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Continuance Intention to Use E-Wallet among Public High School Teachers in Tarlac City

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Abstract: *A The rapid advancement of digital technology has contributed to the widespread adoption of e-wallets as a convenient and efficient mode of payment. The present study was conducted to determine the factors that influence the continuance intention of using e-wallets by members of Generation Y who work as public high school teachers in Tarlac City, mainly provided relevance to various fields especially to e-wallet providers in order for them to enhance their features that has a significant influence on their user's intention to use. This research is mainly anchored to UTAUT 2, but modified the covariates into convenience, compatibility, speed, and security, testing their influences on the continuance intention of using the service. A total of 266 members of Generation Y working as public high school teachers and using the e-wallet services were used as respondents. Mean scores and multiple linear regression analysis were used to analyze the data obtained from the participants using the questionnaire. The results indicated that convenience, compatibility, speed, and security were viewed as favorable attributes of the product. However, only compatibility with the p value of .011 and speed with p value of <.001 had a significant effect on the continuance intention, proving the study H2 and H3 and rejecting the H1 and H4 of the study.*

Keywords: Digital Payments, Continuance Intention, E-wallet, Generation Y, Public Educators, Tarlac City

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1. Introduction

Background of the Study

Innovations and advancement of technology have led to the emergence of a revolution in the field of global financial transactions. Digital wallets, also referred to as e-wallets, have become a very significant aspect of the growing economy in the world as well as a form of payment other than money. As noted by FinTech Magazine (2024), all payments will be done through digitalization in the future and taking into consideration that clients will always require convenience in their financial transactions, digital wallet use will be widespread in various markets around the globe. Digital wallet use has proved to be an efficient approach towards financial inclusion as well as business practices in the world. It can bring about positive behavioral change among consumers.

Digital payments through payment platforms have gained significant importance over the past few years among various economies and sectors. According to the research findings of the report released by the World Bank (2025), 79% of adults hold accounts for digital payments as the most popular financial product; however, there has been an increase in usage of digital payments by 28 percent in emerging markets from the year 2011. Over the last 20 years, the Fintech industry has witnessed large-scale financial investments as well as the building of infrastructures. According to the recent KPMG report (2025), the overall financing was estimated at $116 billion in 2025.

As part of the government's efforts to build economic resilience and in line with their financial inclusion objectives, there has been a notable interest from our government in promoting the shift to digital payments. According to Bangko Sentral ng Pilipinas (2024), the most recent results of the 2024 Report on the Status of Digital Payments in the Philippines indicate that digital payments represent 57.4% of the monthly volume of retail payments in the Philippines, demonstrating how the country effectively transitioned to being a "cash-lite" society.

In recent years, there has been ceaseless investment in e-wallet technologies by both local international providers and financial institutions entering the Philippine market. This rapid expansion is underpinned by the belief that to support the evolving transactional needs of Filipino consumers and businesses, digital platforms are essential (Belmonte et al., 2024). Despite this rapid growth, researchers and financial

technology providers recognize that the long-term success of e-wallets depends on their sustained usage and not just on initial adoption.

The decision by current users to keep utilizing the technology is vital for the sustainability of e-wallet services to ensure continuance intention. Among user segments, young professionals represent a critical demographic due to their role as early adopters, tech-savviness, and higher disposable income (Nursjanti & Amaliawiati, 2025). However, Lakshmanan and Shanmugavel (2025) emphasize that expectancy, price value, and task technology fit positively contribute to continuous user intention.

The strategic importance of the need to ensure the adoption of these solutions by a definite number of people may be justified based on resource allocation required to develop infrastructure for financial technologies. The reason why it is important to keep users engaged after implementing such solutions is that, as payment systems become more mature, they focus not only on attracting users but also on keeping them.

Thus, the present study was undertaken to examine the factors influencing the continuance intention to use e-wallets among young professionals in Tarlac City by investigating how factors such as convenience, compatibility, speed, and security affect users' intent to continue using e-wallets.

2. Materials and Methods

Research Design

This study provided a systematic analysis of phenomena known as quantitative research. Quantitative research is based on a deductive methodology that emphasizes theory validation and is influenced by the proof standard and realist perspectives. It focused on gathering quantifiable data and using analytical or statistical methods to determine the correlation of a few factors, specifically convenience, compatibility, security, and speed to the continuance intention to use e-wallet among the chosen group of young professionals.

This research generally used a descriptive correlational research design, which is a non-experimental research method used to describe the characteristics of a real-world situation and measure the statistical relationship between two or more variables as they naturally occur, without trying to manipulate them or establish a direct cause-and-effect link. This design focused primarily on the connection between two variables. With this design's nature to determine the relationship of variables, it suits best for the main objective of the research, which was primarily focused on the influence of covariates, which are convenience, compatibility, speed, and security, to the outcome variable, referring to the Continuance Intention of using e-wallet.

Locale of the Study

The study has taken place in Tarlac City, capital center of the Province of Tarlac in Central Luzon. Given that it is currently the only City in the province, it contains educational institutions that are mainly accessible and has a strong presence, which makes it suitable for study.

Since the City hosts a good number of public schools among the barangays within it, the locale provides a diverse pool of educators with different experiences and exposure to financial technology. As financial technologies continue to expand over the time, public high school teachers within the city where changes can be seen due to its developed nature compared to other municipalities. Furthermore, with Tarlac City's diverse workplace, it offers an appropriate and more inclusive locale for the study.

Sampling Design

This research used random sampling to select e-wallet users in Tarlac City. A total of 266 respondents participated in this study, in accordance with the heuristic approach, wherein it requires a standard of 250 minimum respondents the researchers are allowed to get for more accurate and diversified results. This made sure that the results are not restricted and invalid due to insufficient number of respondents.

Respondents

The respondents of this study consisted of 266 young professionals residing in Tarlac City. These respondents were employed in public high school and were identified as active users of electronic wallet applications. They were selected based on their consistent usage of digital financial transactions, making

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them suitable respondents for examining the continuance use of e-wallets. The chosen respondents for this study can provide the necessary data to examine the influence of convenience, compatibility, speed, and security on their continuance intention to use e-wallets.

Data Gathering Procedure

Upon conducting the study, the online survey questionnaire was distributed to Generation Y public high school teachers in Tarlac City. Prior to answering the questionnaire, a letter of participation, along with a data privacy notice and informed consent, was attached to ensure that the respondents were fully informed about the purpose of the study and their rights as participants.

The data was collected through an online survey questionnaire created using Google Forms. The survey link was distributed via social media platforms such as Messenger and Instagram to reach the intended respondents. A total of 266 responses were gathered, and all responses met the specified criteria and were included in the final dataset for analysis.

Data Analysis

The data gathered through the questionnaire were analyzed and treated using Jamovi statistical software. To describe the factors of convenience, compatibility, speed, and security in using e-wallet, mean scores or weighted mean, the descriptive statistics, were computed and given corresponding verbal descriptions, which are Strongly Agree, Agree, Moderately Agree, Disagree, and Strongly Disagree. Likewise, the respondents' continuance intention to use e-wallet services was described through the computation of mean scores and the same verbal descriptions.

Furthermore, the inferential statistics used was Multiple Linear Regression, which employed to determine the significant influence of convenience, compatibility, speed, and security on the continuance intention to use e-wallet services of Generation Y public high school teachers.

Research Instrument

The researchers employed a structured survey to collect the required data for the study entitled "Continuance Intention to Use E-Wallet Among Young Professionals in Tarlac City." The questionnaire is primarily composed of the instrument adopted from the research titled "Factors Affecting Consumers' Ongoing Intention to Utilize Mobile Payments in Indonesia" by Widjaja et al. (2020). The questionnaire was divided into two parts in accordance with the four sub variables namely; convenience, compatibility, speed, security. The first part contains questions that mostly describe demographics of the respondents. The second part focuses on whether the use of e-wallets is convenient, compatible with their lifestyle, fast in terms of speed, and secure. Lastly, the fifth part describes whether the users intend to use e-wallet or not. Responses to these indicators should be given using a five-point Likert scale: (4.50 – 5.00) "Strongly Agree," (3.50 – 4.49) "Agree," (2.50 – 3.49) "Moderately Agree," (1.50 – 2.40) "Disagree," and (1.00 – 1.49) "Strongly Disagree."

3. Results

In this section, the results of the study are presented and shown on tables with corresponding analysis and interpretation and contextual discussions. Also, this section aims to provide a comprehensive understanding of how the results address the research questions and contribute to the existing body of knowledge.

Characteristics of the Respondent

This presents the characteristics of the respondents in terms of sex, age, number of e-wallet use, most frequent e-wallet use, average intensity of e-wallet usage in a week, and most frequent e-wallet application use in a month.

Sex	Frequency	Percentage
Male	99	37.2%
Female	167	62.8%
TOTAL	**266**	**100%**

Table 1: Sex

In terms of sex, there were 167 female respondents, representing 62.8% of the total respondents, while 99 respondents or 37.2% were male. This indicates that most of the respondents were female public high school teachers, suggesting that women comprised a larger portion of the participants in the study.

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Age Range	Frequency	Percentage
29-34 years	138	51.9%
35-40 years	73	27.4%
41-45 years	55	20.7%
TOTAL	**266**	**100%**

Table 2: Age

In terms of age, the highest number of respondents belonged to the 29-34 years old age group with 138 respondents or 51.9%. This indicates that most of the respondents were relatively young public high school teachers who are in their active working stage and are more likely to adopt and utilize digital financial technologies such as e-wallets. Meanwhile, 73 respondents or 27.4% were aged 35-40 years old, while 55 or 20.7% belonged to the 41-45 years old age group. This suggests that the study was mainly represented by working professionals who are familiar with and actively engaged in e-wallet usage.

Number of E-Wallet Use	Frequency	Percentage
1	101	38%
2	85	32%
3	56	21%
> 3	24	9%
TOTAL	**266**	**100%**

Table 3: Number of E-Walet Use

In the category of the number of e-wallets used, 101 respondents or 38% reported using only one e-wallet platform, which had the highest frequency. This suggests that many public high school teachers prefer to use a single e-wallet application for convenience, ease of access, and familiarity. Meanwhile, 85 respondents or 32% used two e-wallets, 56 respondents or 21% used three e-wallets, and 24 respondents or 9% used more than three e-wallets, indicating that some respondents utilize multiple e-wallet platforms depending on their financial needs and available services.

Number of E-Wallet Use	Frequency	Percentage
Gcash	182	68.4%
PayMaya	30	11.3%
GrabPay	21	7.9%
ShopeePay	29	10.9%
GoTyme	3	1.1%
MariBank	1	0.4%
TOTAL	**266**	**100%**

Table 4: Most Frequent E-Wallet Use

In terms of the most frequent e-wallet used, GCash had the highest frequency with 182 respondents, representing 68.4% of the total respondents. This indicates that GCash is the most preferred and widely used e-wallet application among public high school teachers in Tarlac City. This may be due to its accessibility, convenience, and wide range of services such as fund transfers, bill payments, and online purchases. PayMaya followed with 30 respondents or 11.3%, ShopeePay with 29 respondents or 10.9%, GrabPay with 21 respondents or 7.9%, GoTyme with 3 respondents or 1.1%, and MariBank with 1 respondent, making up only 0.4% of the total respondents. This shows that although several e-wallet platforms are available, GCash remains the dominant choice among the respondents.

Average Intensity of Using E-Wallet in a Week	Frequency	Percentage
1-3 times	128	48.1%
4-6 times	88	33.1%
> 6 times	50	18.8%
TOTAL	**266**	**100%**

Table 5: Average Intensity of Using E-Wallet in a Week

In terms of the average intensity of using e-wallets in a week, 128 respondents or 48.1% reported using e-wallets 1-3 times a week, which had the highest frequency. This suggests that public high school teachers commonly use e-wallets for regular but moderate financial transactions. Meanwhile, 88 respondents or 33.1% used e-wallets 4-6 times a week, while 50 respondents or 18.8% reported using e-wallets more than six times a week, indicating that a considerable number of respondents frequently rely on e-wallets for their

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daily financial activities. A study conducted by Widjaja et al. (2020) also showed that the majority are using mobile payment applications one to three times a week.

Number of E-Wallet Use	Frequency	Percentage
Shopping in e-commerce (fashion, daily needs, etc.)	101	38%
Food and Beverages	62	23.3%
Bill Payment (water, electricity, insurance, other)	85	32%
Transportation	12	4.5%
Groceries	2	0.8%
Load	4	1.5%
TOTAL	**266**	**100%**

Table 6: Most Frequent E-Wallet Application Use in a Month

Lastly, shopping in e-commerce dominated as the most frequent e-wallet application use in a month, with a frequency of 101 respondents or 38%. This indicates that public high school teachers in Tarlac City commonly use e-wallets for online shopping and purchasing daily needs. Bill payment followed with 85 respondents or 32%, suggesting that e-wallets are also widely utilized for paying utilities and other expenses. Meanwhile, 62 respondents or 23.3% used e-wallets for food and beverages, 12 respondents or 4.5% for transportation, 4 respondents or 1.5% for mobile load, and 2 respondents or 0.8% for groceries. This implies that e-wallets are mainly used by the respondents for online shopping and bill payments, while other applications are less common.

Factors for E-Wallet Usage

Indicators	Statements	Mean	Verbal Description
Quickness	I can use financial services very quickly when I use e-wallet.	4.29	Agree
Accessibility	I can use financial services anytime, anywhere when I use e-wallet.	4.12	Agree
Ease of use	I can use financial services easily when I use e-wallet.	4.19	Agree
	COMPOSITE MEAN	**4.20**	**Agree**

Table 7: Convenience

Convenience, which stands for the organizational ease, tangible accessibility, and general simplicity with which people may carry out financial transactions, is a fundamental pillar of user acceptance in the context of contemporary digital commerce. E-wallets provide a simplified financial alternative by eliminating the manual labor, geographical limitations, and friction associated with historical payment systems, such as carrying paper money, managing physical cards, or standing in line. This operational value is reflected in the empirical data, which demonstrates that every convenience indicator that was assessed was able to obtain a descriptive verbal interpretation of "Agree," leading to a very favorable overall composite mean score of 4.20. This statistical result indicates that all respondents consider e-wallet programs to be very beneficial tools that significantly ease their daily transactional activity.

This favorable user opinion demonstrates how well mobile payment apps reduce the time, mental strain, and physical obstacles that are often needed to manage personal finances. These results are in line with the empirical data provided by Ruslim et al. (2024), who showed how customers place a high value on operational convenience to preserve smooth and frictionless financial continuity during widespread interruptions, such as global health crises. E-wallets make transaction management a simple background operation instead of a laborious one by providing instant access to payment networks directly from a user's mobile device. Convenience is a key factor that motivates users to permanently incorporate digital wallets into their long-term financial routines when a platform continuously provides this degree of hassle-free functionality, reinforcing a very positive user experience.

Indicators	Statements	Mean	Verbal Description
Lifestyle Fit	Using e-wallet would be comparable with my lifestyle.	4.05	Agree
Financial Management Fit	Using e-wallet would fit well with the way I like to manage my finances.	3.95	Agree

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Work-Style Fit	Using e-wallet to make a purchase would fit into my working style.	4.05	Agree
	COMPOSITE MEAN	**4.02**	**Agree**

Table 8: Compatibility Description

Within the framework of modern financial technology adoption, compatibility serves as a vital measure of alignment, representing how seamlessly an e-wallet platform integrates with a user's established lifestyle, daily needs, and personal transactional preferences to enhance overall operational utility. As detailed in the empirical data, every individual compatibility indicator evaluated by the respondents achieved a descriptive verbal interpretation of "Agree," culminating in a robust overall composite mean score of 4.02. This statistical consensus demonstrates that the sampled young professionals in Tarlac City strongly perceive e-wallets as highly compatible with their personal lifestyles, modern financial management practices, and professional working environments. The consistency of these high ratings indicates that consumers believe digital wallets are incredibly useful and suitable for carrying out their daily purchases, bill clearing, and peer-to-peer transfers, thereby eliminating the inconvenience normally associated with managing tangible currency.

These platforms reduce the cognitive effort typically needed to adjust to new transactional systems by closely mimicking the fast-paced, digitally linked routines of the modern worker. A user's behavioral readiness to consistently utilize e-wallet services over time is greatly strengthened by this smooth alignment between their everyday financial routines and the functional aspects of the application. Furthermore, these empirical findings closely mirror the baseline conclusions of Widjaja et al. (2020), who emphasized that a high degree of compatibility between a consumer's dynamic lifestyle and the tailored features of a mobile payment system acts as a primary catalyst in enticing users to maintain a permanent, uninterrupted relationship with digital wallet platforms.

Indicators	**Statements**	**Mean**	**Verbal Description**
Fast Processing	The e-wallet system saves the time to process payments.	4.14	Agree
Quick Balance Update	The e-wallet system can adjust balances quickly.	4.14	Agree
Quick Notification	The e-wallet system provides notification of remaining balance information quickly.	4.08	Agree
Fast Transfer	The e-wallet system allows the balance to reach the recipient quickly.	4.14	Agree
	COMPOSITE MEAN	**4.12**	**Agree**

Table 9: Speed Description

Processing speed is a key indicator of operational efficiency in the architecture of electronic transaction systems. It shows how fast, precisely, and consistently an e-wallet platform completes financial transactions and provides actual time account updates to improve customer convenience. Processing speed is a key indicator of operational efficiency in the design of digital transaction systems. It shows how fast, precisely, and consistently an e-wallet platform completes financial transactions and provides real-time account updates to improve customer convenience. All assessed speed indicators successfully attained a corresponding descriptive verbal meaning of "Agree," according to the empirical data, resulting in a very positive overall composite mean score of 4.12.

By meeting the current user's demand for instant functioning, this high degree of perceived speed directly influences customer behavior. The basic findings of Soodan and Rana (2020), who highlighted that execution speed is a crucial structural aspect in influencing user happiness and generating a highly positive attitude toward developing financial technology, are closely aligned with these results. E-wallets give young professionals an easy and stress-free method to manage their finances by reducing transaction times. Strong customer satisfaction is created when a platform continuously satisfies these high efficiency requirements, and this is a major factor in the long-term, continuing use of e-wallet services.

Indicators	**Statements**	**Mean**	**Verbal Description**
Privacy Protection	I feel my privacy is protected using an e-wallet.	3.85	Agree

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Transaction Safety	I feel safe in my transaction using an e-wallet.	3.85	Agree
Security Feature	E-wallet has adequate security feature	3.85	Agree
	COMPOSITE MEAN	**3.85**	**Agree**

Table 10: Security Description

Within the architecture of digital financial ecosystems, security serves as a critical multidimensional construct that reflects the perceived safety of an e-wallet platform regarding data privacy protocols, transaction assurance, and the structural countermeasures designed to protect user assets and sustain high levels of consumer trust. The empirical evidence presented in Table 10 shows that every security indicator evaluated by the respondents achieved a consistent individual mean score of 3.85, resulting in an overall composite mean of 3.85, which carries the descriptive verbal interpretation of "Agree." This uniform statistical distribution indicates that most young professionals experience a robust sense of psychological and operational safety when managing their digital funds. The respondents show a high degree of certainty that their selected e-wallet applications have sufficiently advanced encryption and security layers to successfully mitigate transactional risks, despite the inherent external threats associated with mobile banking, such as data privacy breaches, phishing vulnerabilities, and the ongoing threat of cyber-hacking.

The theoretical framework of Hasan (2020), which clearly highlighted security and processing speed as basic conditions for fostering long-term user loyalty, is particularly reinforced by this conclusion, which provides strong empirical support for known fintech literature. These findings also closely match those of Catacutan (2025), who showed that consumers' perceptions of an e-wallet infrastructure's overall dependability and performance are significantly influenced by systemic trust. When a platform successfully minimizes the user's perceived risk through observable security features, it builds a foundation of institutional trust. Consequently, even in a complex digital environment, this established trust acts as a cognitive buffer, reassuring users that the system is safe and encouraging them to continue using the application for their daily financial needs.

Continuance Intention

Indicators	Statements	Mean	Verbal Description
Short-term Continued Use	I intend to continue using e-wallet over the next one month.	4.16	Agree
Long-term Continued Use	I intend to continue using e-wallet over the next one year.	4.07	Agree
Future Usage Intention	I intend to continue using e-wallet in the near future rather than not use it.	4.00	Agree
	COMPOSITE MEAN	**4.08**	**Agree**

Table 11: Continuance Intention Description

The empirical results presented in Table 11 show a strong, positive behavioral inclination among the respondents to utilize digital financial platforms. This statistical measure strongly suggests that young professionals are highly motivated to maintain their active engagement and transaction frequency with e-wallet services over time. The overall mean score of 4.08 translates to a descriptive interpretation of "Agree." The highest recorded mean of the various metrics assessing user willingness is 4.16, indicating a strong and urgent intention to implement e-wallets in the future month. This particular study is a clear sign that digital wallets have evolved from new or optional financial mechanisms into highly used instruments that are easily incorporated into consumers' daily transactional routines.

Additionally, the respondents' intention to continue using e-wallet for a longer period of time supports this forward-looking behavioral trend. A strong mean score of 4.07 was obtained for a willingness to use e-wallets consistently throughout the course of the following year, suggesting that young professionals have established a strong systemic trust in these programs and are aware of the observable, long-term operational advantages they offer. Interestingly, a significantly lower, but still positive, mean score of 4.00 was obtained for the statement assessing the stated preference to utilize e-wallets soon rather than fully abandoning them. The response is still safely in the "Agree" range, even if this tiny decrease implies that long-term tech retention may see slight changes when alternative fintech solutions emerge. Combining these data sets into more comprehensive frameworks for technology adoption.

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Influence of Factors for E-Wallet Usage on Continuance Intention

Predictor	Estimate	SE	t	p
Intercept	0.5860	0.2009	2.916	.004
Convenience	0.0468	0.0635	0.736	.462
Compatibility	0.1418	0.0556	2.549	.011
Speed	0.6014	0.0602	9.997	< .001
Security	0.0642	0.0567	1.132	.259

Table 12: Influence of Convenience, Compatibility, Speed, and Security on Continuance Intention of Using E-Wallet

4. Discussion

Table number 12 shows multiple linear regression analysis evaluating the structural impacts of four covariates, which are Convenience, Compatibility, Security, and Speed, on the outcome variable, E-Wallet Continuance Intention. The empirical findings demonstrate an asymmetrical distribution of influence, where systemic performance efficiency and lifestyle integration vastly outweigh traditional foundational metrics such as baseline user convenience and technology security. The predictive behavior of this model can be mathematically expressed through the following linear estimation: Continuance Intention = beta of Continuance 0.0468, beta of Compatibility 0.1418, beta of Speed 0.6014 + beta of Security 0.0642.

The predictor Speed emerged as the most critical and statistically powerful driver of e-wallet continuance intention among the respondents, yielding a substantial standardized coefficient of beta = 0.6014 with a highly significant p-value of less than .001. This overwhelming statistical significance demonstrates that operational velocity, real-time transaction execution, and immediate system responsiveness are the core priorities dictating long-term consumer retention. Within the architecture of the Unified Theory of Acceptance and Use of Technology (UTAUT2), transaction speed directly serves as a metric for Performance Expectancy, which reflects the degree to which an application helps consumers efficiently complete financial tasks (Lakshmanan & Shanmugavel, 2025). This finding aligns perfectly with recent research by Belmonte et al. (2024) and Tiwari et al. (2023), which notes that for digitally native cohorts, an application's absolute performance speed is non-negotiable. Modern users view e-wallets not merely as alternative payment methods, but as tools for instantaneous utility. When an application provides flawless, split-second payment clearings at the point of sale, it creates an ongoing cycle of positive user reinforcement, directly driving the consumer's cognitive intent to maintain their relationship with the platform (Bagra et al., 2023).

Likewise, compatibility showed a statistically significant positive correlation with continuing intention, with a p-value of 0.011 and a path coefficient of beta = 0.1418. This demonstrates that the possibility of continued usage rises when digital financial tools are integrated into a respondent's daily routines, lifestyle choices, and work surroundings. The empirical findings of Che Nawi et al. (2022) and Yang et al. (2021), who contended that lifestyle integration lessens the psychological friction of digital transition, are strongly supported by this finding. Additionally, new studies using enhanced UTAUT2 models show that Innovation Compatibility is an important trigger for the development of habits (Anggraeni & Lestari, 2025). When an e-wallet platform integrates payment features, lifestyle rewards, utility bill payment systems, and e-commerce checkouts into one space, it reflects the user's holistic environment. Consequently, users do not view the application as a standalone utility, but rather as an organic extension of their daily lives, which solidifies long-term adoption habits (Hong Ren et al., 2024).

In contrast to traditional technology adoption literature, Convenience demonstrated complete statistical insignificance within this model, resulting in a coefficient of beta = 0.0468 and a p-value of .462. Convenience has a limited impact on continuing intent among this specific group of respondents because the p-value significantly above the conventional alpha = 0.05 criterion. This result runs counter to the assertions made by Rodiana et al. (2024) and Ruslim et al. (2024), who contended that user convenience plays a critical role in the retention of digital payments. This disparity can be accounted for by the "Convenience Saturation Paradox." In the current fintech market, baseline convenience, such as omitting physical cash or transacting via mobile devices, is no longer a distinct competitive advantage—it has become an entry-level requirement (Amoroso & Ackaradejruangsri, 2024). According to Kumar et al. (2024), while convenience is highly effective for driving initial adoption within the Technology Acceptance Model (TAM) framework, it loses its predictive power once the technology becomes standard. Because consumers now take basic digital

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convenience for granted, it ceases to be an active motivator for continuance intention; instead, users shift their focus to processing speed and lifestyle compatibility.

Similarly, Security displayed unexpected statistical insignificance, producing a coefficient of beta = 0.0642 and a p-value of .259. While traditional literature often positions security as a primary barrier to or facilitator of digital transactions, its failure to cross the 0.05 significance threshold indicates that variations in perceived data protection do not actively drive changes in continuous usage among the sampled respondents. This finding can be explained by contemporary shifts in user risk perception. Agustin (2026) and Lokman (2026) observe that modern consumers—particularly younger, tech-literate demographics—operate under a presupposition of systemic security. Users assume that large, licensed e-wallet platforms already have multi-factor authentication, biometric verification, and advanced encryption protocols running seamlessly in the background. As a result, security is not considered as a deciding factor or whether to continue using e-wallet every day. Data protection is assumed as a foundation baseline rather than deciding factor. This supports the Dual-Factor Model of technology usage, which suggests that security often acts as a hygiene factor rather than a motivator. Its presence does not actively increase satisfaction or continuous intent, but its absence or failure would cause immediate rejection (Amoroso & Ackaradejruangsri, 2024).

5. Conclusion

Based on the major findings of the study, several key conclusions were established regarding the demographic profile of the respondents and the factors influencing their e-wallet usage and continuance intention. Crucial context is provided by the baseline characteristics of the respondents, who were predominantly female public high school teachers in Tarlac City (62.8% female vs. 37.2% male). Age-wise, the sample is heavily concentrated in the active working stage, with 51.9% belonging to the 29–34 years old bracket, followed by 27.4% aged 35 to 40, and 20.7% aged 41 to 45. This concentration of relatively young working professionals explains their high familiarity with and readiness to adopt digital financial technologies.

Their operational habits reveal a strong preference for simplicity and brand consolidation; the highest frequency of respondents (38%) report using only one e-wallet platform for convenience and familiarity, though a combined 62% distribute their transactions across two or more platforms. In terms of market dominance, GCash is overwhelmingly the preferred application, capturing 68.4% of the total respondents, with PayMaya (11.3%), ShopeePay (10.9%), and GrabPay (7.9%) trailing far behind, and GoTyme (1.1%) and MariBank ($0.4%) holding negligible shares. This heavy reliance on GCash points to its superior accessibility, localized merchant network, and service variety within Tarlac City.

Furthermore, these professionals exhibit a regular but moderate transaction intensity, with 48.1% utilizing e-wallets 1–3 times a week—a pattern aligning with Widjaja et al. (2020)—while 33.1% use them 4–6 times, and 18.8% engage more than six times weekly. Their monthly activities are heavily driven by practical necessities: online shopping on e-commerce platforms represents the dominant use case (38%), closely followed by bill payments (32%), while lifestyle applications like food and beverages (23.3%), transportation (4.5%), mobile load (1.5%), and groceries (0.8%) are much less common.

These profile characteristics directly illuminate the broader behavioral conclusions of the study. Within this demographic of busy, young professionals, respondents explicitly found e-wallets to be highly convenient and compatible with their current lifestyles or routines, earning an overall verbal description of "Agree." Additionally, the data revealed a strong presence of speed and security on these platforms, implying that most respondents find their current e-wallet platforms efficient and equipped with sufficient features to protect their accounts. This baseline acceptance suggests that modern e-wallet applications have successfully met the foundational requirements of consumer trust and basic utility. Consumers no longer view security and convenience as premium luxuries; rather, they perceive them as standard, baseline entry requirements for any functional digital financial tool. Because these features are universally expected, they establish an initial environment of user satisfaction but do not necessarily dictate long-term brand commitment.

When analyzing what drives long-term usage, the study concluded that the respondents' continuance intention is primarily influenced by the speed of the platform and its compatibility with their lifestyle. This indicates that users are far more likely to continue using e-wallets when the platforms provide fast transactions that align seamlessly with their daily needs and routines—such as quick e-commerce checkouts

and rapid utility bill payments during a hectic school week. In a fast-paced digital economy, friction-free integration into a user's existing habits dictates retention. Furthermore, while factors such as convenience and security showed a baseline relatedness to continuance intention, they were found to have no significant statistical influence. This implies that although users consider convenience and security, these factors are not the primary drivers behind their decision to stick with a specific e-wallet platform. Once a baseline of safety and ease of use is established, these elements become passive background expectations. They prevent user churn due to dissatisfaction, but they do not actively motivate the user to repeatedly choose the platform over competing alternatives.

Ultimately, these findings clarify the validity of the study's framework. In terms of significant statistical impact, compatibility and speed were the only two factors that demonstrated a positive influence, thereby proving hypotheses H2 and H3 to be true. Conversely, convenience and security did not exert a significant influence on whether users intend to continue using e-wallets, which directly contradicts hypotheses H1 and H4. This leads to the striking conclusion that e-wallet users are willing to continue utilizing these platforms even if they do not perceive them as ideally convenient or secure, provided the services remain compatible with their lifestyles and can execute transactions efficiently. This behavioral nuance highlights a pragmatic consumer mindset: in daily digital transactions, the tangible, immediate rewards of efficiency and lifestyle alignment easily override theoretical anxieties regarding security flaws or occasional clunky interfaces. Consequently, for fintech developers aiming to secure user loyalty among public sector professionals, prioritizing rapid processing times and deep integration into the user's daily ecosystem yields a significantly higher return on investment than over-engineering standard security or general convenience protocols.

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APPENDIX (Questionnaires)

PART I. CHARACTERISTICS OF RESPONDENTS

PART II. E-WALLET USAGE

(Questionnaires/the data collection/research analysis have been verified and the same is available at **Jonalyn B. Pascual** (jbpascual@tsu.edu.ph), Corresponding Author)