that students' digital habits—including how they use mobile applications and online platforms—may influence their purchasing behavior. Understanding the behavioral effects of digital technology helps explain how digital payment usage can affect spending patterns, self-control, and financial decisions among students.

### Local

In local studies, Enverga and Almario (2023) <sup>[5]</sup> explored how electronic payment methods are adopted and what factors influence user acceptance. Their study found that consumers generally view digital payments as practical, efficient, and time-saving, which encourages positive behavior and higher adoption rates. The perceived ease of use and the convenience offered by these payment systems were identified as key factors that motivate users to choose electronic transactions over traditional methods.

Despite generally positive attitudes, the study also identified challenges that affect adoption. Technological difficulties, limited familiarity with platforms, and usage issues were reported as barriers to wider usage. Furthermore, age and educational attainment were found to significantly influence consumers' perceptions of both acceptance and barrier, showing that demographic factors shape user experiences with digital payments. These findings are relevant to the study as they help explain how digital payment's convenience, ease of use, and technological familiarity may influence students' willingness to adopt digital payments and how such adoption can affect their purchasing behavior.

In the Philippines, Susilo and Dizon (2023) <sup>[6]</sup> examined the growth of digital payment systems in the Philippines, focusing on the shift from traditional cash transactions to electronic payments. Grounded in the Diffusion of Innovations theory, the study explains how new financial technologies are gradually accepted and adopted by users. Through a review of academic articles, government reports, and industry data, the researchers found a significant increase in digital payment usage, largely driven by the rise in smartphone use and the demand for contactless transactions. These factors encouraged individuals to transition from cash to digital financial platforms.

Their findings also identified key barriers affecting adoption, particularly the digital divide and varying levels of digital literacy. While many users adopt digital payments due to convenience and accessibility through smartphones,

others face limitations because of poor access to technology or insufficient knowledge. These findings are relevant to the study as they help explain how access to smartphones and the preference for contactless transactions may influence students' willingness to use digital payments and how such adoption can affect their purchasing behavior.

A quantitative study (Lim, *et al.*, 2024) <sup>[10]</sup> examined the purchasing behavior of senior high school students using Shopee during COVID-19 pandemic from 2020 to 2023. The research involved 138 respondents and they use descriptive statistics and Pearson's correlation to analyze the relationship between monthly expenses, purchase frequency, and purchasing intention. Their findings revealed high levels of satisfaction, varied spending patterns, and differences in purchase frequency across product categories. The study highlighted how online platforms, promotional strategies, and digital accessibility influenced students' buying decisions during the pandemic.

It explained that pandemic restrictions accelerated the shift from physical stores to online shopping, increasing students' reliance on digital technologies. Marketing strategies such as mega-sales, social media promotions, and endorsements encouraged more frequent purchases, reflecting changes in consumer behavior. However, the researchers identified a population gap, noting that senior high school students were not presented in previous consumer behavior studies.

The literature provides a relevant foundation for the present study because it demonstrates how digital environments influence students' purchasing behavior. Since online shopping platforms commonly integrate digital payment methods, the increase in online transactions also implies increased use of digital payments. Therefore, understanding students' online purchasing behavior helps explain how digital payment systems may further shape their spending habits, decision-making, and financial behavior.

Today, many students use e-wallets because they make payments faster and more convenient, reducing the need to carry cash. A study conducted at Cavite State University–Tanza Campus revealed that students generally have positive experiences with e-wallets (Ambon *et al.*, 2024) <sup>[11]</sup>. Most respondents were female students aged 21–23 years old, with a monthly allowance of Php 1,000 or below, and were typically in their third year. Students reported that e-wallets are helpful for paying bills, sending money, and purchasing items anytime and anywhere.

They also found that students consider e-wallets easy to use and highly accessible. They feel secure using these applications because payment verification is required before completing a transaction, which enhances trust. In terms of usage patterns, students primarily use e-wallets for everyday activities such as shopping, paying bills, and sending money, while advanced services like investments and loans are rarely utilized. This shows that e-wallets are mostly adopted for simple, daily financial transactions rather than complex financial activities.

Additionally, digital wallets, or e-wallets, have become essential tools for everyday financial activities, including online shopping, payments, and marketing purposes such as reward programs and loyalty incentives. They are popular because they are convenient, secure, affordable, and sometimes usable even without an internet connection. Recent technological developments have transformed mobile phone applications into fully functional digital wallets, enabling smartphones to serve not only for

communication but also for managing financial transactions and accessing financial information (Alonzo & Macadildig, 2025) [12]. This shift highlights how personal technology is increasingly used for digital money management rather than just basic communication.

The importance of this lies in its insight into how young users interact with e-wallets, highlighting convenience, accessibility, and trust as key factors in adoption. These findings contribute to understanding the behavior of students toward digital payments, which is valuable for exploring how digital wallets influence purchasing habits, spending patterns, and financial decision-making among young consumers.

### 3. Methodology

#### Research Methodology

This chapter presents the research methods and procedures used in conducting the study. It includes the research design, research locale, participants of the study, sampling technique, research instrument, data gathering procedure, data analysis, and ethical considerations. These methods were carefully selected to ensure that the research questions were properly addressed.

#### Research Design

This study used a phenomenological research design to understand the lived experiences of senior high school students in using digital payment systems. It is used to understand how students perceive, interpret, and make sense of their daily use of digital payments, including the advantages, challenges, and effects on their purchasing behavior. This approach helps the researcher explore the personal and shared experiences of students to better understand how digital payments shape their decisions and habits.

Data was collected through in-depth interviews and personal reflections, allowing students to share their thoughts, feelings, and real-life experiences. Using this method made it possible to identify common patterns, differences, and important insights about students' interactions with digital payment platforms. By focusing on their lived experiences, the study aimed to provide a clear understanding of how digital payments influence students' purchasing behavior and daily financial choices.

#### Research Locale

The study was conducted in Noveleta, Cavite, specifically at Noveleta Senior High School, and focused on senior high school students enrolled in public secondary schools. The municipality was chosen as the research locale due to the increasing use of digital payment platforms among students and small businesses.

Noveleta Senior High School is a public secondary institution that offers various academic strands, providing students with diverse educational tracks and learning experiences. The school caters to a considerable number of senior high school learners coming from different barangays within the municipality, reflecting a mix of socio-economic backgrounds and daily spending habits. This diverse student population allows for a broader understanding of purchasing behaviors among youth.

The student population is composed of individuals who are increasingly exposed to digital technology, including mobile devices and online platforms. Many students engage in daily

transactions such as buying food, paying for school-related expenses, and purchasing online items, making them active users or potential users of digital payment systems.

This site is particularly relevant for studying digital payment behavior because of the growing accessibility of mobile wallets, online banking services, and cashless transactions within the community. The presence of nearby stores, canteens, and small businesses that accept digital payments further influences students' purchasing habits. As a result, the setting provides an appropriate context for examining students' experiences and perceptions regarding digital payment systems.

#### Population and Sampling

The participants of the study took part by answering interview questions prepared by the researchers. They were selected from different strands of Noveleta Senior High School to ensure diverse perspectives. The study was conducted during the second semester of the academic year 2025–2026 and was completed by the end of the fourth quarter.

The population of the study consisted of all Senior High School students enrolled in the school. However, for this qualitative research, the researchers selected participants based on specific criteria relevant to the study. Only students who actively used digital payment methods were included. The criteria for participation included being a Senior High School student, using digital payments several times per week, owning or having access to an e-wallet or digital banking application, and being willing to participate in an interview. These criteria ensured that the participants had direct experience with digital payment systems and could provide meaningful insights into their purchasing behavior.

The researchers employed purposive sampling, a non-probability sampling technique in which participants were intentionally selected based on predetermined criteria. This method was appropriate for qualitative research because it allowed the researchers to focus on individuals who could provide relevant and detailed information related to the study.

The sample size of the study consisted of 10 students. This number was considered sufficient for qualitative research aimed at exploring experiences and behaviors in depth. The selected participants provided detailed responses that allowed the researchers to gather comprehensive data for thematic analysis and to better understand how digital payments influenced students' purchasing behavior.

#### Research Instrument

In this study, the researchers utilized semi-structured interview questions as the primary research instrument. This instrument was designed to gather in-depth information about the experiences, perceptions, and behaviors of Senior High School students regarding their use of digital payments and its influence on their purchasing behavior.

The interview guide contained several open-ended questions organized into three main sections, with the first section focusing on the participants' experiences with digital payments, including the types of platforms they used, the frequency of use, and their reasons for using these platforms; this aimed to identify the most commonly used digital payment methods among students and how these were incorporated into their daily transactions, and the

interview guide was reviewed and validated by the research adviser to ensure clarity and alignment with the research objectives.

The second section explores the participants' purchasing behavior while using digital payments. The questions are designed to uncover how students make spending decisions, what factors influence their purchases, and whether the use of digital payments changes the way they manage money. This section allows the researchers to understand the behavioral patterns that emerge from using digital payment platforms.

The third section investigates the perceived effects of digital payments on students' overall purchasing behavior. Participants are asked to reflect on whether digital payments have influenced their spending habits, convenience in transactions, and financial decision-making. The responses from this section help the researchers gain a deeper understanding of the phenomenon and provide insight into the reasons behind students' purchasing behaviors.

The interview guide was reviewed to ensure that all questions were aligned with the objectives of the study. A total of 10 students were interviewed, selected using purposive sampling, to provide meaningful and relevant insights. The qualitative data gathered through these interviews allowed the researchers to explore the topic in depth, identify patterns, and generate themes that contribute to understanding how digital payments affect the purchasing behavior of Senior High School students at Noveleta Senior High School.

#### **Data Gathering Procedure**

The researchers followed a systematic and carefully planned approach to gather data for this qualitative study to ensure that the information collected was accurate, reliable, and ethically obtained. This process was designed to capture the personal experiences, perceptions, and behaviors of Senior High School students regarding the use of digital payments and how these affect their purchasing decisions. By following a step-by-step procedure, the study aimed to maintain consistency and credibility in the data collection process.

First, the researchers sought formal permission from the school authorities of Noveleta Senior High School. This step ensured that the study complied with school policies and regulations. After receiving approval, the participants were carefully selected using purposive sampling. Only students who actively used digital payment methods, such as e-wallets and online banking platforms, and who were willing to participate were included in the study. This approach ensured that the data collected would be directly relevant to the research objectives and that the participants could provide rich, meaningful insights.

Second, the researchers secured informed consent from all selected participants. The purpose of the study, its significance, and the voluntary nature of participation were thoroughly explained. Participants were assured that their responses would remain confidential and that they could withdraw from the study at any time without any consequences. Semi-structured interviews were then conducted in a quiet and comfortable environment within the school premises, allowing participants to feel at ease while sharing their experiences. With permission, the researchers recorded the interviews and also took written

notes to capture non-verbal cues and additional observations that could add depth to the data.

Lastly, the recorded interviews were carefully transcribed verbatim to ensure that all responses were accurately documented. The transcriptions were then systematically organized, grouping similar statements and highlighting significant insights. This process allowed the researchers to identify patterns, trends, and recurring themes in the data. By organizing the responses in this manner, the researchers were able to conduct a thorough thematic analysis, providing a clear understanding of how digital payments influence the purchasing behavior of Senior High School students at Noveleta Senior High School.

#### **Data Analysis Procedure**

In this qualitative study, the researchers used thematic analysis to analyze the data collected from the interviews. Thematic analysis is a method that allows researchers to identify, analyze, and report patterns or themes within qualitative data, providing a detailed understanding of the participants' experiences and perceptions.

First, the researchers transcribed all recorded interviews verbatim, ensuring that every participant's response was accurately documented. This step allowed the researchers to carefully review the data and become familiar with the content, identifying initial ideas and patterns that emerged from the students' experiences with digital payments.

Second, the researchers organized the data by coding significant statements and phrases related to students' purchasing behavior and use of digital payments. Similar responses were grouped together, and recurring ideas were highlighted. These codes were then analyzed to identify broader categories and patterns, allowing the researchers to develop themes that reflected the common experiences and behaviors of the participants.

Lastly, the researchers interpreted the themes in relation to the research objectives, focusing on how digital payments affect the purchasing behavior of Noveleta Senior High School students. The analysis aimed to provide an in-depth understanding of the phenomenon, uncovering the reasons behind students' choices, spending habits, and preferences. By using thematic analysis, the study was able to present meaningful insights, supported by direct quotes from participants, to explain the effects of digital payments on students' purchasing behavior.

#### **Ethical Considerations**

This study strictly observed ethical standards in conducting research involving students. Prior to the collection of data, the researchers asked for formal permission from the school principal of Noveleta Senior High School. A request letter was submitted clearly stating the purpose, objectives, and procedures of the study to ensure transparency and proper authorization.

Participation in this research was entirely voluntary. All selected participants were given an informed consent form that clearly explained the purpose of the study, the procedures involved, the expected duration of their participation, and their rights as respondents. The researchers ensured that the participants will fully understand the information before agreeing to take part in the study.

The researchers maintained confidentiality and anonymity throughout the research process. Participants' names and any personal information were not disclosed in any part of the study. Instead, codes or aliases were used in the transcription and presentation of the data. All collected materials, including interview recordings and transcripts, were securely stored and were accessible only to the researchers. The data gathered were used strictly for academic purposes.

Participants were also informed that they had the right to decline answering any question and could withdraw from the study at any time without facing any penalty or negative consequences. The researchers ensured that the participants did not experience any harm, discomfort, or pressure during the conduct of the interviews.

By maintaining these ethical principles, the researchers safeguarded the rights, dignity, and overall protection and well-being of all participants involved in the study.

#### 4. Results and Discussion

This chapter presents the results of the data gathered from the participants. The findings are organized and analyzed based on the research questions of the study. It also discusses the interpretation of the results and explains how the findings relate to the objectives of the research.

**Convenience and Faster Transactions:** The first theme that emerged from the participants' responses is the convenience and speed of digital payment, as many prefer it over cash due to quicker transaction times and the ease of scanning or transferring money through mobile applications. This aligns with the study by Krishnamurthy and Dr. Malini (2024), which examined the effects of digital payment systems on young consumers in Kolar District. The study highlights that mobile wallets, online banking, and other cashless methods are widely adopted by youth for their speed, convenience, and ease of use. These methods allow users to make purchases efficiently, track spending through detailed transaction records, and gain greater confidence in managing finances. At the same time, frequent use may lead to overspending and reduced financial control, reflecting both the benefits and potential drawbacks of digital payment adoption. These insights are relevant to understanding how convenience and efficiency influence students' purchasing patterns, spending habits, and financial awareness in contexts increasingly dominated by digital transactions.

Riyota stated that digital payment is convenient and accessible:

*"Yun nga ano siya mas mabilis, i-scan mo lang"*  
(Riyota)

Kyo also stated that digital payment is efficient in time:

*"Mas mabilis kasi ang pagbayad o pagpasa ng pera sa mga tindahan katulad ng Gcash"*  
(Kyo)

Midorima expressed that digital payment is very convenient and saves time when paying for purchases:

*"Uhm, it is more convenient, direct payment, hindi ko na siya kailangang mag-ipon ng pera kasi kung kailan siya ano dadating yung parcel, paid na siya i-receive na lang."*

(Midorima)

Tetsu stated that he use digital payment because it's less hustle:

*"Mas pinipili kong mag digital payment like for example coda shop kase mas...yun nga mas mapapabilis, mas hindi hustle."*  
(Tetsu)

Kit also shared that using digital payment is a big help when u need money ready immediately:

*"Doon sa may online, ano, para mayroon akong naka-ready na pera."*  
(Kit)

The responses indicate that students prefer digital payment because it simplifies the process of paying for goods and services. Furthermore, scanning QR codes or transferring money through mobile applications reduces the effort needed compared to counting cash or waiting for change. As a result, transactions become faster and more efficient, which is beneficial for students who manage daily expenses and school-related purchases.

Moreover, convenience may influence how often students make purchases. Since payment can be completed quickly, students may feel encouraged to buy items without delay. In addition, having money stored in digital wallets makes funds easily accessible anytime. Because of this accessibility, students may develop the habit of relying on digital payment for both planned and unplanned expenses. Consequently, convenience may increase purchasing frequency, particularly in online shopping platforms where digital payment is commonly used.

**Security and Safety Concerns:** Security and safety were frequently mentioned by the participants, with some believing that digital payments are secure due to passwords, biometrics, and verification processes, while others expressed concerns about scams or system errors. The growth of digital payment technologies is closely linked to the expansion of internet use in financial services, resulting in various systems such as card payments, electronic payments, and mobile payments (Khando Khando *et al.*, 2022). Each type offers different levels of convenience and accessibility, which can influence how individuals choose to pay. However, despite these advantages, challenges including social and economic factors, technical issues, limited awareness, and legal concerns can affect users' trust and confidence. Understanding these systems and their associated risks is relevant to this study, as it helps explain how security and safety concerns may shape students' willingness to adopt digital payments, their spending habits, and decision-making behaviors.

Lilly shared that using digital payment for her is safe:

*"Hindi siya agad-agad nawawala kasi may biometrics bago ma-access ng iba."*  
(Lilly)

Jinshi explained that digital payment feels safer because money cannot easily be taken:

*"Mas safety siya kasi may password at hindi basta mabubuksan ng iba."*

(Jinshi)

However, Anya also expressed doubts regarding security:  
*“May doubt pa rin kasi baka biglang ma-error o mawala yung pera sa account.”*

(Anya)

The responses show that students are aware of security features that protect their accounts from unauthorized access. Because digital payment platforms require passwords or biometric verification, users feel that their money is protected from theft. As a result, security features increase confidence in using digital financial services. However, concern about technical errors or possible loss of money indicates that trust in digital payment systems is not absolute. Some students remain cautious because digital transactions depend on technology, which may sometimes fail or experience system errors. Therefore, students may choose to limit the amount of money stored in digital wallets as a precaution. Awareness of possible risks influences how students manage their finances and evaluate the reliability of digital payment platforms.

**Faster Money Transfer and Accessibility:** Another theme that emerged is the ability to quickly send and receive money through digital payment platforms. Participants explained that digital payments make it easier to transfer money without going to physical banks or meeting people personally.

Lilly mentioned that:

*“Hindi mo na kailangan pumunta sa bangko, gamit lang phone makakapag-transfer ka ng money.”*

(Lilly)

Kyo also stated that:

*“Mas mabilis ang pagkuha at pag pasa ng pera kahit saan.”*

(Kyo)

The responses suggest that accessibility is one of the main reasons students prefer digital payment systems. Because smartphones are commonly used, students can send or receive money anytime and anywhere.

In addition, faster money transfer allows students to respond quickly to financial needs such as paying for school expenses, sharing payments with classmates, or purchasing items online. Because transactions can be completed instantly, students may rely more on digital payment platforms for everyday financial activities.

**Financial Awareness and Money Monitoring:** Another theme identified from the responses is the improvement of financial awareness and money management through digital payment systems. Several participants mentioned that digital wallets allow them to track their expenses and monitor their remaining balance.

Anya also shared that:

*“Mas namomonitor ko kasi makikita ko yung records ng mga ginastos ko.”*

(Anya)

Ryu also explained:

*“Mas madali kong malaman kung magkano yung laman ng account ko at kung magkano yung nagastos.”*

(Ryu)

The responses indicate that digital payment applications help students monitor their spending through transaction history and balance records. Because financial information is clearly displayed, students are able to review how much money has been spent over a period of time. Furthermore, visible records allow users to identify spending patterns and evaluate whether expenses are necessary or excessive.

As a result, students may become more aware of their financial behavior. Awareness of remaining balance may encourage students to control spending and make more responsible financial decisions. Therefore, digital payment systems may contribute to improved budgeting habits.

**Dependence on Internet Connectivity:** A major challenge identified by the participants is the reliance on stable internet connection or mobile data, as digital payments cannot be processed without signal or online access. This limitation aligns with findings by Susilo and Dizon (2023)<sup>[6]</sup>, who examined the growth of digital payment systems in the Philippines. Their study, grounded in the Diffusion of Innovations theory, highlights that while smartphone use and the demand for contactless transactions have driven adoption, barriers such as the digital divide and varying levels of digital literacy still restrict access for some users. These insights help explain how limited internet connectivity can affect students' ability and willingness to use digital payments, ultimately influencing their purchasing behavior and adoption of new financial technologies.

Lilly mentioned that:

*“Kapag wala kang data, hindi mo siya mao-open.”*

(Lilly)

Tetsu also shared that:

*“Kapag walang internet o load hindi ka makakapag-send ng payment.”*

(Tetsu)

The responses indicate that digital payment systems rely heavily on internet access. Without stable connection, users are unable to open applications or complete transactions. As a result, students may not fully depend on digital payment in situations where internet signal is weak or unavailable.

Because of this limitation, some students may still prepare cash as an alternative payment method. Therefore, technological accessibility plays an important role in the effectiveness of digital payment usage.

**Limited Acceptance in Small Stores:** Some respondents mentioned that digital payment is not always accepted in small businesses or local stores, which makes cash still necessary for everyday transactions.

Kit pointed out that:

*“Hindi naman lahat ng tindahan tumatanggap ng digital payment.”*

(Kit)

Sza also indicated that:

*“Kapag bibili ka lang sa sari-sari store, cash pa rin talaga.”*

(Sza)

The responses suggest that digital payment systems are not yet fully available in all establishments. Small stores may not have the resources or equipment needed to accept digital transactions. As a result, students still rely on cash when purchasing from local businesses.

Limited payment options may influence purchasing decisions because students may choose stores that accept their preferred payment method. Therefore, the availability of digital payment services affects the convenience of transactions.

**Mixed Impact on Saving Behavior:** Another theme that emerged from the responses is the mixed impact of digital payments on saving money. Some participants said that digital wallets help them save because they store money in one place, while others said that it encourages them to spend more easily.

Sza explained that:

*“Nakakapag-save ako kasi tinatago ko yung pera ko sa GCash.”*

(Sza)

However, Midorima mentioned that:

*“Mas mabilis ko siyang nagagastos kapag nasa GCash yung pera ko.”*

(Midorima)

The responses indicate that digital payment systems may either encourage saving or increase spending depending on personal habits. Some students find it easier to save money because digital wallets allow funds to be stored securely in one place. In contrast, other students feel that spending becomes easier because payment can be completed quickly. Because digital money is not physically seen, students may feel less aware of how much money is being spent. As a result, digital payment may reduce the sense of limitation that usually occurs when using cash. Therefore, financial discipline plays an important role in managing digital funds responsibly.

**Trust in Digital Financial Services:** The final theme identified from the responses is the level of trust in digital financial services. Many participants expressed moderate to high trust in digital payments because of their convenience and security features, while others still prefer keeping some money in cash.

Lilly shared that:

*“Overall trust siguro ten out of ten kasi wala pa namang nangyaring issue sa account ko.”*

(Lilly)

Riyota expressed partial trust:

*“Hindi pa rin ako ganun ka-kampante kaya hindi ako naglalagay ng malaking pera sa GCash.”*

(Riyota)

The responses indicate that trust in digital payment systems is influenced by personal experience and perceived

reliability. Positive experiences increase confidence because users feel that their money is secure. However, some students remain cautious because of possible risks such as technical errors or unauthorized access.

As a result, students may choose to store only a limited amount of money in digital wallets. Partial trust suggests that although digital payment is widely used, users still consider potential risks when managing finances.

Overall, the findings show that digital payment systems influence students' purchasing behavior by making transactions more convenient, accessible, and efficient. At the same time, concerns about security, internet connectivity, and acceptance in small stores affect how students use digital financial services. The responses indicate that digital payment usage shapes financial awareness, saving behavior, and decision-making processes among students.

## 5. Summary, Conclusion, and Recommendations

### Summary of Findings

This study aimed to examine how digital payments affect the purchasing behavior of students at Noveleta Senior High School. The researchers interviewed ten (10) students who regularly use digital payment platforms such as mobile wallets and other online payment applications. By using thematic analysis, several important themes were identified from the participants' responses.

The findings show that convenience and speed of transactions are the main reasons students choose digital payments. Most participants shared that digital payment applications allow them to complete purchases quickly without the need to carry cash or wait for change. Because of this, buying goods and services becomes faster and more convenient for them.

Another finding shows that students are aware of the security features and safety aspects of digital payment systems. Some participants believe these platforms are secure because they require passwords, biometric verification, or confirmation codes before a transaction can be completed. Despite this, a few students still expressed concerns about possible risks such as scams, technical problems, or accidental loss of money due to system errors.

The study also found that digital payments make money transfers faster and more accessible. Students explained that they can easily send or receive money using their mobile phones without the need to go to a bank or meet someone in person. This makes digital payments a practical option for their everyday financial transactions.

In addition, digital payments help promote financial awareness and monitoring of expenses. Some participants stated that digital wallets allow them to view their transaction history and account balance, which helps them track their spending and manage their money more carefully.

However, the study also identified several challenges in using digital payments. One of the main issues is the reliance on internet connectivity. Students mentioned that digital payment applications cannot function without mobile data or internet access, which can make transactions difficult when the connection is unavailable.

Another challenge is the limited acceptance of digital payments in small businesses. Some participants pointed out that many small stores or sari-sari stores still prefer cash

transactions. Because of this situation, students sometimes still need to bring cash when making purchases.

The findings also show that digital payments have a varied impact on saving habits. While some students use digital wallets as a way to manage and save their money, others admitted that having money in digital form sometimes encourages them to spend more easily. This indicates that the influence of digital payments on saving behavior depends on a student's financial discipline and spending habits.

Finally, the study revealed that students generally have moderate to high levels of trust in digital financial services. Many participants trust digital payment platforms because they are convenient and have security features. However, some students remain careful and prefer not to keep large amounts of money in their digital wallets.

### Conclusion

Based on the results of the study, it can be concluded that digital payment systems have a significant impact on the purchasing behavior of students at Noveleta Senior High School. The use of digital payments offers convenience, efficiency, and easy access, which encourages students to use them regularly when purchasing goods and services. The ability to send money quickly and track transaction records also helps students manage their finances more effectively, thereby influencing their financial discipline and decision-making.

However, the study also identified several challenges related to the use of digital payments. These include reliance on internet connectivity, concerns about security, and the limited acceptance of digital payments in some small stores. Such factors may influence how often students choose to use digital payment methods in their everyday transactions.

In addition, the effect of digital payments on students' saving habits differs from one individual to another. Some students use digital wallets to manage and organize their money, while others find it easier to spend impulsively when using digital payment platforms. This suggests that responsible financial behavior, supported by digital financial literacy, is essential when using digital payment services, especially in the modern learning environment.

Overall, digital payment systems have become a significant part of students' financial activities. As technology continues to advance, these systems are expected to play a greater role in influencing students' spending patterns, purchasing decisions, financial discipline, and overall financial awareness in the future.

### Recommendations

**For Students:** Students are encouraged to use digital payment platforms responsibly. They should keep track of their expenses, avoid unnecessary or impulsive buying, and practice proper budgeting to manage their money effectively. Specific activities may include financial literacy workshops, budgeting training programs, and digital payment awareness seminars to develop practical skills in managing personal finances.

**For Teachers and Educators:** Teachers may include topics related to financial literacy, responsible spending, and the proper use of digital payment systems in their lessons. They can also organize interactive classroom activities, such as simulated digital transactions or budget planning exercises,

to help students apply financial concepts in real-life scenarios.

**For Parents and Guardians:** Parents are encouraged to monitor and guide their children in using digital payment platforms. They can also teach their children important financial habits such as budgeting, saving money, and making responsible spending decisions.

**For School Administrators:** School administrators may conduct seminars, programs, or workshops about financial literacy and responsible use of digital payment systems. These activities can help students become more aware of the benefits and possible risks of using digital financial technologies.

**For Digital Payment Service Providers:** Digital payment providers are encouraged to enhance their platforms by improving security measures and adding features that allow users to monitor their spending and manage their finances more easily.

**For Future Researchers:** Future studies may involve a larger group of participants or include students from other schools or locations. Researchers may also examine additional factors related to digital payments, such as financial literacy, online shopping behavior, and long-term financial habits. Specific research activities could include pilot programs evaluating the impact of digital budgeting workshops or surveys assessing students' financial decision-making after financial literacy interventions.

### 6. Dedication

This research is dedicated to the people who guided, supported, and inspired them throughout this journey; the researchers dedicated this to the following groups or individuals:

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