Online Food Delivery Service Use and Spending Behavior among CBA Students at Tarlac State University

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ABSTRACT

Online food delivery services have become a convenient means of obtaining food, particularly among college students who consider accessibility, promotional offers, social interactions, and variety of choices when making food-purchasing decisions. This study examined online food delivery service (OFDS) use and self-reported spending-related practices among 374 students of the College of Business and Accountancy (CBA) at Tarlac State University during Academic Year 2025–2026. Using a quantitative, descriptive-correlational research design, data were gathered through a structured questionnaire and analyzed using frequency, percentage, mean, standard deviation, composite mean, and Pearson's product-moment correlation. Respondents generally agreed with statements concerning promotions (M = 3.07), convenience (M = 2.82), peer influence (M = 2.65), and variety of choices (M = 2.72). Budget allocation obtained a composite mean of 2.59, while allowance management obtained a composite mean of 2.82. The study reported statistically significant positive correlations between the combined spending-related measure and frequency of OFD use (r = 0.54), convenience (r = 0.50), peer influence (r = 0.45), promotions (r = 0.58), and variety of choices (r = 0.49), with all reported p-values below .001. Promotions had the strongest reported correlation with the combined measure. These findings indicate that higher scores on the identified OFD-related factors were associated with higher scores on the study's combined spending-related measure. However, the results should be interpreted as associations rather than causal effects. Because the outcome combines budget allocation and allowance-management items, the findings do not directly establish the amount of money spent on food delivery or whether students' overall financial management improved or deteriorated. The study provides contextual information that may inform student financial-literacy initiatives and future research on digital food consumption and financial behavior.

INTRODUCTION

The rapid development of digital technology has transformed the way consumers purchase food. Online food delivery services (OFDS) have made food ordering more accessible through mobile applications and digital platforms, allowing consumers to select meals, compare alternatives, place orders, and arrange delivery with minimal physical effort. These services have consequently become an increasingly visible component of contemporary consumer behavior (Hsu Kuan Liu, 2023).

Online food delivery platforms offer several characteristics that may shape purchasing decisions, including convenience, accessibility, promotional incentives, peer influence, and variety of food choices. For college students, these characteristics may be particularly relevant because academic schedules, limited time, and fixed allowances influence everyday food-purchasing decisions.

International research has examined students' adoption of online food delivery services and has identified convenience, marketing attractions, technology readiness, and other consumer-related factors as relevant to platform use. Studies have likewise examined the development of digital food-delivery markets and their implications for restaurants and consumers.

The Philippine setting provides an important context for examining these developments. Platforms such as GrabFood and Foodpanda have expanded consumers' access to restaurants and food establishments through digital applications. The resulting convenience and accessibility have made online food ordering an increasingly familiar consumption activity among young Filipinos.

The growth of online food delivery also has implications for students' spending behavior. Discounts, promotional notifications, free- delivery offers, and the availability of multiple food choices may affect how

consumers allocate their available resources. For students who depend primarily on fixed allowances, food-delivery expenditures form part of a broader budgeting environment that includes transportation, academic requirements, savings, and other personal expenses.

Students in the College of Business and Accountancy (CBA) of Tarlac State University (TSU) constitute a relevant population for examining these issues. Their academic environment and exposure to business-related concepts provide an appropriate setting for examining digital consumption and spending practices.

Accordingly, this study examines online food delivery service use and self-reported spending-related practices among CBA students at Tarlac State University during Academic Year 2025–2026. It describes respondents' profiles and their perceptions of convenience, peer influence, promotions, and variety of choices. It also examines budget allocation and allowance management and presents the reported statistical relationships between these measures and OFD-related variables.

The study is descriptive-correlational in nature. Therefore, its findings are interpreted in terms of reported perceptions and statistical associations rather than as proof that online food delivery causes changes in students' spending behavior.

Statement of the Problem

This study examined online food delivery service use and spending-related practices among CBA students at Tarlac State University during Academic Year 2025–2026. Specifically, it sought to answer the following questions:

1. What is the demographic and financial profile of the respondents in terms of:

    1.1 Age;

    1.2 Sex;

    1.3 Course/ Program;

    1.4 Year Level;

    1.5 Monthly Allowance; and

    1.6 Frequency of Online Food Delivery Use?

2. What are the respondents' perceptions of factors associated with online food delivery service use in terms of:

    2.1 Convenience;

    2.2 Peer influence;

    2.3 Promotions; and

2.4 Variety of choices?

3. How do respondents describe their spending-related practices in terms of:

3.1 Budget allocation; and

3.2 Allowance management?

4. What is the relationship between online food delivery service use and students' spending allocation?

Hypothesis

H_0. There is no statistically significant relationship between the OFD-related variables examined in the study and the combined spending-related measure of CBA students.

H_1. There is a statistically significant relationship between at least one of the OFD-related variables examined in the study and the combined spending-related measure of CBA students.

Significance of the Study

The study provides information concerning online food delivery use and spending behavior among CBA students at Tarlac State University.

Students. The findings may increase awareness of how convenience, promotional offers, peer influence, and food choices form part of everyday food-purchasing decisions. The study may encourage students to establish spending limits, monitor food-related expenses, and practice responsible budgeting.

Educators. The findings may provide a basis for incorporating practical financial-literacy activities into instruction, particularly activities involving budgeting, digital transactions, discretionary spending, and responsible consumption.

University administrators. The study may provide contextual information that can support student-development programs involving financial literacy, responsible consumption, and personal financial management.

Online food-delivery providers. The findings provide information concerning factors associated with students' use of food-delivery platforms, including convenience, promotions, peer influence, and variety of choices. These findings may be useful in developing consumer-oriented and responsible marketing strategies.

Future researchers. The study provides a basis for further research concerning digital consumer behavior, online food delivery, budgeting, saving, and financial management among students and other consumer groups.

SCOPE AND DELIMITATIONS

The study focuses on undergraduate students of the College of Business and Accountancy at Tarlac State University who have experience using online food delivery services. OFDS like Grab Food and Food panda have become popular among Filipino students, inspired by convenience, accessibility, and frequent promotional offers (Reyes & Beldan, 2021). It examines four dimensions associated with online food delivery use: convenience, peer influence, promotions, and variety of choices. Spending-related practices are examined through budget allocation and allowance management.

For purposes of examining students' spending-related practices in connection with online food delivery services, budget allocation and allowance management were treated as complementary dimensions of financial behavior. Budget allocation concerns how students distribute or set aside their available financial

resources for online food purchases and other expenses, whereas allowance management concerns how students monitor, regulate, and control their allowance in relation to their food-delivery consumption. Although these dimensions represent distinct aspects of financial behavior, they are conceptually related because decisions about allocating funds are connected to the broader process of managing available financial resources. Examining these dimensions together therefore provides a broader description of students' self-reported financial practices associated with online food delivery use.

The study focuses on CBA students aged 18 – 25 years old. Generation Z age group is well known for frequent engagement of digital consumer activities (Dawam et al., 2025). These students are also anticipating having foundational comprehension of financial management due to their academic background, making them suitable respondents for evaluating spending behavior (Torres et al., 2024).

The respondents consist of 374 CBA undergraduate students during Academic Year 2025–2026. The findings are interpreted within the institutional and demographic context of the study. Students from other colleges are excluded to keep up focus on a specific population of students with similar academic exposure and financial literacy context.

The study is limited to examining the relationship between OFD usage and key financial behavior variables, along with frequency of usage, convenience, peer influence, promotions, variety of choices, budget allocation, allowance management, and saving habits. It does not cover customer satisfaction, service quality, restaurant operations, delivery efficiency, or the operational performance of food-delivery companies, as these are further the scope of spending behavior research (Azman et al., 2021).

The data are gathered through a structured self-reported survey, and the reliability of findings relies on the integrity of participants, consistent with typical limitations in quantitative behavioral studies (Creswell & Creswell, 2018).

LITERATURE REVIEW AND RELATED STUDIES

The rapid development of digital technology has transformed consumer behavior, including food purchasing. Yeo, Goh, and Rezaei (2017) examined consumer experiences, attitudes, and behavioral intentions toward online food-delivery services and identified convenience, time-saving orientation, price-saving orientation, and other consumer factors as relevant to online food-delivery use. Arias and Bayna-Mariano (2024) likewise found that convenience and price were among the factors associated with food choice and satisfaction among UPLB students using online food-delivery services. These studies demonstrate the relevance of online food delivery as an area of consumer-behavior research.

Convenience is one of the central characteristics of online food delivery. Students can browse menus, place orders, and arrange delivery without physically visiting restaurants. Yeo et al. (2017) identified convenience motivation and time-saving orientation as relevant factors in online food-delivery use. Arias and Bayna-Mariano (2024) likewise examined convenience as a factor in food choice and satisfaction among university students. For students balancing academic activities and other responsibilities, online ordering may reduce the time and effort associated with obtaining meals. Convenience is therefore examined in this study as a factor associated with students' use of online food-delivery services.

Consumer decisions may also be affected by social relationships. Friends and classmates may influence food choices, preferred applications, and ordering practices. The Theory of Planned Behavior developed by Ajzen (1991) identifies subjective norms as an important component of behavioral intention. Within a student environment, peer behavior and recommendations may therefore form part of the social context influencing food-delivery use.

Promotional incentives are another characteristic of digital food-delivery platforms. Discounts, special offers, promotional notifications, and free-delivery arrangements may increase the attractiveness of online ordering. Yeo et al. (2017) included price-saving orientation among the consumer factors examined in relation to online food-delivery services. Because college students often operate within limited allowances,

promotional offers may form part of their food-purchasing decisions.

Online food-delivery platforms provide consumers with access to numerous restaurants, cuisines, menus, and price alternatives. Arias and Bayna-Mariano (2024) examined food-choice factors, including convenience, sensory appeal, natural content, and price, among university students using online food-delivery services. The availability of different food options may therefore form part of the appeal of digital food-delivery platforms.

College students commonly operate within fixed or limited financial resources. Budgeting and allowance management are therefore relevant to their everyday financial behavior. Polinar et al. (2022) examined financial challenges and practices among business administration students and reported saving as one of the financial practices examined in their study. Torres et al. (2024) likewise examined mental accounting practices and spending behavior among collegiate students and found that mental accounting was associated with more

controlled spending habits. These studies support the relevance of budgeting, categorization of expenses, saving, and expenditure monitoring in understanding student financial behavior.

Research Gap

Existing literature has examined online food delivery in relation to convenience, consumer experience, promotional incentives, social influence, food choices, and spending behavior. However, there remains value in examining these dimensions within a specific Philippine higher-education context.

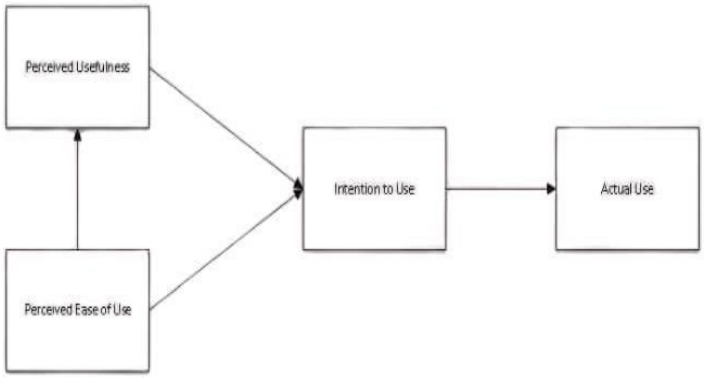
This study addresses that contextual need by examining online food delivery use and spending-related practices among CBA students at Tarlac State University.

THEORETICAL FRAMEWORK

The study is anchored in three complementary theoretical perspectives: the Technology Acceptance Model (TAM), Consumer Behavior Theory, and the Theory of Planned Behavior (TPB).

Davis (1989) proposed the Technology Acceptance Model to explain acceptance and use of information systems. The model identifies perceived usefulness and perceived ease of use as important determinants of technology acceptance. In the context of online food delivery, convenience and accessibility correspond with the usefulness and ease of using digital food-delivery applications.

Figure 1: Technology Acceptance Model

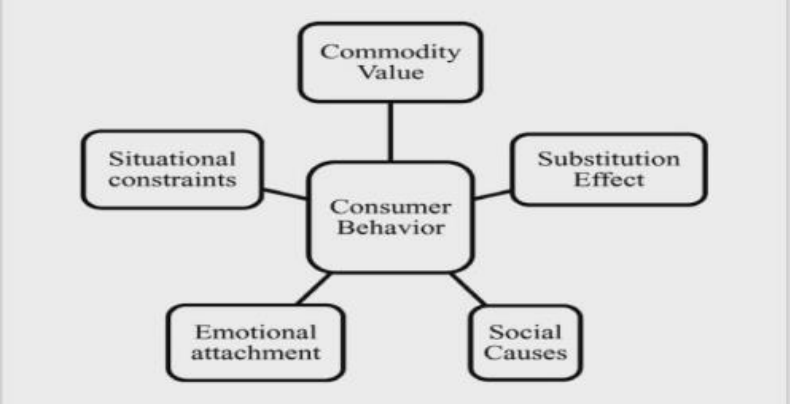


Note. Reprinted from "Perceived usefulness, perceived ease of use, and user acceptance of information technology" by F. D. Davis, 1989, MIS Quarterly, 13(3), 319-340

Consumer Behavior Theory examines the processes through which individuals make purchasing decisions

and the factors that affect their choices. These may include perceived value, situational conditions, alternatives, social influences, and other consumer considerations. This perspective is relevant to the present study because students make food-purchasing decisions within a digital environment characterized by convenience, promotions, social influences, and numerous alternatives.

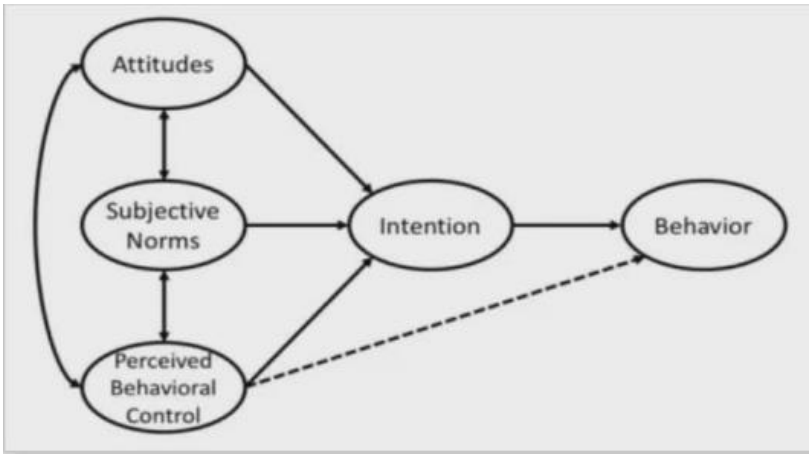
Figure 2: Consumer Behavior Theory



Note. Adapted from concepts in consumer behavior theory as discussed in Kotler and Keller (2016), Marketing Management (15th ed.). Pearson Education

Ajzen's (1991) Theory of Planned Behavior explains behavior through behavioral intentions, which are influenced by attitudes, subjective norms, and perceived behavioral control. Peer influence corresponds with the social dimension of the theory, while students' perceptions of online food delivery provide context for their attitudes toward digital food purchasing.

Figure 3: Theory of Planned Behavior



Note. Reprinted from “The theory of planned behavior” by I. Ajzen, 1991, Organizational Behavior and Human Decision Processes, 50(2), 179-211

Together, these theories provide a framework for examining how technological convenience, consumer considerations, and social influences are associated with online food-delivery use and students' spending practices.

RESEARCH METHOD

Research Design

The study employed a quantitative, nonexperimental correlational/descriptive survey design to examine online food-delivery use and spending behavior among CBA students. The design permits the systematic

description of respondents' experiences, perceptions, and spending-related practices through numerical survey data.

Research Instruments

A structured questionnaire was used to collect information concerning respondents' demographic characteristics, OFD frequency of use, convenience, peer influence, promotions, variety of choices, budget allocation, and allowance management. The questionnaire employed a four-point Likert-type scale for the attitudinal items. A pilot test involving 30 CBA students was conducted to assess the clarity and organization of the questionnaire before the final administration.

Locale of the Study

The study was conducted at Tarlac State University, specifically within the College of Business and Accountancy. The CBA was selected because its undergraduate population provides an appropriate setting for examining digital food-consumption practices and student spending behavior.

Sampling Method

The study employed stratified random sampling to obtain representation from the different CBA programs and year levels. The CBA undergraduate population consisted of 5,542 students. A sample size of 374 respondents was determined using Slovin's formula at a 5% margin of error. The population was organized into strata based on academic program and year level. Respondents were selected from the identified strata to obtain proportional representation. Only students with experience using online food-delivery services were included in the study.

Participants of the Study

The participants were 374 undergraduate students of the College of Business and Accountancy. The participants represented different CBA programs, including Bachelor of Science in Business Administration, Bachelor of Science in Entrepreneurship, Bachelor of Science in Accountancy, Bachelor of Science in Accounting Information Systems, and Bachelor of Science in Hospitality Management. The participants were drawn from different year levels and were selected using stratified random sampling.

Data Collection

The questionnaire was administered in both printed and electronic formats. The study records indicate that 200 printed questionnaires and 174 electronic questionnaires were distributed to selected CBA students. The responses were then consolidated and organized for statistical analysis.

Data Analysis

The data were analyzed using frequency, percentage, mean, standard deviation, and composite mean. Frequency and percentage were used to summarize demographic characteristics and OFD-use frequency. Mean and standard deviation were used to describe responses to the Likert-type items. Composite means were calculated to summarize the responses for each study dimension. The four-point Likert scale was interpreted as follows: 3.25–4.00 - Strongly Agree; 2.50–3.24 – Agree; 1.75–2.49 – Disagree; 1.00–1.74 - Strongly Disagree.

For the analysis of spending allocation, the Budget Allocation and Allowance Management dimensions were combined to form the overall Spending Allocation measure. Pearson's product-moment correlation coefficient was then used to determine the strength, direction, and statistical significance of the relationship between OFD utilization and the overall Spending Allocation measure. Statistical significance was evaluated at the 0.05 level.

Treatment of Data

To support the accuracy and reliability of the descriptive data, the questionnaire was developed with neutral and non-leading items. This was done to reduce response bias that could affect the responses to the study variables. Each question focused on CBA students' frequency of using online food delivery platforms and their spending patterns to ensure that the information gathered was relevant to the study's objectives.

Ethical Considerations

Participation in the study was voluntary. Respondents were informed of the purpose and general nature of the research and were asked to provide informed consent before completing the questionnaire. Confidentiality and anonymity were maintained throughout the research process. Responses were treated in aggregate form and were used for academic purposes. The study followed the principles of respect for persons, beneficence, and justice applicable to research involving human participants.

RESULTS AND DISCUSSION

Demographic Profile of the Respondents

Age of Respondents

Table 1. Age of Respondents

Age	*f*	Percentage
18 – 19 years old	141	37.70% 48.40%
20 – 21 years old	181	13.90%
22 years old and above	52	

Table 1 shows that respondents aged 20–21 constituted the largest age group, accounting for 48.40% of the respondents. Those aged 18–19 represented 37.70%, while respondents aged 22 years old and above represented 13.90%. The distribution indicates that the respondents were predominantly within the late-adolescent and early adult age range commonly represented in the undergraduate student population.

Sex of Respondents

Table 2. Sex of Respondents

Sex	*f*	Percentage
Female	225	60.16%
Male	149	39.84%

Table 2 indicates that female respondents represented 60.16% of the sample, while male respondents represented 39.84%. The sample therefore had a larger proportion of female respondents.

Course/Program of Respondents

Table 3. Course/Program of Respondents

Course/Program	*f*	Percentage
BSBA	203	54.28%

BSE	94	25.13%
BSTM	47	12.57%
Other CBA programs	30	8.02%

Table 3 shows that BSBA students constituted the largest group at 54.28%, followed by BSE students at 25.13%, BSTM students at 12.57%, and students from other CBA programs at 8.02%. The distribution reflects the composition of the respondents across the academic programs represented in the study.

Year Level of Respondents

Table 4. Year Level of Respondents

Year Level	***f***	**Percentage**
1st Year	119	31.82%
2nd Year	131	35.03%
3rd Year	78	20.86%
4th Year	46	12.30%

Table 4 shows that second-year students represented the largest group at 35.03%, followed by first-year students at 31.82%. Third-year students represented 20.86%, while fourth-year students represented 12.30%.

Monthly Allowance of Respondents

Table 5. Monthly Allowance of Respondents

Monthly Allowance	***f***	**Percentage**
Below ₱2,000	88	23.53%
₱2,001–4,000	162	43.32%
₱4,001–6,000	106	28.34%
Above ₱6,000	18	4.81%

Table 5 shows that the largest proportion of respondents, 43.32%, received a monthly allowance of ₱2,001–₱4,000. This was followed by respondents receiving ₱4,001–₱6,000 at 28.34%, those receiving below ₱2,000 at 23.53%, and those receiving above ₱6,000 at 4.81%. The distribution indicates that most respondents operated within relatively limited monthly allowance levels, making budgeting and spending allocation relevant aspects of their financial behavior.

Frequency of Online Food Delivery Use

Table 6. Frequency of Online Food Delivery Use

Frequency of Usage	***f***	**Percentage**
Once a week	210	56.15%
Twice a week	92	24.60%
3x a week	45	12.03%
More than 3x a week	27	7.22%

Table 6 shows that once-a-week use was the most common reported frequency of online food delivery, representing 56.15% of the respondents. This was followed by twice-a-week use at 24.60%, three times a week at 12.03%, and more than three times a week at 7.22%. The distribution indicates that online food delivery was a regular component of food-purchasing behavior among the respondents, with the majority reporting use at least once a week.

Factors Associated with Online Food Delivery Use

Convenience

Table 7. Convenience

Convenience	**n**	**Mean**	**SD**	**Description**
I save so much time ordering food online compared to buying food in person.	374	2.72	0.82	Agree
Online food delivery makes it easier to plan	374	2.76	0.734	Agree
I prefer ordering food online because it reduces the hassle of going out.	374	2.89	0.796	Agree
I can access an online delivery services app anytime I need them.	374	2.9	0.793	Agree
Composite Mean		**2.82**		**Agree**

Table 7 indicates that respondents generally agreed with all convenience-related statements, resulting in a composite mean of 2.82. The highest mean was recorded for access to online delivery applications whenever needed (M = 2.90, SD = 0.793), followed by reduced hassle associated with ordering food online (M = 2.89, SD = 0.796). Respondents also agreed that online ordering saves time (M = 2.72, SD = 0.820) and makes meal planning easier (M = 2.76, SD = 0.734). The findings indicate that convenience is an important characteristic of online food delivery from the respondents' perspective.

Peer Influence

Table 8. Peer Influence

Peer Influence	**n**	**Mean**	**SD**	**Description**
I am using online food delivery apps because my friends also use them.	374	2.54	0.812	Agree
I am ordering foods online with my friends.	374	2.85	0.741	Agree
My peers influence me to use food delivery apps.	374	2.48	0.835	Disagree
Classmates and friends' recommendations influence my choice of food delivery apps**.**	374	2.71	0.79	Agree
Composite Mean		**2.65**		**Agree**

Table 8 shows that respondents generally agreed that peer influence forms part of their online food-delivery experience, with a composite mean of 2.65. The highest mean was recorded for ordering food online with friends (M = 2.85, SD = 0.741). Respondents also agreed that classmates' and friends' recommendations influence their choice of food delivery applications (M = 2.71, SD = 0.790). Meanwhile, using online food delivery apps because their friends also use them obtained a mean of 2.54 (SD = 0.812). In contrast, the statement regarding direct peer influence on their use of food delivery apps recorded the lowest mean (M =

2.48, SD = 0.835), which was interpreted as Disagree. The results indicate that ordering food online with friends is the most evident aspect of peer influence among students, whereas direct peer influence on their decision to use food delivery apps is less pronounced and generally disagreed with by respondent.

Promotions

Table 9. Promotions

Promotions	**n**	**Mean**	**SD**	**Description**
Because of available discounts and promos of online food delivery platforms, I am encouraged to order online.	374	3.12	0.724	Agree
I am ordering food online more when there are special deals of limited time offers.	374	3.29	0.685	Strongly Agree
Promotional notification from online food delivery platforms influences my spending decisions.	374	2.81	0.812	Agree
Free delivery offers from online food delivery apps encourage me to use food delivery app more.	374	3.06	0.758	Agree
Composite Mean		**3.07**		**Agree**

Table 9 shows that respondents generally agreed with the promotional statements, producing a composite mean of 3.07. The highest mean was recorded for ordering food online more frequently when special deals or limited-time offers are available (M = 3.29, SD = 0.685), which was interpreted as Strongly Agree. Respondents also agreed that discounts and promotions encourage them to order online (M = 3.12, SD = 0.724) and that free-delivery offers encourage them to use food-delivery applications (M = 3.06, SD = 0.758). Promotional notifications influencing spending decisions obtained a mean of 2.81 (SD = 0.812), also interpreted as Agree. The results indicate that promotional offers, particularly special deals and limited-time offers, form part of the respondents' reported online food-delivery purchasing practices.

Variety of Choices

Table 10. Variety of Choices

Variety of Choices	**n**	**Mean**	**SD**	**Description**
I like ordering online because they offer a wide choice of food options.	374	2.67	0.846	Agree
I prefer delivery apps because I can compare their menus and prices.	374	2.8	0.848	Agree
I appreciate having access to multiple cuisines through delivery apps.	374	2.65	0.777	Agree
Having multiple choices help me decide what to eat faster.	374	2.74	0.82	Agree
Composite Mean		**2.72**		**Agree**

Table 10 shows that respondents generally agreed with the variety-of-choice statements, producing a composite mean of 2.72. The highest mean was recorded for the ability to compare menus and prices (M = 2.80, SD = 0.848). Respondents also agreed that multiple choices help them decide what to eat faster (M = 2.74, SD = 0.820). The findings demonstrate that the availability of diverse food choices is an important component of students' online food-delivery experience.

Spending Allocation

Budget Allocation

Table 11. Budget Allocation

Budget Allocation	n	Mean	SD	Description
Online food delivery apps make me adjust my budget to accommodate online purchases.	374	2.78	0.814	Agree
I tend to allocate more of my budget to online food delivery than to dining out.	374	2.62	0.849	Agree
Ordering food online affects how much I spend on other daily needs.	374	2.55	0.872	Agree
I saved a portion of my budget specifically for food delivery.	374	2.41	0.895	Disagree
Composite Mean		**2.59**		**Agree**

Table 11 shows that respondents generally agreed with the budget-allocation statements, producing a composite mean of 2.59. The highest mean was recorded for adjusting the budget to accommodate online purchases (M = 2.78, SD = 0.814), followed by allocating more of the budget to online food delivery than to dining out (M = 2.62, SD = 0.849). Respondents also agreed that ordering food online affects how much they spend on other daily needs (M = 2.55, SD = 0.872). In contrast, setting aside a portion of the budget specifically for food delivery obtained a mean of 2.41 (SD = 0.895), which was interpreted as Disagree. Overall, the results indicate that online food delivery is considered in respondents' budget-allocation practices, although respondents did not generally agree that they specifically set aside a portion of their budget for food delivery.

Allowance Management

Table 12. Allowance Management

Allowance Management	n	Mean	SD	Description
I set limits on my food orders and spending when using online food delivery services	374	2.92	0.8	Agree
I monitor my allowance more closely after using online food delivery applications.	374	2.77	0.83	Agree
Using online food delivery services frequently makes it harder for me to save money from my allowance.	374	2.89	0.785	Agree
Overspending on online food orders sometimes makes it difficult for me to manage my allowance.	374	2.71	0.873	Agree
Composite Mean		**2.82**		**Agree**

Table 12 shows that respondents generally agreed with the allowance-management statements, producing a composite mean of 2.82. The highest mean was recorded for setting limits on food orders and spending (M = 2.92, SD = 0.800). Respondents also agreed that using online food delivery frequently makes it harder to save money from their allowance (M = 2.89, SD = 0.785) and that they monitor their allowance more closely after using food delivery applications (M = 2.77, SD = 0.830). Meanwhile, respondents agreed that overspending on online food orders can make allowance management more difficult (M = 2.71, SD = 0.873). The results indicate that respondents report active allowance-management practices, while frequent online food delivery may present challenges to saving and maintaining spending control.

Relationship Between Online Food Delivery Service Utilization and Spending Allocation

Table 13. Relationship Between Online Food Delivery Service Utilization and Spending Allocation

OFD-Related Variables	Pearson's r	p-value	Interpretation
Frequency of OFD Usage	0.54	< .001	Moderate Positive Correlation (Significant)
Convenience	0.5	< .001	Moderate Positive Correlation (Significant)
Peer Influence	0.45	< .001	Moderate Positive Correlation (Significant)
Promotions	0.58	< .001	Moderate Positive Correlation (Significant)
Variety of Choices	0.49	< .001	Moderate Positive Correlation (Significant)

Note. Spending Allocation represents the combined measure of Budget Allocation and Allowance Management.

Table 13 shows statistically significant moderate positive relationships between the identified OFD-related variables and the respondents' overall Spending Allocation measure, which combines Budget Allocation and Allowance Management. Frequency of OFD usage demonstrated a moderate positive correlation with spending allocation ($r = 0.54$, $p < .001$). Convenience likewise showed a moderate positive correlation ($r = 0.50$, $p < .001$), while peer influence showed a moderate positive correlation of $r = 0.45$ ($p < .001$). Promotions demonstrated the strongest positive correlation with spending allocation ($r = 0.58$, $p < .001$), followed by frequency of OFD usage. Variety of choices also showed a moderate positive correlation ($r = 0.49$, $p < .001$). Since all p-values were below the 0.05 significance level, the relationships were statistically significant. The findings indicate that higher reported levels of OFD usage and stronger agreement with the identified OFD-related factors were associated with higher reported spending allocation scores.

SUMMARY OF DISCUSSION

The study examined online food delivery service use and self-reported spending-related practices among 374 CBA students at Tarlac State University during Academic Year 2025–2026.

First, the respondents represented different age groups, sexes, academic programs, year levels, and monthly allowance categories. The largest age group consisted of students aged 20–21 years (48.40%). Female respondents represented 60.16% of the sample. BSBA students constituted the largest reported academic-program group (54.28%), and second-year students represented the largest year-level group (35.03%). The largest proportion of respondents (43.32%) reported a monthly allowance of ₱2,001–₱4,000.

Second, once-a-week online food delivery use was the most common reported frequency, accounting for

56.15% of respondents. The remaining respondents reported using these services twice a week (24.60%), three times a week (12.03%), or more than three times a week (7.22%).

Third, the respondents generally agreed with the statements concerning convenience ($M = 2.82$), peer influence ($M = 2.65$), promotions ($M = 3.07$), and variety of choices ($M = 2.72$). Promotions received the highest composite mean among the four factors. The findings indicate that respondents generally regarded promotional offers, convenience, social interactions, and the availability of different food choices as relevant to their online food-delivery experiences.

Fourth, budget allocation obtained a composite mean of 2.59, while allowance management obtained a composite mean of 2.82. Respondents generally agreed that online food delivery was considered in their budgeting practices and that they monitored or regulated their allowance. They also reported perceived challenges related to saving and managing their money when food-delivery spending became difficult to

control. These results describe self-reported practices and perceptions rather than verified monetary expenditure.

Finally, the original analysis reported positive and statistically significant relationships between the combined spending-related measure and frequency of OFD use (r = 0.54), convenience (r = 0.50), peer influence (r = 0.45), promotions (r = 0.58), and variety of choices (r = 0.49), with all reported p-values below .001. Promotions had the strongest reported correlation with the combined measure.

These findings are consistent with the Technology Acceptance Model because convenience and accessibility are important characteristics associated with the use of digital services. They are also consistent with the Theory of Planned Behavior because peer influence provides a social context for purchasing behavior. Consumer Behavior Theory likewise provides a framework for understanding how convenience, promotional incentives, social influences, and variety of alternatives may be associated with purchasing decisions. Moreover, these findings provide contextual evidence of associations between online food-delivery experiences and the spending-related responses of the sampled students

CONCLUSION

Based on the findings of the study, online food delivery (OFD) services are commonly used by students of the College of Business and Accountancy at Tarlac State University, with most respondents reporting that they use these services once a week. The findings indicate that convenience, promotional offers, and variety of food choices are relevant considerations in students' use of OFD services. Among the factors examined, promotional offers obtained the highest mean score of 3.07, suggesting that discounts, special deals, and limited-time offers are particularly attractive to the respondents. Meanwhile, peer influence obtained the lowest mean score of 2.65, indicating that social influence was comparatively less prominent than the other factors considered.

Regarding spending behavior, the results suggest that respondents make adjustments to their budgets and monitor their allowances in connection with their use of OFD services. However, the findings also indicate that students do not uniformly set aside a specific portion of their allowance for online food purchases. This suggests that although students may recognize the need to manage their spending, their budgeting practices vary.

The correlational analysis further revealed positive relationships between the reported use of OFD services and the study's combined spending-related measure. Specifically, frequency of OFD service use had a reported correlation coefficient of (r = 0.54), convenience had (r = 0.50), peer influence had (r = 0.45), promotional offers had (r = 0.58), and variety of choices had (r = 0.49). All these relationships were reported as statistically significant at ($p < 0.001$). Among the variables examined, promotional offers had the strongest reported positive correlation ((r = 0.58)), while peer influence had the weakest ((r = 0.45)). These results suggest that higher scores on the identified factors tended to be associated with higher scores on the combined spending-related measure. In particular, the relationship involving promotional offers suggests that students who reported being more responsive to promotions also tended to report higher scores on the study's spending-related measure. Furthermore, because the spending-related measure combines indicators of budget allocation and allowance management, the correlations should be interpreted as relationships with the study's measured spending-related practices rather than as direct evidence of the amount of money students spent.

Overall, the findings suggest that online food delivery service use is associated with students' self-reported spending-related practices, with promotional offers showing the strongest reported relationship among the factors examined. The results provide a basis for encouraging students to evaluate promotional offers carefully, set reasonable spending limits, and monitor their allowances. Nevertheless, the conclusions should be understood within the limitations of the descriptive-correlational design and the self-reported data used in the study.

RECOMMENDATIONS

Based on the findings, the following recommendations are offered:

1. **Students should practice regular budget monitoring.** Students are encouraged to establish specific food and discretionary spending limits and regularly monitor online food-delivery expenditures.
2. **Students should evaluate discounts, free-delivery offers, and limited-time promotions in relation to their actual needs and available budgets.** Since promotions demonstrated the strongest positive correlation with spending allocation in the study, students may benefit from considering whether promotional offers encourage purchases that were not originally planned.
3. **Students should incorporate digital purchases into their financial plans.** Online food-delivery expenditures should be treated as part of the student's regular food budget rather than as separate or incidental expenses.
4. **Financial-literacy programs should incorporate digital consumer behavior.** Seminars, workshops, and classroom activities may include practical exercises involving digital payments, online purchasing, budgeting, and expense monitoring.
5. **Food-delivery platforms may promote responsible consumption.** Student-oriented promotional campaigns may incorporate clear pricing, transparent fees, budget-friendly options, and responsible marketing practices.
6. **Future researchers should examine broader student populations.** Studies may include students from other colleges and universities to provide comparative evidence concerning digital food consumption.
7. **Future studies should examine additional financial-behavior variables.** Impulse purchasing, saving behavior, financial stress, digital-wallet use, and long-term budgeting may be examined to provide a broader understanding of student financial behavior.
8. **Future research should employ inferential statistical analysis where respondent-level data are available.** Appropriate multivariate regression, SEM modeling, or mediation analysis may be used in future studies to determine the statistical relationship between OFD usage and validated measures of spending and financial management.

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