



Relationship of GCash Payment to the Habitual Buying Behavior of Selected Residents of General Tiburcio De Leon, Valenzuela City

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The Faculty of Senior High School Department

In Partial Fulfillment of the Requirements for the
Practical Research 2

A Research Proposal by:

Arañes, Precious Jane C.

Cruz, Hannah Kaye R.

Macaya, Cristobien B.

Pardilla, Angel Christine P.

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APPROVAL SHEET

This research entitled **“Relationship of GCash Payment to the Habitual Buying Behavior of Selected Residents of General Tiburcio De Leon, Valenzuela City”** prepared and submitted by Precious Jane C. Arañes, Hannah Kaye R. Cruz, Cristobien B. Macaya Jr. and Angel Christine P. Pardilla in partial fulfillment of the requirements for Practical Research 2 of Senior High School, has been examined and recommended for final examination for the first semester.

Ramona A. Villanueva, Ed.
SHS Focal Person

Dr. Jaime Boy A. Alegre
MAED-MATH, MAED-EM
Research Adviser

PANEL EXAMINERS

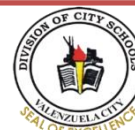
Approved by the Committee on Final Defense with a grade of _____ on February 2023.

Darryl G. Bayona
Teacher III

Analyn DG. Fabian
Master Teacher 1

Shirbenly Y. Garcia
Master Teacher 1

Accepted and approved in partial fulfillment of the requirements for the Practical Research 2 of Senior High School Department.



ABSTRACT

The study is entitled "Relationship of GCash Payment to the Habitual Buying Behavior of Selected Residents of General Tiburcio De Leon, Valenzuela City." This study aims to determine if there is a relationship between the demographic profile of GCash users and the frequency of its use for purchases. This study will be beneficial to the residents who use GCash and to the researchers who conduct it. This study applied a normative research design as its goal was to determine the relationship between the profile of the respondents and their frequency of weekly usage of GCash. The researchers used purposive sampling in choosing the respondents of the study, which resulted in 50 selected residents of General Tiburcio De Leon, Valenzuela City. This research used a questionnaire as an instrument. The researchers ask multiple-choice survey questions that are divided into two parts. The first part of the questionnaire asks about the demographic profile of the GCash users, and the second part asks about how frequently consumers use GCash as a mode of payment for their weekly purchases. The researchers distributed the questionnaire to the 50 selected residents. The statistical tools that the researchers used to present the findings of the study are the percentage distribution and the t-test. The researchers' findings show that there is no significant relationship between the profile of the GCash user and the frequency of its use for purchases; therefore, the null hypothesis is accepted. The researchers suggest as one of their recommendations that the residents must be responsible when using GCash as a mode of payment for their purchases because it might affect their buying behavior without them knowing.

Keywords: GCash, mode of payment, buying behavior



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CHAPTER 1

THE PROBLEM AND ITS BACKGROUND

This chapter gives emphasis on Introduction, Background of the Study, Statement of the Problem, Hypothesis and Significance of the Study

Introduction

The way people pay for services and products has evolved over the years. From cash to credit card payments to cashless transactions, people adopted the new ways to do payment transactions popularized during the pandemic. Most people are now using the new payment method by using online applications. Online transactions are a type of payment where funds are transferred electronically via the internet. People can use cards, mobile devices, or the internet to make cashless purchases of goods and services. It offers a number of benefits, including decreased transaction costs, higher sales, and time and cost savings. It is much more convenient compared to conventional payment options like cash or cheque. There are numerous mobile wallet categories offered by different companies. One example of this is GCash. It was launched by Globe Telecom in 2012. GCash is a mobile wallet app that lets you instantly pay bills, buy loads, send money, shop, and more. It's a safe, secure mobile wallet that connects to your mobile number, making it available anytime, anywhere, and it will be easier, faster, and more convenient to pay with it. GCash is one of the famous online payment applications that is being used by many. In the Philippines,



there are several people who use this when doing payment transactions at convenience stores, hypermarkets, retail stores, etc.

Consumers have their own buying behavior when purchasing or engaging with a product or service. Buying behavior refers to a person's purchasing habits, including what they purchase, when and where they shop, and how much they spend. Buying behavior is the actions taken, both online and offline, by consumers before buying a product or service. People's decisions and actions to purchase goods or services for personal or group use. It is the decision-making process by which a buying group establishes the needs for goods and services and identifies, evaluates, and chooses among alternative brands and suppliers. The buying behavior of purchasers depends on the attitudes and preferences of a consumer towards certain goods, products, and services. There are things that consumers consider before deciding to purchase from a store or business. They make sure that they will benefit and will be satisfied when purchasing. The buying behavior of consumers is important for business owners to know for them to be informed about how they will attract and gain customers.

GCash as a mode of payment affects the buying behavior of consumer residents. Using GCash in their daily payment transactions affects their decision-making when purchasing. This mobile wallet application leads consumers to be impulsive when buying because of the non-physical exchange of money. It is easier to pay using this application. That's why it satisfies the customers, which prompts them to use this application in their transactions. Using GCash as a mode of payment, whether it's for a small or big purchase, benefits consumers because of its



convenience and ease of use, which makes them impulsive when buying. This application saves time and effort for consumers when paying, which makes them use this transaction daily. The type of payment that consumers engage in has influenced to their buying decision-making.

The purpose of this research is to determine the relationship of GCash as a mode of payment on the habitual buying behavior of the respondents. This study will help the selected residents in General Tiburcio De Leon, Valenzuela City, to know the relationship between the two variables. In this study, we will know the relationship of this type of online payment when paying for products and services. This will be additional knowledge for consumers who are consistent in paying through mobile apps.

Background of the Study

Consumer buying behavior refers to the study of customers and how they behave while deciding to buy a product that satisfies their needs. It is a study of the actions of the consumers that drive them to buy and use certain products. Understanding consumer's behavior is crucial because it helps businesses decide how to most effectively sell their goods and services. This helps marketers predict how their customers will act, which aids in marketing existing products and services. It also enables innovative businesses to identify new opportunities before others do.

GCash helps businesses to have an easiest way payment transaction to its customers. Customers are satisfied when they are using cashless transaction that not requires physical cash involved. It adds up to their satisfaction as a customer that affects their buying behavior.



According to Alyssa C. Cacas, (2022), over the years, financial services have evolved. Because people use cash for cards and then for digital transactions. Cashless transactions, a new mode of payment, are not as popular in the Philippines as they are in other countries. This type of payment was popularized during the pandemic crisis, when the behavioral intention of generation X to adopt GCash became popular. The use of online payment methods became well-known when the pandemic started because there were protocols and methods that people should follow, and that's when they chose to learn about online transactions. That is also the time when online businesses became popular, using online applications to collect payments.

Studies have demonstrated that consumers' satisfaction typically influences the Ewallet adoption (Phuong et al. 2020) and the impulsive behavior of consumers (Wu, Zhang, Do et al. 2020). Therefore, the study claims that satisfaction and perceived enjoyment are the predictors of impulse buying behavior of consumers. This study shows that the satisfaction and feeling of enjoyment while using certain technologies lead consumers to be impulsive consumers. Customers' impulsive behavior stems from the satisfaction and enjoyment they feel while using a specific technology.

Although there is a wealth of research on customers' impulsive buying behavior (Zheng et al. 2019; Djafarova and Bowes 2021; Xiang et al. 2016; Xu et al. 2020), research has observed the influence of cashless payment method on this behavior. According to Pradhan et al. (2018), consumers' impulse control may worsen since cashless transactions are perceived as less painful than cash transactions.



According to Thomas et al. (2011), some researchers claim that when a consumer feels negative toward cash payments, it leads them to have a positive feeling that provokes them to engage in impulsive buying behavior. They tend to have this sudden buy or purchase a product without any hesitation.

The problem is that not all sellers use GCash because they may not have the internet or load for GCash to work. GCash requires the internet, and this is one of the problems when it comes to paying with GCash. Impulse buying is a consumer's buying behavior. Because of GCash, their access to money is easier and, because of that, the case of impulsive buying will increase.

It is important to know the effects of using GCash as a mode of payment since most people use this application to pay for and purchase services and products. There are effects on us as consumers using this type of payment that we are still not aware of. This study examines the relationship of GCash payment to the habitual buying behavior. The researchers want to know what effect it will have on consumer purchasing behavior and come up with a potential solution to the problem.

Statement of the Problem:

The study aimed to determine the relationship of GCash payment to the habitual buying behavior of selected residents of General Tiburcio De Leon, Valenzuela City

1. What is the profile of GCash user in terms of:
 - a. Age
 - b. Gender



- c. Weekly GCash balance
2. How frequent do consumers use GCash as the mode of payment for their purchases?
 - a. Once a week
 - b. Twice a week
 - c. Thrice a week
 - d. Every week
3. Is there a significant relationship between the profile of the GCash user to the frequency of its use for purchases?

Hypothesis:

This hypothesis has 0.05 significant level of accuracy.

There is no significant relationship between the profile of the GCash user to the frequency of its use for purchases.

Scope and Delimitation:

The study entitled “Relationship of GCash Payment to the Habitual Buying Behavior of Selected Residents of General Tiburcio De Leon, Valenzuela City”. There will be consumers as respondents of this study. It will be conducted during the 1st semester of the school year 2022-2023. The participants in the study were chosen by purposive sampling.

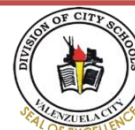


Significance of the Study

This study focuses on the relationship of GCash payment to the habitual buying behavior. The results of this study could prove beneficial to the following:

Residents. The result of this study will benefit the selected residents by knowing the relationship of using GCash as their mode of payment to their habitual buying behavior. This will be beneficial to them because they are the ones who pay for their bills and expenses using this mobile wallet. It also utilizes those who buy loads and save money on this application. This will be beneficial to those who use GCash when purchasing products and services online and in-store.

Researchers. This research will be beneficial to the researchers and future researchers who will conduct a study that is connected to this research title. Future researchers can utilize this study as a foundation to understand the relationship between GCash as a mode of payment and individuals' habitual purchases.



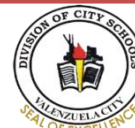
CHAPTER 2

REVIEW OF RELATED LITERATURE

This chapter includes relevant literature and studies by researcher authors and writers that are pertinent to the study and are thought to be strengthened in this research.

Mobile wallets are ways to digitally store credit, debit, and identification cards, among others. These historically physical cards are saved to a mobile wallet which acts just like a physical wallet in digital form. Customers can access their mobile wallets through secure, encrypted apps and use them to pay for goods and services with digital versions of their cards. Mobile wallets have accelerated in popularity due to the low- or no-touch interactions customers can make in order to complete transactions. And for businesses, the tap-to-pay technology can reduce wait times at checkout. (Findling and Rao, 2021)

The article emphasizes the mobile wallet as a physical wallet in digital form. In this study, the mobile wallet that was used was GCash. In the stated citation above, it states that customers use mobile wallets to pay for goods and services that they are purchasing. It acts as a digital version of a card since people can access it through encrypted apps on their mobiles. People prefer mobile wallets because they eliminate the need to carry cash when paying. They can just tap the app to pay, and it does not take time to finish the payment transaction. This kind of mode of payment became popular with consumers since there was no physical interaction that customers had to



engage in for their payment transaction to be completed. It benefits them, especially those people that are time-savers.

GCash provides customers with an easy and secure cashless payment platform through digital products and services like free money transfers from user to user, frictionless bank transfers, and bills payments. GCash is the most popular mobile wallet that is use by many Filipinos. It became popular because of it convenient to people and how easy it is to access and to use. GCash has quickly adapted to the needs of the Filipino people by being a digital payment essential for individuals and entrepreneurs, especially during the pandemic. (Monteiro, 2021)

This article emphasizes how GCash became popular with Filipino people. It was discovered and was known by many when the pandemic crisis happened. Mobile payment provides all the needs and convenience that people need at that time. It serves as a big help in paying for products and services through digital devices when people are limited to interacting with other people. This cashless payment transaction made it easy for people to pay and secure their transaction. GCash is easy to access and operate. As to why, until now, Filipino people preferred to pay using this digital platform rather than cash. Most people use this mode of payment to pay for their products and services.

According to an article published by Luna (2021), the study shows that Filipinos are now interested in trying out contactless payment methods. Before the pandemic, payments were made with cash. Current usage has decreased, and this is reflected among the Filipinos who carry less cash in their wallets. These current consumer behaviors are attributed to the benefits and convenience that Filipinos are

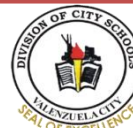


experiencing while shopping through online and e-commerce platforms using cashless payment methods during the ongoing pandemic.

It can be connected to our research topic about the effects of using GCash as a mode of payment on consumer buying behavior because this study shows current consumer behaviors of Filipinos when they are using cashless payment methods like Gcash while shopping. In understanding this study, it shows that current consumer behaviors are assigned to the benefits and convenience that Filipinos experience when using this kind of payment method. And it also shows that Filipinos carry less cash in their wallets now than before the pandemic.

According to (Raymundo, 2016) The internet has done far more than just provide information and communication for users all over the world; it has also created an online market where internet users can become online consumers. Consumers, in general, purchase products for a variety of reasons. The most common purchasing criteria are convenience, variety, price, and trust. In studying the consumer behavior of young working Filipinos, the researchers focused on these factors, referred to in this study as the online acceptability factors, and the phenomenon known as impulse buying. This study specifically describes the online impulse buying behavior of single young working Filipinos in terms of gadgets purchased; the relationship between internet shopping and browsing hours; mode of payment; number of items purchased; and purchase classification.

This study shows that the internet has done far, it also creates an online market where internet users become online customers. The study is about the consumer behavior of young working Filipinos, and the researchers focused on these factors,



which were referred to as online acceptability factors in this study, and the event known as impulse buying. This study focuses on the online impulse buying behavior of single young working Filipinos in terms of gadgets purchased, the relationship between internet shopping and purchase classification.

The cashless payment method has been an alternative transaction in the retail industry. The study revealed that consumers are satisfied with using cashless payment methods in the supermarket in terms of cashless security, cashless convenience, and sales promotion. Based on the consumer perception, greater security is the main advantage of cashless transactions having the gift card/ check as the most used and most preferred cashless payment method. (Dotong, 2019)

The study stated that there is a relationship between the cashless payment method and the buying behavior of consumers. The cashless mode of payment satisfies customers, which leads them to use it when they are paying for their purchases. When consumers are satisfied, it affects their buying behavior. Cashless payment methods are convenient and secure, which attracts consumers to use them. It is also stated that most consumers preferred to use the cashless payment method because of its benefits to users, such as gift cards, discounts, vouchers, and its convenience.

According to Brzoska et.al, (2020), there are factors influencing consumer behavior regarding contactless payments. Factors such as impulse buying and age have a greater impact on on-the-go consumption and the use of contactless payment methods than city size or technological advancement



This study shows the prime and dominant part in showing how this article can help and is related to the researcher's research because it includes knowledge about how modern payment mechanisms affect the behavior of consumers and shows that using cashless payment mechanisms or when it comes to contactless payments, may change consumers' behavior. Because of the convenience of cashless transactions in on-the-go consumption, consumers' behavior might have changed. Every consumer's perception of the new method of transaction may result in a different type of behavior. This study shows that the authors of this thesis are intrigued by the potential impact of a contactless payment mechanism on consumer behavior.

According to (Agrawal, 2015), payment types influence consumer intentions to purchase as this research highlights. Payment types have been found to influence consumer purchase intentions across multiple characteristics. Payment types could be symbolic of consumer attitudes and motivations and thus, play a more enduring influence on consumer purchase intentions rather than just being the exchange fuel in a transaction. This finding opens up the extensive literature on consumer exchange where we can now include access to consumer payment type as one of the antecedents to purchase intention.

Based on the stated citation, the consumer's buying behavior is influenced by what types of payments they use. It plays a big role when consumers decide to purchase something. It may look like it is just an exchange transaction, but if you look deeper into it, there is more to know about it. The type of payment that consumers will make has an influence on the decision-making of consumers when purchasing. It is necessary for business owners to know about how payment methods influence the



purchase intention of customers for them to know how to gain their customers' attention.

Previous studies have consistently highlighted the influence of payment format on people's willingness to pay (Runnemark et al., 2015). Generally speaking, shoppers tend to spend more when they pay with cashless methods such as credit cards and mobile payments than with cash.

This study shows that online payment has an effect on consumer buying behavior. Consumers will be more efficient and spend more often because paying online is easier and faster. So even though paying online can help consumers speed up the transaction, it also affects their buying behavior.

According to Halim et.al, (2020) E-payment systems have a significant impact on the impulsive buying behavior of consumers. The existence of an electronic payment system makes people more impulsive because electronic payment has the advantage of making it easy for people to make a payment process that is safe and does not take time.

This study shows that most people use cashless transactions or e-payments systems because they benefit from them. People nowadays choose to pay for services or goods through electronic payment transactions. It is because the process does not require a lot of time to do and it is easy for consumers to access and use the e-payment systems anytime and anywhere they want. And using electronic payments makes their transactions safe and secure. Despite its benefits to consumers, it also affects their buying behavior. From the stated citation, it is said that electronic payment systems



lead consumers to be more impulsive when purchasing. It provokes them to be impulsive because the mode of payment they use makes their payment transactions easy and gives them the satisfaction and enjoyment of using it for their transactions. E-payments makes consumers impulsive because it is convenient and easy for people to operate.

According to MBA Skool Team (2021), habitual buying is the buying behavior of customers where they are making repeat purchases number of times of an already known brand without the process of high involvement and decisioning. The product is perceived as commodity and doesn't provide much difference from its rivals. Customer under habitual buying behavior goes for the products which they are buying regularly and where they don't give much thought before buying it.

Based on the stated citation, habitual buying behavior is an example of purchasing everyday products in which consumers have a low level of involvement. This can be related to our study since this buying behavior occurs mostly on weekly purchases. This type of buying behavior is performed by consumers when they do not look for the differences between the products that they buy. They tend to buy products that are familiar to them, and most of the time, they buy products that they have used for a long period of time.



Theoretical Framework

The Diffusion of Innovation Theory of Roger in 1962 has a connection to the adoption of an individual for new ideas or innovations. The concept of the theory states that the adoption of new ideas is caused by the interaction of an individual with networks. In this concept, the diffusion is the popularity of cashless payments that people seek and try to engage in because of their convenience, smooth transactions, and improvement. The diffusion of cashless payments results in people or a community adopting the cashless transaction. The innovation of cashless payment depends on the willingness of consumers to adopt the new payment method. It also depends on how fast they adopt the innovation.

This theory is connected to our research because it can be seen that people adopt the cashless payment method, which is why many people use it when purchasing. It's smooth and convenient transactions are involved in the decision-making of consumers. The use of electronic payment has continued to increase due to its convenience, safety, and secure mode of payment. People adopt this type of payment method because it benefits them in some ways. Consumers tend to engage with what is being used by many, and that's why cashless transactions keep on improving and innovating as time passes by.

Conceptual Framework

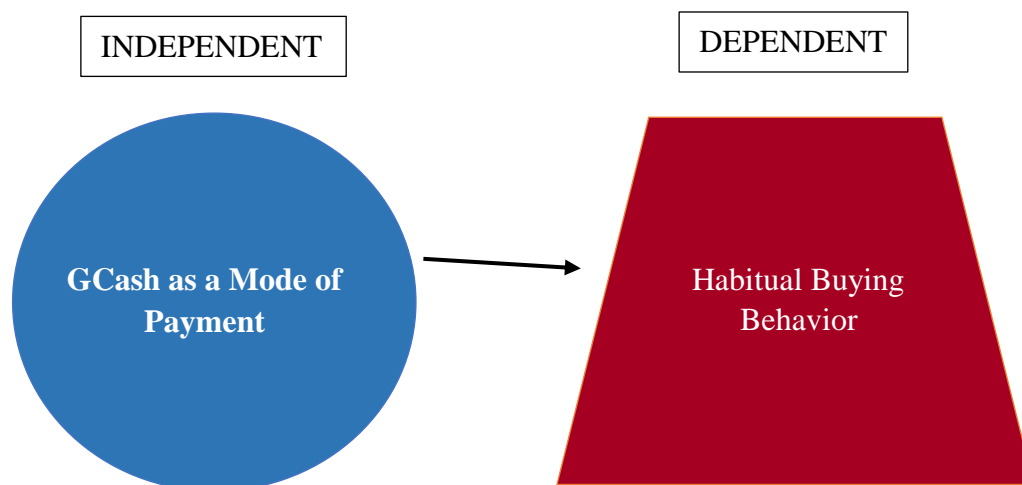


Fig. 1
Research Paradigm

The blue circle above represents the independent variable of the study, which is GCash as a mode of payment, while the red trapezoid represents the dependent variable, which is the habitual buying behavior of consumers. Researchers chose these shapes and colors for a reason. The blue circle comes from the logo of GCash, which is a circle and the color blue as well, and we use the trapezoid shape for the reason that it shapes like a cart if you reverse it. We use the color red because it is presented as the color of power and attracts people's attention, and it is the most popular color for marketing. The arrow indicates in the figure that GCash has a significant relationship with the habitual buying behavior of consumers when using it as a mode of payment for their purchases.



Synthesis of Literature Review

People adopted the use of online payments and made them their usual daily transactions. The type of payment that is used by consumers has a significant effect on their buying behavior. Cashless payments or electronic payments are popular with people nowadays. They use this when paying for their commodities. GCash as a mobile wallet application meets the needs of customers and helps them complete their payment transactions easily. GCash as a mode of payment provides benefits and satisfaction to consumers. Its convenience and low cost attract consumers to use it in their payment transactions. Consumers benefit from this, especially time-savers and people who are busy. This mobile wallet leads consumers to be impulsive when purchasing. It is because there is no physical exchange of money and it is easier to use, safe and secure. Consumers were feeling satisfied using the cashless payment method that prompts them to purchase products impulsively.



Definition of Terms

The following words are defined operationally on how it was used in this research:

Gcash. is an e-payment used by selected residents in an area as a mode of payment for their purchases online or in store. In this study, the researchers will study the relationship of this e-payment to the habitual buying behavior of the residents.

Buying Behavior. it is a consumer's behavior and the decisions associated with their purchases. Buying behavior is influenced by the consumer's emotions, preferences, and attitude. In this study, we are going to determine the relationship of using Gcash as a mode of payment to the habitual buying behavior of residents.

Habitual Buying Behavior. It is a type of buying behavior in which the consumer has a low level of involvement. The consumer just buys the product from a known brand or brands that they have used for a long time. One example of habitual buying behavior is purchasing everyday products.



CHAPTER 3

RESEARCH DESIGN AND METHODOLOGIES

This chapter discusses the research design, the study's respondents (sampling and population), the research instrument, the data collection procedure and the formulas used by the researchers in statistical analysis.

Research Design

The researchers used a non-experimental design, or, to be specific, the normative method, to determine the relationship of GCash payment to the habitual buying behavior of selected residents of General Tiburcio De Leon, Valenzuela City. Descriptive design, or non-experimental design, focuses on how a group of people react to a certain phenomenon. This type of research design is appropriate to this study since it aims to describe a behavior towards a certain situation, which is the buying behavior towards the use of GCash as a mode of payment.

This study uses a normative research design that seeks to evaluate the current situation. It entails creating standards for knowledge, skills, performances, and attitudes. According to Remi Trudel (2019), normative research design offers crucial instruments for comprehending behavior, not just for thinking, judgment, and decision-making but for many other areas of cognition as well. Their utility also extends to the creation of process theories.



Respondents of the Study

Table 1. Distribution of respondents who use GCash as a mode of payment among the selected residents of General Tiburcio De Leon, Valenzuela City.

Respondents	Frequency	Percentage
Angeles Residents	20	40%
Independence Residents	5	10%
Kalye Onse Residents	7	14%
Fredel 2, 5 th Street Residents	5	10%
Fredel 2, 2 nd Street Residents	13	26%
Total	50	100%

The respondents of our study are the selected residents of General Tiburcio De Leon Valenzuela City who use GCash as their mode of payment. The study will be conducted around these streets: Angeles Street, Independence Street, Kalye Onse Street, and Fredel 2, 5th, and 2nd Street. The researchers used the purposive sampling method, in which they choose respondents who they think would be appropriate to be the respondents for their study. The respondents should qualify to the following qualifications: a. lives around General Tiburcio De Leon, Valenzuela City, b. use GCash as a mode of payment in their commodities. The total respondents that we get are 50 respondents. The researchers used this method to determine the relationship of using GCash payment to the habitual buying behavior of the selected residents. The researchers choose respondents from each street with an equivalent number of samples and percentage.



Research Instrument

The researchers used a questionnaire as a research instrument to gather data from respondents about their attitudes, experiences, or perceived use of GCash as a mode of payment. It consists of a series of questions for the purpose of gathering information from respondents. Questionnaires can be thought of as a kind of written interview. They can be carried out face-to-face, by telephone, computer, or postal service. A questionnaire offers a fast, efficient, and inexpensive means of gathering large amounts of information from sizeable sample volumes. There are two sections to the questionnaires made by the researchers. In the first section, the researchers asked about the profile of the GCash user. Second section: the researchers asked how frequently consumers use GCash as a mode of payment.

The instrument used to assess research data must be valid. If they are not, the data of the study may be biased or factually incorrect, which would be more detrimental than beneficial. To validate the questionnaire made by the researchers, it will go through the guidance counselor, who is a professional in terms of behavior. The validator will assess the questionnaire and validate whether the questions are appropriate to ask the respondents to the study or not. Also, whether the questions that were made by the researchers are relevant to their present study. The researchers will apply the suggestions or recommendations that the validator will give them to develop appropriate and better questions.



Data Gathering Procedure

The researchers will ask their research adviser for approval before starting to conduct a survey. They will ask for consent from respondents before they distribute the questionnaire to them, who are the selected residents of General Tiburcio De Leon, Valenzuela City, that use Gcash as a mode of payment. To avoid confusion about how to answer the questions on the questionnaire, they will explain the directions to the respondents. Afterwards, the answers of the respondents that have been gathered will be combined. Subsequently, the researcher will interpret the data from the survey conducted.

Statistical Analysis

The following tools were used to present the findings of the study:

Percentage Frequency Distribution. This statistical tool used to answer the statement of the problem number 1 and 2 to determine the profile of the GCash user and to know how frequent does the respondents use GCash as a mode of payment.

Formula. $\% = \left(\frac{n}{N}\right) \times 100$

Where in: % = percentage

n = frequency

N = total number of respondents

100 is a constant value.



T-test. This statistical tool is used to answer the statement of the problem number 3 in order to determine the significant relationship between the profile of the GCash user to the frequency of its use for purchases.

Formula: $t = \frac{m - \mu}{s / \sqrt{n}}$

Where in: t = student's t-test

m = mean

μ = theoretical value

s = standard deviation

n = variable set size

The statistics was done using Microsoft Excel.



CHAPTER 4

Presentation, Analysis, and Interpretation of the Data

This chapter presents the findings of the study together with the interpretation of the data for the purpose of answering specific questions situated in the statement of the problem about the relationship of GCash payment to the habitual buying behavior of selected residents of General Tiburcio De Leon, Valenzuela City.

The data obtained from the questionnaire includes the profile of the GCash user and how frequently do the respondents use GCash to pay for their purchases and the relationship between the profile of the GCash user to the frequency of its use for purchases.

The data were organized in tabular form and the problems was treated and discussed in the way that presented in the statement of the problem for the direct reference, appropriate analysis and interpretation.

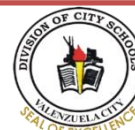


Table 1 presents the profile of the respondents with respect to age.

Table 1

Age Distribution of the Respondents

Age	Frequency	Percentage
16-25	30	60%
26-35	7	14%
36-45	6	12%
46-55	3	6%
56-65	4	8%
TOTAL	50	100%

Table 1 shows the age distribution of the respondents. There are a total of 50 respondents to the study who use GCash. There are 30 respondents whose ages range from 16 to 25, with an equivalent percentage of 60%. There are 7 respondents whose age ranges from 26 to 35 with an equivalent percentage of 14%; there are 6 respondents whose age ranges from 36 to 45 with an equivalent percentage of 12%; 4 respondents whose ages range from 56 to 65 with an equivalent percentage of 8%; and 3 respondents whose ages range from 46 to 55, which is equivalent to 6%. All in all, the total is 100%. This shows that most of the respondents who use GCash for their purchases are between the ages of 16 to 25.



Table 2 presents the profile of the respondents with respect to gender.

Table 2

Gender Distribution of the Respondents

Gender	Frequency	Percentage
Male	12	24%
Female	38	76%
TOTAL	50	100%

Table 2 shows the gender distribution of the respondents. It shows that 38 of the respondents are female, which is equivalent to 76%, while 12 of the respondents are male, which is equivalent to 24%. In total, there are 50 respondents with an equivalent of 100%. The data shows that most of the respondents are female.

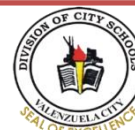


Table 3 presents the profile of the respondents with respect to weekly GCash balance.

Table 3

Weekly GCash Balance of the Respondents

Weekly Gcash Balance	Frequency	Percentage
₱500 - 1,500	32	64%
₱1,600 - 2,600	9	18%
₱2,700 -3,700	2	4%
₱3,800 - 4,800	2	4%
₱4,900 - 5,900	5	10%
TOTAL	50	100%

Table 3 shows the weekly GCash balance of the respondents. The data shows that 32, or 64%, of the respondents have a weekly GCash balance that ranges from ₱500 to ₱1,500. There are 9 or 18% of the respondents who have a weekly GCash balance that ranges from ₱1,600 to ₱2,600; 5 or 10% of the respondents have a weekly GCash balance of ₱4,900 to ₱5,900; 2 or 4% of the respondents have a weekly GCash balance that ranges from ₱2,700 to ₱3,700; and 2 or 4% of the respondents have a GCash balance of ₱3,800 to ₱4,800. The data shows that most of the respondents have a weekly balance between ₱500 and ₱1,000 on their GCash account.



Table 4 presents how frequent the respondents use GCash as a mode of payment for their purchases.

Table 4

Distribution of the Respondents as to Frequency of GCash Purchases

Weekly use of Gcash	Frequency	Percentage
once a week	19	38%
twice a week	26	52%
thrice a week	3	6%
every week	2	4%
TOTAL	50	100%

Table 4 shows how frequently the respondents use GCash as a mode of payment for their weekly purchases. The data shows that 26 or 52% of the respondents use GCash for their purchases twice a week, while 19 or 38% of the respondents use GCash once a week as a mode of payment. And 3 or 6% of the respondents use GCash three times a week. Similar to the frequency and percentage of three times a week, 2 or 4% of the respondents also use GCash as a mode of payment for their purchases every week. The data revealed that most of the respondents use GCash twice a week to pay for their purchases.

According to the survey conducted by Rakuten Insight in the Philippines in 2022, 37% of the respondents paid their transactions through an e-payment method several times a week as of February 2020. In the same survey, 54% stated transactions were faster using an e-payment method. The respondents in the Philippines stated that they made e-payment transactions because they were convenient, accessible, and fast.



Table 5 presents the significant relationship between the age of the GCash user to the frequency of its use for purchases.

Table 5

Significant Relationship Between the Age of the GCash User to the Frequency of its Use for Purchases

	Mean	Variance	Observation	Df	t-statistic	t-critical	Decision	Remarks
16-25	1	0	28	27	-4.69	2.05	Accept the null hypothesis	Not significant
Usage of GCash	1.61	0.47	28					
26-35	1	0	7	6	-3.74	2.45	Accept the null hypothesis	Not significant
Usage of GCash	3	2	7					
36-45	1	0	6	5	-2.24	2.57	Accept the null hypothesis	Not significant
Usage of GCash	2	1.2	6					
46-55	1	0	3	2	-4	4.30	Accept the null hypothesis	Not significant
Usage of GCash	2.33	0.33	3					
56-65	1	0	4	3	-5	3.18	Accept the null hypothesis	Not significant
Usage of GCash	2.25	0.25	4					

Table 5 shows the significant relationship between the age of the GCash users and their weekly usage of GCash as a mode of payment. The data above shows that the t-statistics of the age when compared to the usage of GCash are all negative. These are -4.69, -3.74, -2.24, -4, and -5, respectively. And the t-critical values of each are 2.05, 2.45, 2.57, 4.30, and 3.18, respectively. All the t-statistics are less than the t-



critical values of the data. This means that the null hypothesis is accepted, and therefore there is no relationship between the age of the GCash user and its frequency of use for purchases.

According to the study conducted by Chaudhery and Arora (2020) there is no relationship between customer's orientation towards usage of e-payment system and their age groups. The result shows that the usage of e-payment does not depend on the age of a person rather it shows that usage of e-payment system depends on the education and knowledge a person has about different online platforms. If payment process is taught to an old age person, then he/she can also make the payment. It was found that there were few youngsters who were aware about digital payment but didn't prefer it to make payment online.



Table 6 presents the significant relationship between the gender of the GCash user to the frequency of its use for purchases.

Table 6

Significant Relationship Between the Gender of the GCash User to the Frequency of its Use for Purchase

	Mean	Variance	Observation	Df	t-statistic	t-critical	Decision	Remarks
Male	1	0	12	11	-4.18	2.20	Accept the null hypothesis	Not significant
Usage of GCash	1.75	0.39	12					
Female	1	0	38	37	-5.98	2.03	Accept the null hypothesis	Not significant
Usage of GCash	1.76	0.62	38					

Table 6 shows the significant relationship between the gender of the GCash user and their weekly usage of GCash as a mode of payment. The data above shows that the t-statistics of gender when compared to the usage of GCash are all negative. These are -4.18 and -5.98. And the t-critical values of the two are 2.20 and 2.03. All the t-statistics are less than the t-critical values of the data. This means that the null hypothesis is accepted, and therefore there is no relationship between the gender of the GCash user and its frequency of use for purchases.

According to a study conducted by Schmidhuber et al. (2020) and Nahar (2022) about online payment, males are more driven by instrumental motivations than women, and men evaluate perceived usefulness to a higher extent than women when making decisions concerning the usefulness or performance-related components of



new technology. Women are sometimes uncomfortable utilizing internet-based services because they believe they are too difficult. This indicates a lack of self-assurance and the anxiety that comes with it (Chawla and Joshi, 2020). This means that men are the ones who often use e-payments compared to women, for some reason. Contrary to the result of our study, this revealed that there is a relationship between gender and the use of electronic payments for purchases.

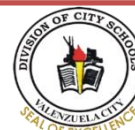


Table 7 presents the significant relationship between the weekly GCash balance of the GCash user to the frequency of its use for purchases.

Table 7

Significant Relationship Between the Weekly GCash Balance of the GCash User to the Frequency of its Use for Purchases

	Mean	Variance	Obser vation	Df	t- statistic	t- critical	Decision	Remarks
500-1,500	1	0	32	31	-4.71	2.04	Accept the null hypothesis	Not significant
Usage of GCash	1.66	0.62	32					
1,600-2,600	1	0	9	8	-10	2.31	Accept the null hypothesis	Not significant
Usage of GCash	2.11	0.11	9					
2,700-3,700	1	0	2	1	-1	12.71	Accept the null hypothesis	Not significant
Usage of GCash	2	2	2					
3,800-4,800	1	0	2	1	-1	12.71	Accept the null hypothesis	Not significant
Usage of GCash	2	2	2					
4,900-5,900	1	0	5	4	-2.45	2.78	Accept the null hypothesis	Not significant
Usage of GCash	1.6	0.3	5					

Table 7 shows the significant relationship between the weekly GCash balance of the GCash user and their weekly usage of GCash as a mode of payment. The data above shows that the t-statistics of the weekly GCash balance when compared to the usage of GCash are all negative. These are -4.71, -10, -1, -1, and -2.45, respectively. And the t-critical values of each are 2.04, 2.31, 12.71, 12.71, and 2.78, respectively. All the t-statistics are less than the t-critical values of the data. This means that the



null hypothesis is accepted, and therefore there is no relationship between the weekly GCash balance of the GCash user and its frequency of use for purchases.

According to the study conducted by Kolandaisamy (2020), 23.3 percent of the people in their survey agree that an e-wallet could make you spend your money recklessly. If the e-wallet user doesn't bring up their saving habit, the e-wallet might be a trouble to the user due to the reason that the money doesn't feel real to the user because it is intangible. That's why an e-wallet might cost someone to spend their money in a quick way. If the e-wallet user doesn't cultivate their saving habit, they should stop using e-wallet and use the old, traditional way to pay for their transaction. This means that the balance of a user has a significant relationship to the usage of e-payment. The more money you have in your account, the more you buy using e-payment methods.



CHAPTER 5

Summary of Findings, Conclusion and Recommendation

This chapter presents the summary of the research work undertaken, the conclusions made from the findings of the study and the recommendation for augmentations of the study regarding the topic “Relationship of GCash Payment to the Habitual Buying Behavior of Selected Residents of General Tiburcio De Leon, Valenzuela City”.

Summary of Findings

1. Table 1 shows the age distribution of the respondents. There are 30 or 60% of the respondents who have ages ranging from 16 to 25. 7 or 14% of respondents have ages ranging from 26 to 35, 6 or 12% of respondents have ages ranging from 36 to 45, 4 or 8% of respondents have ages ranging from 56 to 65, and 3 or 6% of respondents have ages ranging from 46 to 55.
2. Table 2 shows the gender distribution of the respondents. 38 or 76% of the respondents were female, and 12 or 24% of the respondents were male.
3. Table 3 shows the weekly GCash balance of the respondents. 32, or 64% of the respondents, have a weekly GCash balance that ranges from ₱500 to ₱1,500; 9 or 18% of the respondents have a ₱1,600 to ₱2,600 balance; 5 or 10% of the respondents have a ₱4,900 to ₱5,900 balance; 2 or 4% of the respondents have a ₱2,700 to ₱3,700 balance; and 2 or 4% of the respondents have a ₱3,800 to ₱4,800 balance.
4. Table 4 shows how frequently respondents use GCash as a mode of payment for their weekly purchases. There are four choices: once a week, twice a week, three times



a week, and every week. There are 50 respondents. 26 choose twice a week, 19 choose once a week, 3 choose thrice a week, and 2 choose every week, which has an equivalent percentage of 52%, 38%, 6%, and 4%, respectively, for a total of 100%.

5. Table 5 shows the relationship between the age of the GCash users to their weekly usage of GCash as a mode of payment. The t-statistics in this dataset are negative, these are -4.69, -3.74, -2.24, -4, and -5, respectively. And the t-critical values are 2.05, 2.45, 2.57, 4.30, and 3.18, respectively.

6. Table 6 shows the relationship between the gender of the GCash users to their weekly usage of GCash as a mode of payment. The t-statistics in this dataset are negative, these are 4.18 and -5.98. And the t-critical values of the each are 2.20 and 2.03.

7. Table 7 shows the relationship between the weekly GCash balance of the GCash users to their weekly usage of GCash as a mode of payment. The t-statistics in this dataset are negative, these are -4.71, -10, -1, -1, and -2.45, respectively. And the t-critical values are 2.04, 2.31, 12.71, 12.71, and 2.78, respectively.

Conclusions

1. Most of the respondents who use GCash for their purchases have ages ranging from 16 to 25.
2. Most of the respondents are female.
3. Most of the respondents have a weekly GCash balance of ₱500 - ₱1,500 on their accounts.
4. Most of the respondents use GCash as a mode of payment for their weekly purchases twice a week.



5. In this dataset, the t-statistics are less than the value of t-critical which means that the null hypothesis is accepted therefore, there is no significant relationship between the age of the GCash users and its frequency of use for purchases.

6. In this dataset, the t-statistics are less than the value of t-critical which means that the null hypothesis is accepted therefore, there is no significant relationship between the gender of the GCash users and its frequency of use for purchases.

7. In this dataset, the t-statistics are less than the value of t-critical which means that the null hypothesis is accepted therefore, there is no significant relationship between the weekly GCash balance of the GCash users and its frequency of use for purchases.

Recommendations

1. This study suggests adding the number of respondents from 50 to 100 and including senior high school grade 11 and 12 students who use GCash among the respondents to have a wide sample of the study and to obtain more accurate data and reliable results.
2. Study the other e-payment application that affects the buying behavior of users.
3. For future researchers, determine the effects of using GCash as a mode of payment on the buying behavior of the respondents.
4. For the residents, they must be responsible when using GCash for their purchases because it might affect their buying behavior without them knowing.



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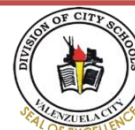
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APPENDICES



Appendix A

QUESTIONNAIRE

Relationship of GCash Payment to the Habitual Buying Behavior of Selected Residents of General Tiburcio De Leon, Valenzuela City

Instructions: Answer the following questions below that corresponds to your perception. Please answer with honesty. Ask the researchers for clarifications if needed.

Part 1. The statement below on this part asks about the profile of the GCash user.

Put a check in the box that corresponds to your choice.

1. AGE

☐

16 - 25

☐

46 - 55

☐

26 - 35

☐

56 - 65

☐

36 - 45

2. GENDER

☐

Male

☐

Female

**3. WEEKLY GCASH
BALANCE**

☐

₱500 – ₱1,500

☐

₱3,800 – ₱4,800

☐

₱1,600 – ₱2,600

☐

₱4,900 – ₱5,900

☐

₱2,700 – ₱3700



Part 2. The statement below on this part asks about how frequently do the selected residents use GCash as a mode of payment for their purchases. Put a check in the box that corresponds to your choice.

I use GCash as a mode of payment
when paying for my weekly purchases...

- ☐ Once a week
☐ Twice a week
☐ Thrice a week
☐ Every week

Thank you for your time and effort! We appreciate it. Have a nice day, God bless!



Appendix B

December 14, 2022

Dear Sir / Ma'am,

Warmest Greetings!

The researcher is currently conducting a pilot testing for a study entitled **"Effects of Using GCash as a Mode of Payment in Buying Behavior of Selected Residents of General Tiburcio De Leon, Valenzuela City"** in partial fulfillment of the requirements of the subject Practical Research 2. In connection to this the researcher would like to ask a permission from your good office to allow me to distribute my survey questionnaire to the students of General Tiburcio De Leon National High School. I'm anticipating a favorable response with regard to this humble request, thank you and God bless.

Respectfully yours,

The Researcher:


Precious Jane C. Aranes

Cristobien B. Macaya Jr.


Hannah Kaye Cruz

Angel Christine Pardilla

Noted by:


Dr. Jaime Boy A. Alegre

Research Adviser


Dr. Ramona A. Villanueva
SHS Focal Person



CURRICULUM VITAE



CURRICULUM VITAE

Name: Precious Jane C. Aranes

Address: 1588 Sebastian Street Bagbaguin,
Valenzuela City

Mobile No: 09562354598

Email: preciousjanearanes@gmail.com



PERSONAL BACKGROUND:

Date of Birth: October 26, 2005

Place of Birth: Valenzuela City

Sex: Female

Civil Status: Single

Citizenship: Filipino

Religion: Catholic

Height: 152 cm

Weight: 50 kg.

EDUCATIONAL BACKGROUND:

2023 – Present

Senior High School: Gen. Tiburcio De Leon National High School

Corner Mercado St., Gen. T. De Leon, Valenzuela City

2017-2021

Junior High School: Caybiga High School

Molave, 165 Zone 15, Caloocan City

Date Graduated: June, 2021



2010-2017

Elementary:

- **Balagtas Elementary School (First School)**

Gonzalvo St., Balagtas, Bulacan

- **Andres Mariano Elementary School (Second School)**

Bagbaguin, Valenzuela City

Date Graduated: March, 2017

SKILLS AND QUALIFICATIONS:

- Leadership Skills
- Adaptability Skills
- Problem solving
- Decision Making
- Active Listening
- Communication Skills
- Memorization

ACADEMIC & NON-ACADEMIC RECOGNITION/S:

- ✚ With Honors (1st Quarter) Grade 12
- ✚ With High Honor (1st and 2nd Semester) Grade 11
- ✚ With High Honor (1st to 4th Quarter) Grade 10
- ✚ With High Honor (1st to 4th Quarter) Grade 9
- ✚ Top 1 Overall (1st to 4th Quarter) Grade 8



Top 1 Overall (1st to 4th Quarter) Grade 7

INTERESTS/HOBBIES:

- Painting
- Drawing
- Reading Fictional Books
- Watching Korean Movies
- Cooking
- Sleeping
- Driving an Electric Bike
- Learning how to drive a car
- Cleaning
- Learning how to play guitar
- Playing Badminton
- Sightseeing
- Travelling
- Singing
- Playing Uno Cards



CURRICULUM VITAE

Name: Hannah Kaye R. Cruz

Address: 38 A Karuhatan Road, Karuhatan,
Valenzuela City

Mobile No: 09955030748

Email: hannahkaye02cruz@gmail.com



PERSONAL BACKGROUND:

Date of Birth: February 2, 2005

Place of Birth: Fabella General Hospital

Sex: Female

Civil Status: Single

Citizenship: Filipino

Religion: Catholic

Height: 162cm

Weight: 48.5kg

EDUCATIONAL BACKGROUND:

2023 - Present

Senior High School: Gen. T. de Leon National High School

Corner Mercado St., Gen. T. de Leon Valenzuela City

2017-2021

Junior High School: Gen. T. de Leon National High School

Corner Mercado St., Gen. T. de Leon Valenzuela City



Date Graduated: July, 2021

2010-2017

Elementary:

- **Caruhatan East Elementary School (First School)**

Ilang-ilang St., Karuhatan, Valenzuela City

- **Santiago A. de Guzman Elementary School (Last School)**

Karen Avenue, Gen. T. de Leon Valenzuela City

Date Graduated: April, 2017

SKILLS AND QUALIFICATIONS:

- Organization Skills
- Creativity

ACADEMIC & NON-ACADEMIC RECOGNITION/S:

- ✚ Junior Agricultural Club Grade 7 Representative
- ✚ Supreme Student Government (SSG) Grade 9 Representative
- ✚ Top 10 Overall (1st Quarter) Grade 8
- ✚ Top 6 Overall (2nd Quarter) Grade 8
- ✚ Top 9 Overall (3rd and 4th Quarter) Grade 8
- ✚ Top 4 Overall (2nd Quarter) Grade 9
- ✚ Top 7 Overall (3rd Quarter) Grade 9
- ✚ Top 6 Overall (4th Quarter) Grade 9
- ✚ Top 1 Overall (1st to 4th Quarter) Grade 10
- ✚ With Honors (1st to 4th Quarter) Grade 11
- ✚ With Honors (1st Quarter) Grade 12



INTERESTS/HOBBIES:

- Painting
- Watching Movies/Animated Series
- Hand Lettering/Calligraphy
- Sightseeing
- Fashion



CURRICULUM VITAE

Name: Cristobien B. Macaya Jr.

Address: 2423 Saint Francis Street,
New Prodon Subdivision, Gen. T. De Leon
Valenzuela City

Mobile No: 09994580032

Email: macayacristobien@gmail.com



PERSONAL BACKGROUND:

Date of Birth: September 8, 2004

Place of Birth: Malabon City

Sex: Male

Civil Status: Single

Citizenship: Filipino

Religion: Catholic

Height: 176cm

Weight: 45kg

EDUCATIONAL BACKGROUND:

2023 - Present

Senior High School: Gen. T. De Leon National High School

Corner Mercado St., Gen. T. De Leon Valenzuela City

2017-2021

Junior High School:



- **AMS Our Lady of Holy Rosary Learning Center (First School)**

(180 Road 3, Diam Street, Gen. T De Leon Valenzuela City)

- **Alternative Learning System (Last School)**

(3s Gen. T. De Leon Valenzuela City)

Date Graduated: March, 2021

2010-2017

Elementary:

- **Gen. T. De Leon Elementary School (First School)**

(4014 Gen. T. De Leon Valenzuela City)

- **AMS Our Lady of Holy Rosary Learning Center (Last School)**

(180 Road 3, Diam Street, Gen. T. De Leon Valenzuela City)

Date Graduated: March, 2017

SKILLS AND QUALIFICATIONS:

- Basic Accounting
- Good at numbers
- Computer Assembly and Configuration

ACADEMIC & NON-ACADEMIC RECOGNITION/S:

- ✚ Best in Science – Grade 7
- ✚ Best in ESP – Grade 7
- ✚ Best in Science – Grade 8
- ✚ With Honors (1st to 4th Quarter) Grade 11
- ✚ With Honors in (1st Quarter) Grade 12



INTERESTS/HOBBIES:

- Cooking
- Baking
- Watching Movies
- Sleep



CURRICULUM VITAE

Name: Angel Christine Pardilla

Address: 2144 Angeles St Fortune 1 Village

Gen T. De Leon Valenzuela city

Mobile No: 09518639288

Email: pardillaangel1@gmail.com



PERSONAL BACKGROUND:

Date of Birth: September 8, 2004

Place of Birth: Malabon City

Sex: Male

Civil Status: Single

Citizenship: Filipino

Religion: Catholic

Height: 176cm

Weight: 45kg

EDUCATIONAL BACKGROUND:

2023 Present

Senior High School: Gen. Tiburcio National High School

Corner Mercado St, Gen. T DeLeon Valenzuela City

2017-2021

Junior High School: Parada National Highschool

Parada Valenzuela City



Date Graduated: March, 2021

2010-2017

Elementary: Garreta Elementary School

Garreta Pidigan, Abra

Date Graduated: March, 2017

SKILLS AND QUALIFICATIONS:

- Communicating Skills
- Staying Positive
- Listening
- Teamwork and Collaboration

ACADEMIC & NON-ACADEMIC RECOGNITION/S:

- 🏆 -With Honors (2nd to 4th quarter) Grade 11
- 🏆 -Top 1 overall (1st and 4th quarter) Grade 7

INTERESTS/HOBBIES:

- Badminton
- Watching Comedy
- Dancing