Available on: https://gjefm.ep-journals.org/ E-ISSN: 3117-6771, P-ISSN: 3117-6763

Global Journal of Education, Finance and Management

Volume: 02 Issue: 11 November 2026

Electronic Wallet Usage and Financial Management Among Employees in a State University

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Published Date: November 13, 2026 **DOI: 10.65150/EP-gjefm/V2E11/2026-04**

ABSTRACT: This study investigated the complex relationship between the adoption of Electronic Wallet (E-Wallet) technology and the resulting financial management practices of employees in a state university. The study assessed the extent of this digital shift among employees and analyze the level of financial management. It made use of descriptive-correlational research to test the significant relationship between e-wallet usage and financial management. The findings revealed a high level of e-wallet usage, primarily driven by the robust perceived convenience and accessibility of digital transactions, which aligns strongly with predictions from the Technology Acceptance Model (TAM). Further, the employees demonstrated a generally high level of disciplined financial management, suggesting a strong baseline of financial literacy operating within the digital ecosystem. Moreover, a statistically significant, positive, and moderate relationship was found between the overall level of digital wallet usage and the respondents' financial management. However, because the strength of the correlation is moderate, the findings suggest that digital platforms are not the sole determinants of financial health. This implies that deeper background variables, such as personal self-discipline, steady income streams, and financial education, remain essential components of an individual's overall fiscal well-being, highlighting the need for targeted interventions to translate daily e-wallet usage into long-term strategic financial management.

KEYWORDS: Electronic Wallet Usage, Financial Management, Spending Control, Investment Decision, Digital Financial Literacy

INTRODUCTION

Financial transactions are undergoing a deep transformation. The relentless march of financial technology (fintech) has now made complex financial processes simple and available to all, beyond the rigid hours and traditional boundaries of brick and-mortar banks. One of the most significant and visible manifestations of this fintech revolution is the huge development of electronic wallets (e-wallets) (Lee & Lee, 2021). These digital tools are transforming the very fabric of our financial lives. E-wallets are virtual platforms that enable users to electronically store, send, and receive money and have become a backbone of modern financial management (Schueffel, 2021). The platforms have drastically reduced the need for traditional cash transactions providing a seamless and efficient alternative for daily financial activities (Ozili, 2021). E-wallets are coming into the daily lives of people across the globe and helping them to live a modern life and manage their budgets (Kaur & Singh, 2020). The main reason behind this wide adoption is the convenience, accessibility, and efficiency they provide (Chawla & Singh, 2021). E-wallets provide users the liberty to make financial transactions at any time and from any location, removing the restrictions of traditional banking hours and physical places (Arner, et al., 2021). Their user-friendly interfaces and instant transaction capabilities streamline financial processes, making them an indispensable tool for modern financial management.

For employees, e-wallets have become indispensable tools for managing personal finances efficiently and conveniently. Arini et al. (2024) point out that the fastpaced nature of modern work environments necessitates quick, seamless financial transactions, making digital wallets an ideal fit. Several specific features directly contribute to this enhanced financial management. For instance, Jagapur and Vinay (2025) note that real-time transaction tracking allows users to monitor spending patterns and maintain accurate records, providing the immediate feedback necessary for effective budgeting and expense control. Furthermore, the ability to automate recurring financial obligations reduces the risk of late fees. Yousef et al. (2024) suggest that this automation ensures timely payments, ultimately improving personal financial discipline. Finally, many platforms

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offer integrated budgeting tools and financial analytics that provide users with direct insights into their spending habits. As Silva et al. (2024) illustrate, these analytical capabilities empower users to make informed decisions and successfully achieve their long-term financial goals.

While e-wallet adoption in the Philippines has been extensively documented, with digital transactions accounting for over 57% of the total monthly retail payment volume (Bangko Sentral ng Pilipinas, 2024), existing research often overlooks the unique challenges and opportunities faced by employed professionals. This oversight leaves a critical gap in understanding how e-wallets directly influence daily financial management practices. Specifically, there is a notable research gap concerning ewallet usage among employees within higher education institutions (HEIs). While current literature frequently explores digital wallet trends inside private colleges or among the student body (Leyesa et al., 2024), there is a significant lack of focus on university workers. Employees in higher education, including faculty, staff, and administrators, represent a distinct segment with unique financial behaviors, institutional constraints, and digital literacy levels that set them apart from both the student population and the general workforce (WJARR, 2024).

The research aims to analyze the impact of e-wallets on the financial management of employees in a state university. The study specifically aims to answer the following questions:

1.What is the level of e-wallet usage among employees in a state university in terms of:

1.1. Convenience and accessibility;

1.2. Security;

2. What is the level of financial management among employees in a state university in terms of:

2.1. Budgeting behavior;

2.2. Saving habits;

2.3. Investment decision;

2.4. Spending control;

3. Is there a significant relationship between the level of e-wallet usage and level of financial management of employees in a state university?

Research Hypothesis

Ho: There is no significant relationship between the level of e-wallet usage and level of financial management among working professionals in a state university.

LITERATURE REVIEW

E-wallet and Digital payment system

Despite e-wallet's convenience in developed countries, there was widespread skepticism and apprehension toward the adoption of e-wallets specifically in developing countries (Saif et al., 2022). In a developing country like the Philippines, the demand for cashless transactions gained traction and acceptance, after the endorsement of e-banking and e-wallets by the Bangko Sentral ng Pilipinas (BSP), the regulatory body for banks in the Philippines. As of 2023, the Philippines has witnessed the ascent of e-wallet, and mobile application known as GCash achieving a remarkable milestone by surpassing 60 million registered users nationwide (GMA News, 2022). This achievement signifies the widespread acceptance of the popular e-wallet service among most of the country's population. Additionally, COVID-19 pandemic significantly accelerated the adoption of e-wallet as it prompted a nationwide lockdown leading consumers to stay in the comfort of their homes thereby encouraging them to engage in cashless transactions.

Employees consistently identify convenience and accessibility as the primary benefits driving both their initial adoption and sustained utilization of e-wallets. The capacity to execute transactions swiftly and with minimal effort, eliminating the reliance on physical currency or traditional payment cards, serves as a significant mechanism for saving time and reducing transaction-related stress (Calderon, 2025). This continuous availability represents a critical advantage for salaried professionals whose demanding work schedules often conflict with conventional banking hours or necessitate highly flexible financial options (Kumar et al., 2020; Al-Ma'aitah et al., 2024). This operational accessibility also transcends geographical constraints, enabling users to complete financial obligations from virtually any location. Ultimately, the seamless integration of e-wallets with online retail platforms and automated billing networks significantly enhances daily efficiency for busy individuals balancing multiple financial responsibilities (Aji & Adawiyah, 2022). The efficiency gained through quick, one-tap payments and instant transfers directly contributes to their perceived value for employees.

Moreover, literature consistently highlights the prevalence of e-wallets in contemporary financial systems, emphasizing their role in providing efficient solutions for financial management (Wardana et al., 2022). The expansion of digital payments in the Philippines has significantly transformed the landscape of financial transactions, particularly regarding transaction value. In this context, transaction value refers to the monetary amount exchanged in each individual e-wallet transaction. Analyzing these financial volumes is crucial, as they reflect the broader economic significance of digital payments and illuminate their direct impact on personal financial management. Empirically demonstrating this scale, a survey conducted by the Bangko Sentral ng Pilipinas revealed that monthly digital payments reached a total value of USD 136.0 billion, a figure representing 59.0% of the nation’s overall retail transaction value. This marks a significant increase of 3.7% indicating the country’s shift towards a digitally integrated economy (Bangko Sentral ng Pilipinas, 2024).

E-wallets and Financial Management Practices

Saving behavior represents a fundamental component of sound financial management, particularly for employed individuals who must strategically balance current expenditure demands with long-term financial objectives. Recent empirical data reveals a progressive advancement in the saving habits of Filipinos. The use of e-wallets has had a great impact on determining these behaviors because there has been an upsurge of people using digital platforms to ease the management and accumulation of savings. The total gross savings of the nation increased to ₱6.60 trillion in 2023 by 35% from the year before, with ₱4.89 trillion (Philippine Statistics Authority, 2024). This upturn indicates increased savings not only in households but also in corporate bodies and government agencies. After years of negative household savings, the Filipino households managed to accumulate savings of ₱219.41 billion, as a sign of commitment to financial stability. Furthermore, the gross savings to GNI ratio rose from 20.5% in 2022 to

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24.4% in 2023 (PSA, 2024). The Bangko Sentral ng Pilipinas (2023) also noted that 32.8% of households indicated having savings in the third quarter of 2023, compared to 30.2% in the second quarter, thus indicating a gradual shift toward better financial preparedness. Subsequent findings from the Bangko Sentral ng Pilipinas Consumer Finance Survey revealed that 50.4% of Filipino households possessed financial assets in 2022, representing a substantial increase from the 22.6% recorded in 2018. Collectively, these statistics indicate a growing appreciation for the benefits of capital accumulation and an emerging culture of fiscal responsibility, driven in part by expanded access to financial services and accelerated digitization.

Furthermore, investment decisions represent a critical vehicle for professionals striving to secure long-term fiscal stability and continuous wealth accumulation. Modern financial technology has accelerated this process, as e-wallet platforms rapidly expand their operational offerings beyond basic payment functionalities to incorporate advanced features that promote wealth generation, such as micro-investments, fractional stock trading, and cryptocurrency exchanges (Hazar & Babuşcu, 2023). As Baveja and Verma (2024) observe, a direct positive correlation exists between an individual's financial literacy score and their propensity to engage in capital markets, confirming that targeted education is an absolute prerequisite for advancing the investment. Salaried employees are increasingly utilizing mobile wallets as their primary gateway for investment activities due to several distinct operational advantages. Chief among these motivators is the unparalleled ease of access provided by mobile applications. These platforms feature intuitive user interfaces accessible entirely through smartphones, effectively eliminating the cumbersome administrative requirements of setting up traditional brokerage accounts or navigating complex trading desks (Komandla, 2024).

Moreover, a study by Bian et al. (2024) found out that Buy-Now- Pay- Later (BNPL) encourages higher transaction values which in turn increases consumer spending levels. While Abay et al. (2023) revealed that pricing attributes significantly increase impulsive buying behavior. Conversely, research by Syafiqah and Diana (2024) revealed that self-control and financial literacy influenced financial management and lifestyle and allowances or transaction values had no influence.

The accelerating popularity of e-wallets has prompted critical academic inquiry into how these digital platforms influence an individual's financial management capacity. Equipped with advanced functionalities such as automated budget tracking, real-time transaction ledgers, and instantaneous balance updates, e-wallets are increasingly recognized as active mechanisms that shape consumer financial behavior rather than mere passive payment tools. Within the Asian context, particularly in the Philippines, Parungao (2024) observed that the deep integration of e-wallets into daily routines has fundamentally altered consumer lifestyles. Furthermore, Malaluan (2025) characterized e-wallets as a double-edged sword, noting that while they can serve as powerful tools for optimized financial allocation, the frictionless nature of electronic payments simultaneously introduces behavioral risks by encouraging impulsive consumption.

Despite these foundational insights, a significant gap persists in the empirical literature regarding how salaried professionals within provincial academic institutions interact with financial technology. The vast majority of existing studies focus heavily on student cohorts or dense urban populations, leaving the distinct financial behaviors of regional institutional employees under-researched. This omission is critical, as formally employed individuals navigate a unique matrix of long-term financial responsibilities, including structured household budgeting, institutional debt servicing, and long-term asset accumulation. Furthermore, contemporary literature frequently evaluates ewallet interaction as a monolithic influence on financial management as a whole, rather than isolating its specific relationship with individual fiscal pillars such as budgeting behaviors, saving habits, investment decision-making, and expenditure control.

Consequently, this study addresses these empirical limitations by systematically analyzing how employees in a state university utilize e-wallets to manage finances across the specific dimensions of budgeting, saving, and spending regulation. Ultimately, this inquiry seeks to determine whether the adoption of these digital instruments fosters greater operational efficiency or introduces systemic behavioral challenges that undermine sustainable financial health.

MATERIALS AND METHODS

This study employed descriptive correlational approach to determine the statistical relationship between e-wallet usage and financial management among employees. The respondents are employees in one of the state universities in the Philippines comprising 114 verified e-wallet users. Employee data was secured from the office of the Human Resource of the institution. Using purposive sampling, a sample of 86 by Krejcie and Morgan (1970) was surveyed utilizing self-structured, expert validated, and pilot-tested instrument. Survey was conducted with utmost ethical consideration. Informed consent was secured and emphasized to the respondents that the survey is entirely voluntary and expect no further obligation if they opt not to participate. Data collection period covered approximately three (3) months. Data were analyzed using frequency, and percentage, mean, and standard deviation, and Pearson correlation coefficient to determine significant relationship as well as the nature, strength, and direction between the respondents' e-wallet usage and their level of financial management.

RESULTS

Level of e-wallet usage among employees

Table 1: E-wallet usage in terms of convenience and accessibility

Statement	Mean	SD	Interpretation
Using e- wallet enables me to do transactions more quickly.	3.70	0.46	Very High
I like that payments done through an e- wallet require minimum effort.	3.52	0.59	Very High
The auto- debit function of my e- wallet helps me stay on top of my financial obligations.	2.87	0.87	High
E-wallets save me time compared to cash transactions.	3.48	0.66	Very High

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I can access my e- wallet anytime anywhere as long as I have internet.	3.61	0.60	Very High
I rarely experience problems accessing my e- wallet account.	2.87	0.73	High
Total	**3.34**	**0.47**	**High**

Table 1 presents the respondents' level of e-wallet usage in terms of convenience and accessibility rated as high (M= 3.34, SD= 0.47). This indicates a high level of perceived convenience and accessibility associated with e-wallet use. Several indicators rated very high, including statement "*Using e-wallet enables me to do transactions more quickly*" (M= 3.70). This implies that the primary drivers of adoption of e-wallets among respondents are speed and accessibility. On the other hand, two indicators specifically, "*The auto-debit function of my e-wallet helps me stay on top of my financial obligations*" (M= 2.87) and "*I rarely experience problems accessing my e-wallet account*" (M= 2.87) demonstrate that while respondents appreciate the feature, they may still be prefer using manual intervention to maintain a stricter oversight of their disbursements.

Table 2: E-Wallet usage in terms of Security

Statement	Mean	SD	Interpretation
I feel confident in using e- wallet because it ensures my protection against risk of fraud and financial loss.	3.02	0.61	High
I trust e- wallets because they follow legal rules for online transactions.	3.16	0.61	High
I have freedom from danger, risk and doubt about security whenever I utilize digital wallet.	2.99	0.58	High
I trust that a transaction conducted through an e-wallet is secure and private.	3.12	0.60	High
I trust payments made through e- wallet channels will be processed securely.	3.14	0.58	High
I believe that e-wallets are more secure than carrying cash for financial transactions.	3.05	0.68	High
I frequently change my e-wallet password or pin for security.	2.65	0.90	High
Risking my personal and financial information discourages my decision to use an e- wallet.	2.64	0.65	High
I do not feel safe from phishing or hacking attempts when using my e- wallet.	2.72	0.69	High
Total	**2.94**	**0.39**	**High**

Table 2 presents the respondents' level of concern regarding the security of e-wallet use rated as high (M= 2.94, SD = 0.39). This indicates a high level of security awareness among users. Statement such as "*I trust e-wallets because they follow legal rules for online transactions*" (M= 3.16, SD= 0.61) denotes that consumers trust in institutional legitimacy and compliance. On the other hand, the indicators with the lowest mean scores were "*I frequently change my e-wallet password or PIN for security*" (M= 2.65, SD= 0.90) and "*Risking my personal and financial information discourages my decision to use an e-wallet*" (M= 2.64, SD= 0.65) suggest that while some are strictly proactive, a large portion of the respondents exhibit complacency regarding regular credential updates.

Financial management among employees

Table 3: Financial management in terms of budgeting behavior

Statement	Mean	SD	Interpretation
I categorize my expenses (e.g., food, bills, transportation) when budgeting.	2.88	0.93	High
I adjust my budget based on my e-wallet spending data.	2.67	0.87	High
By using e-wallets I can allocate funds strategically according to my priorities and goals.	2.81	0.85	High
Through e-wallets I am able to identify planned and unplanned expenses.	2.59	0.87	High
I feel that using an e-wallet helps me become more disciplined with budgeting.	2.58	0.93	High
Total	2.71	0.79	High

Table 3 presents the respondents' level of financial management in terms of budgeting behavior rated as high (M= 2.71, SD= 0.79). This suggests that respondents generally practice responsible financial planning and budgeting. All indicators were interpreted as high, reflecting consistent agreement across various budgeting activities. Specifically, the statement "*I categorize my expenses (e.g., food, bills, transportation) when*

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budgeting" obtained the highest mean score of 2.88 (SD=0.93) which indicates respondents' consciousness of expense segmentation and targeted financial goals. Conversely, the lowest mean scores "*Through e-wallets, I am able to identify planned and unplanned expenses*" with a mean of 2.59 (SD=0.87) and "*I feel that using an e-wallet helps me become more disciplined with budgeting*" with a mean score of 2.58 (SD=0.93) implies that simply possessing an e-wallet does not automatically guarantee self-control.

Table 4: Financial management in terms of saving habits

Statement	Mean	SD	Interpretation
I set a savings plan using digital platforms/ tools.	2.63	0.88	High
I have easy access to digital financial platforms/ tools that support my savings efforts.	2.76	0.85	High
I actively track my savings progress using digital financial platforms.	2.77	0.92	High
I regularly update my savings using digital financial platforms.	2.76	0.85	High
Using digital wallets would save me money.	2.72	0.90	High
My e-wallet usage helps me to set aside a portion of my income for savings.	2.73	0.89	High
I feel more motivated to save because of the convenience of e-wallets.	3.03	3.39	High
E- money allows me to have more personal savings through digital wallets and/or digital bank accounts.	2.72	0.88	High
I am confident in my ability to maintain my savings discipline using an e-wallet	2.72	0.94	High
Total	2.76	0.88	High

Table 4 presents the respondents' level of financial management in terms of saving habits rated as high (M = 2.76, SD= 0.88). This suggests that respondents generally practice positive and consistent saving behaviors. The statement "*I feel more motivated to save because of the convenience of e-wallets*" (M=3.03, SD=3.39) reflects that as fintech reduces practical barriers, respondents become more motivated to save. Conversely, the statement "*I set a savings plan using digital platforms/tools*" (M=2.63, SD=0.88) denotes that respondents are less inclined to use e-wallets for long-term financial plans.

Table 5: Financial management in terms of investment decision

Statement	Mean	SD	Interpretation
I use my e-wallet to access or invest in digital investment platforms.	2.43	0.90	Low
I regularly allocate a portion of my income to investments through my e-wallet.	2.35	0.93	Low
I consider investment opportunities offered in my e-wallet app to grow my money.	2.45	0.93	High
The availability of e-wallet technology gives me more channels for receiving income.	2.56	0.92	High
My e-wallet platform makes me feel confident about exploring and making small investment decisions.	2.50	0.90	High
I review the performance of my investments made through e-wallet platforms.	2.38	0.94	Low
Using e-wallets has made investing more accessible for me.	2.50	0.94	High
I set investment goals and use my e-wallet to reach them.	2.35	0.94	Low
I believe that my investment decisions have improved due to the features and accessibility provided by e-wallets.	2.48	0.92	High
Total	2.45	0.85	High

Table 5 presents the respondents' level of financial management in terms of investment decision-making rated as high (M= 2.45, SD = 0.85) which suggests that respondents demonstrate a relatively good understanding and engagement in basic investment-related behaviors. This is evident by

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the statement "*The availability of e-wallet technology gives me more channels for receiving income*" (M= 2.56, SD=0.92). However, the lowest mean scores are shared by the indicators "*I regularly allocate a portion of my income to investments through my e-wallet*" (M= 2.35, SD= 0.93) and "*I set investment goals and use my e-wallet to reach them*" (M= 2.35. SD= 0.94) which underscore a clear gap between application capability and financial commitment among respondents. Although respondents appreciate the value of e-wallets making investing accessible, they rarely dedicate their disposable income to it on a consistent basis.

Table 6: Financial management in terms of spending control

Statement	Mean	SD	Interpretation
I use my e-wallet for digital payments.	3.23	0.82	High
I use digital platforms/ tools to regularly review my spending pattern.	2.81	0.82	High
Because of the convenience brought by e-wallet it urges me to spend more.	2.71	0.96	High
I do prefer using E-wallet in paying for my bills and expenses (electricity, water, food, shopping, etc.) that plays a substantial role in my spending	2.94	0.82	High
I am motivated to transact with sellers using mobile payment apps.	2.80	0.87	High
I often can't resist the temptation to exceed budget limits, especially when offered enticing discounts, coupons, or special deals.	2.69	0.83	High
E- wallets enables me to do comparison shopping to find the best deals and value for my money.	2.63	0.88	High
I believe using e-wallets has changed the way I manage my personal finances specifically my spending pattern.	2.80	0.85	High
Total	2.83	0.69	High

Table 6 presents the respondents' level of financial management in terms of spending control rated as high (M= 2.83, SD = 0.69). This suggests that respondents generally demonstrate responsible and intentional spending behaviors. Specifically, the statement "*I use my e-wallet for digital payments*" (M= 3.23, SD= 0.69) demonstrates that digital wallets have successfully transitioned from optional novelty tools to essential utility instruments for day-to-day expenses. On the other hand, the statement "*I often can't resist the temptation to exceed budget limits, especially when offered enticing discounts, coupons, or special deals*" (M= 2.63, SD=0.88) denotes that resisting temptation uncovers a classic psychological conflict with cashless ecosystems.

Relationship between e-wallet usage and financial management among working professionals

Table 7: Correlation between e-wallet usage and financial management

Variables	R	df	p-value	Interpretation
E-wallet usage vs Financial Management	0.485	84	<0.001	Moderate positive correlation

Table 7 presents the data analysis using Pearson correlation to assess whether significant relationship exists between respondents' level of e-wallet usage and their level of financial management. The data met the assumptions for parametric testing as the data from the variables yielded a normal data distribution. The analysis revealed that there is significant, positive and moderate correlation between the two variables. Moreover, based on the results of the study, as the level of e-wallet usage increases, the level of financial management among respondents also tends to improve.

DISCUSSION

The study intended to determine whether significant relationship exists between the level of e-wallet usage and the level of financial management among employees in a state university. Based on the results, the study revealed that the level of e-wallet usage in terms of convenience and accessibility is high which is consistent with the conclusions drawn by Calderon (2025) that e-wallets are able to execute transactions swiftly and effortlessly, leading to saved time and stress. While the level of e-wallet usage in terms of security revealed a high level which indicates that consumers trust in institutional legitimacy and compliance. When users know that their e-wallet platforms are regulated by the Bangko Sentral ng Pilipinas, perceived risks drop significantly.

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Moreover, the level of financial management in terms of budgeting behavior revealed a high level which suggests that respondents generally practice responsible financial planning and budgeting. The findings mirror the conclusion drawn by the Angeles (2026) which reported that, there is an increasing e-wallet adoption in the Philippines with budgeting and saving as the major driving forces. While the level of financial management in terms of saving habits revealed a high level suggesting that they generally practice positive and consistent saving behaviors. This is in agreement with the study by the Philippine Statistics Authority (2024) which indicates an increase in household savings due to the upsurge in people using digital platforms to ease the management and accumulation of savings. Further, the level of financial management in terms of investment decision-making revealed high suggesting that respondents demonstrate a relatively good understanding and engagement in basic investment-related behaviors. More so, the respondents' level of financial management in terms of spending control indicates a high level suggesting that respondents generally demonstrate responsible and intentional spending behaviors. This aligns with the Bangko Sentral ng Pilipinas (2023) survey which indicates a growing trend toward cashless payments.

Finally, the analysis revealed that there is significant, positive and moderate correlation between the level of e-wallet usage and the level of financial management. Thus, reject the null hypothesis, thereby suggesting that there is a significant relationship between the level of e-wallet usage and level of financial management among employees in a state university. Consequently, as the level of e-wallet usage increases, the level of financial management among respondents also tends to improve. This is consistent with the findings of Chawla and Singh (2021) who found that e-wallet adoption led individuals to be more aware of their finances thereby helping them improve their financial management practices. In another study by Mahato et al. (2025) states that e-wallet users who leverage the in-app budgeting and saving feature of digital wallets reported an improved financial and spending restraint. Further, the magnitude of the correlation suggests a moderate effect, suggesting that while e-wallet play a crucial role in financial management, they are not the sole determinant. These findings corroborate with the study by Xiao and O'Neill (2018) who point out that financial control heavily depends on interpersonal habits such as discipline and confidence in making financial decisions.

CONCLUSION

This correlational study provides compelling empirical evidence that electronic wallet usage is not merely a passive technological convenience, but rather a significantly associated factor that influences the overall financial management behavior of employees. The findings suggest that the transparency and accessibility feature inherent in electronic wallets act as a functional framework that actively shapes financial choices, fostering greater consciousness and structured control over daily funds among employees in a state university.

Ultimately, while the moderate magnitude of the correlation implies that digital tools are not the sole determinants of financial health and that deeper factors like personal discipline and income stability remain vital, the overall relationship is clear. The shift toward digital finance serves as a meaningful behavioral catalyst where electronic wallet integration directly reinforces, aligns with, and stabilizes responsible personal financial management practices.

ACKNOWLEDGMENT

The authors acknowledge Eastern Visayas State University for allowing the latter to conduct this study.

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