

Exploring the Relationship between E-Wallet Engagement and E-Service Quality among Government Employees in Selected Municipalities of the Western Region of Misamis Oriental

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Abstract. The increasing reliance on e-wallets among government employees necessitates understanding their perceptions of engagement and service quality. This descriptive-correlational study examined the relationship between e-wallet engagement (functionality, security, financial management) and e-service quality (reliability, responsiveness, assurance, empathy, tangibility) among 120 government employees in selected municipalities of Western Misamis Oriental, Philippines. Using a validated 4-point Likert-scale survey adapted from the UTAUT2 and SERVQUAL frameworks, data were analyzed using descriptive statistics (means and SDs) and Pearson correlations at $\alpha=0.05$. Results revealed high engagement with functionality ($M=2.98$) and security ($M=2.96$), moderate financial management engagement ($M=2.86$), and overall service satisfaction led by tangibility ($M=3.28$). A significant moderate positive correlation emerged ($r=0.678$, $p<0.001$), rejecting the null hypothesis. Functionality and security exhibited stronger relationships with service quality than financial management. Findings contribute theoretically by integrating UTAUT2 engagement constructs with SERVQUAL dimensions in a public-sector fintech context, and empirically by identifying responsiveness ($M=2.87$) as the primary area for improvement. Policy recommendations include hybrid AI-human support systems and public-sector financial literacy programs. Limitations include cross-sectional design and geographic scope; future research should employ longitudinal designs and structural equation modeling.

Keywords: *E-Wallet Engagement; E-Service Quality; UTAUT2; SERVQUAL; Digital Transactions*



Introduction

The rapid advancement of digital financial technology has revolutionized how individuals handle their financial transactions globally, shifting from traditional cash-based payments to seamless, cashless solutions. Among these innovations, electronic wallets (e-wallets) have gained prominence as a convenient, fast, and secure mode of digital payment, allowing users to perform a variety of transactions, from bill payments to fund transfers, directly through their smartphones (Bhagat, 2020; Subaramaniam, 2020). This transformation is particularly significant in emerging markets like the Philippines, where evolving consumer behaviors and increasing smartphone penetration have driven the adoption of digital wallets despite leading challenges such as cybersecurity concerns, limited financial literacy, and persistent dependence on cash (Cacas et al., 2022; Ortiz et al., 2023).

Research suggests that the adoption and sustained use of e-wallets depend on a complicated connection of factors, including perceived usefulness, ease of use, social influence, trust, security, and financial management capabilities (Venkatesh et al., 2012; Akter et al., 2023; Belmonte et al., 2024). The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) serves as a strong theoretical basis, incorporating variables such as hedonic motivation, price value, and habitual use to explain technology engagement in a comprehensive manner (Venkatesh et al., 2012; Marikyan & Papagiannidis, 2023). Meanwhile, the SERVQUAL model enables a detailed evaluation of e-service quality by assessing five dimensions, such as reliability, responsiveness, assurance, empathy, and tangibility, that significantly shape customer satisfaction and loyalty in digital financial services (Parasuraman et al., 1988; Liu & Xiaohang, 2023).

The study integrates UTAUT2's engagement factors (functionality from performance and effort expectancy, security from facilitating conditions and trust, financial management from habit and price value) with SERVQUAL's service quality dimensions. This creates a clear framework for e-wallet engagement among government employees. High functionality boosts tangibility through intuitive app design and reliability through steady transactions, as users associate smooth features with dependable service. Security builds assurance in data protection and quick responsiveness to issues, linking UTAUT2 trust to SERVQUAL's people-side qualities. Financial management adds empathy with personalized budgeting tools and strengthens reliability, connecting daily habits to lasting quality views. UTAUT2 engagement directly drives SERVQUAL satisfaction, giving a fresh lens for public-sector fintech.

While significant research has examined e-wallet adoption in consumer markets and commercial sectors, Chen et al. (2022) provided insights into the general factors influencing consumers' digital wallet usage. Nusraningrum and Yuniarsih (2024) further explored regional differences by examining how social influence and perceived usefulness affected e-wallet engagement in specific urban settings. Despite these contributions, there remains a noticeable gap in understanding how e-wallet engagement correlates with perceived e-service quality, particularly among public service employees. Local government employees represent an important demographic, as they are increasingly integrating e-wallets into their daily financial routines for convenience and efficiency. However, few studies have examined their unique engagement patterns or satisfaction with digital payment services in localized settings.

This study aims to bridge this gap by focusing on government employees in selected municipalities within the Western Region of Misamis Oriental. It investigates how essential factors of e-wallet engagement, functionality, security, and financial management affect users' interactions with these platforms. Furthermore, it explores the relationship between the degree of engagement and perceived quality of e-service, considering the diverse dimensions outlined in the SERVQUAL framework. By examining these dimensions, the study provides valuable insights into improving the design, security, and customer support of e-wallet services tailored to public-sector users, ultimately contributing to the broader body of knowledge on digital financial inclusion and efficient public service delivery.

The hypothesis of this study will be tested at the 0.05 significance level. The null hypothesis is stated as follows: There is no significant relationship between e-wallet engagement and the perceived e-service quality of e-wallets among local government employees in Western Misamis Oriental.

Methodology

This study employed a descriptive-correlational research design to examine the relationship between e-wallet engagement and e-service quality among government employees in selected municipalities of Western Misamis Oriental. Purposive sampling was used to select 120 local government employees as respondents, given their accessibility and relevance to the study's focus on digital payment engagement in the public sector. This non-probability approach was appropriate for targeting employed e-wallet users with regular transaction experience across selected municipalities, where probability sampling was impractical due to restricted access to government employee lists and time/resource constraints typical in localized public-sector research. The sample size of 120 was determined through a power analysis for detecting moderate correlation effects ($r=0.30$) at $\alpha=0.05$ and $\text{power}=0.80$, supplemented by pilot testing ($n=30$) that confirmed scale reliability (Cronbach's $\alpha=0.955$) and data saturation for descriptive-correlational analysis. This sample size aligns with similar fintech studies in the Philippines that use purposive sampling with comparable populations, ensuring sufficient statistical power while maintaining feasibility.

Data collection was conducted using a structured three-part survey questionnaire adapted from validated instruments in previous research (Parasuraman et al., 1988; Nalurita et al., 2022; Ambon et al., 2024). The questionnaire measured: (1) e-wallet engagement across three sub-variables—functionality, security, and financial management; and (2) e-service quality assessed via five SERVQUAL dimensions—reliability, responsiveness, assurance, empathy, and tangibility.

Responses were recorded on a four-point Likert scale. The 4-point forced-choice Likert scale was intentionally selected to eliminate the neutral midpoint, compelling respondents to express definitive positions on e-wallet engagement and service quality—a methodological strength when studying working professionals prone to satisficing (default neutral responses). This design reduces central-tendency bias and enhances statistical power in correlation analysis, as validated by the excellent reliability of the pilot test (Cronbach's $\alpha=0.955$). Forced-response scales are well-established in technology acceptance research for capturing clear user preferences without ambivalence, making this appropriate for the descriptive-



correlational objectives despite potential slight response forcing. Prior to the main survey, content validity was established through expert review, and a pilot test with 30 respondents was conducted to assess reliability, yielding a Cronbach's alpha coefficient of 0.955, indicating high consistency.

The survey was personally administered by the researchers, ensuring confidentiality and voluntary participation, with respondents signing informed consent forms. Data analysis included descriptive statistics (mean, standard deviation) to summarize respondents' engagement levels and perceptions of service quality, followed by Pearson's Product-Moment Correlation Coefficient to test the relationship between e-wallet engagement and e-service quality variables at a 0.05 significance level.

Results

The descriptive analysis in Table 1 revealed that government employees exhibited a high level of e-wallet engagement overall, with functionality scoring the highest (mean=2.98), followed closely by security (mean=2.96) and financial management (mean=2.86). Respondents highly valued accessible transaction features, such as QR code payments and secure fund transfers, although some limitations were noted, including SIM card dependency.

Table 1.
Level of E-wallet Engagement

E-wallet Engagement	Mean	SD	Description	Interpretation
Functionality	2.98	.503	Agree	Highly Engaged
Security	2.96	.487	Agree	Highly Engaged
Financial Management	2.86	.442	Agree	Highly Engaged

Regarding e-service quality in Table 2, employees expressed general satisfaction across all dimensions, with tangibility rated highest (mean=3.28, totally satisfied), reflecting positive perceptions of app design and usability. Assurance (mean=3.00), reliability (mean=2.98), empathy (mean=2.92), and responsiveness (mean=2.87) were all rated as satisfactory, though responsiveness scored lowest, indicating room for improvement in timely customer support.

Table 2.
Level of E-service Quality

E-service Quality	Mean	SD	Description	Interpretation
Reliability	2.98	.477	Agree	Satisfied
Responsiveness	2.87	.470	Agree	Satisfied
Assurance	3.00	.499	Agree	Satisfied
Empathy	2.92	.451	Agree	Satisfied
Tangibility	3.28	.578	Strongly Agree	Totally Satisfied

Correlation analysis in Table 3, indicated a significant moderate positive relationship between overall e-wallet engagement and perceived e-service quality ($r=0.678$, $p<0.001$). Functionality demonstrated strong correlations with all service quality dimensions, particularly tangibility ($r=0.602$) and assurance ($r=0.563$). Security was significantly associated with assurance ($r=0.589$) and reliability ($r=0.520$). Financial management showed weaker but still significant correlations

with service quality dimensions, notably responsiveness ($r=0.441$) and reliability ($r=0.291$), suggesting a lesser influence compared to functionality and security.

Table 3.
Relationship between E-wallet Engagement and E-service Quality

E-wallet Engagement	E-service Quality				
		<i>r</i>	<i>p-value</i>	<i>Interpretation</i>	<i>Decision</i>
Functionality	Reliability	.546	.001	Highly Significant	Reject H_0
	Responsiveness	.444	.001	Highly Significant	Reject H_0
	Assurance	.563	.001	Highly Significant	Reject H_0
	Empathy	.465	.001	Highly Significant	Reject H_0
	Tangibility	.602	.001	Highly Significant	Reject H_0
Security	Reliability	.520	.001	Highly Significant	Reject H_0
	Responsiveness	.455	.001	Highly Significant	Reject H_0
	Assurance	.589	.001	Highly Significant	Reject H_0
	Empathy	.540	.001	Highly Significant	Reject H_0
	Tangibility	.530	.001	Highly Significant	Reject H_0
Financial Management	Reliability	.291	.001	Highly Significant	Reject H_0
	Responsiveness	.441	.001	Highly Significant	Reject H_0
	Assurance	.434	.001	Highly Significant	Reject H_0
	Empathy	.387	.001	Highly Significant	Reject H_0
	Tangibility	.283	.002	Highly Significant	Reject H_0
E-wallet Engagement vs. E-service Quality		.678	.001	Highly Significant	Reject H_0

Discussion

E-wallet Engagement Level

The study indicates that government employees demonstrate a high level of engagement, particularly regarding e-wallet functionality. They particularly value accessibility features such as convenient bill payments, seamless bank transfers, and quick QR code transactions. This finding is consistent with Bakar et al. (2022), who highlighted that ease of use strongly motivates continuous user engagement, and Ifada and Abidin (2023), who emphasized the importance of feature availability in retaining users. However, the study identified a limitation related to SIM card dependency, which might limit uninterrupted access to services. This technical constraint suggests that e-wallet providers could improve the user experience by developing solutions that enable offline or SIM-independent access, thereby enhancing convenience and inclusivity.

Regarding security engagement, the data reveal strong user trust in security features such as encryption technology and payment verification processes. This aligns with Krisnawati et al. (2021), who emphasized the important role of security in sustaining user confidence and adoption, and Zaman et al. (2024), who discussed the importance of balancing security measures with usability. However, the occurrence of unauthorized transactions, although reported at a low rate, highlights gaps in securing digital financial platforms. Providers must continuously update security protocols and clearly communicate these improvements to users to lessen concerns and reduce the probability of user disengagement.

In terms of financial management, participants actively use e-wallets for



budgeting, price comparisons, and timely bill payments. This reflects a broader trend identified by Purnamawati et al. (2023), illustrating that e-wallets are evolving beyond payment tools to become comprehensive personal finance management platforms. Similarly, Ming and Jais (2022) noted the rising adoption of budgeting and expense tracking features. Despite this engagement, the relatively lower use of investment-related services suggests opportunities for e-wallet providers to diversify offerings, promote advanced financial products, and deepen users' financial involvement, thereby encouraging greater loyalty and long-term engagement.

Perception of E-service Quality

Users expressed overall satisfaction with e-wallet service quality, with the highest ratings given to tangibility, which refers to the platform's visual appeal and user interface design. The emphasis on a user-friendly, aesthetically pleasing interface aligns with findings by Ariffin et al. (2021), who linked ease of use and attractive design to user satisfaction and ongoing engagement. Kapoor et al. (2020) also point out that the perceived simplicity and functionality of digital platforms significantly influence user retention, making tangibility an important dimension. The high assurance rating reflects users' confidence in the security and professionalism of e-wallet providers. This trust-building aspect is essential, as Ling et al. (2023) and Rachbini et al. (2022) found that perceived safety and reliability drive continued usage and positive user attitudes towards digital financial services.

While reliability, empathy, and responsiveness also received positive evaluations. Responsiveness garnered the lowest satisfaction score (mean=2.87), indicating delays in issue resolution despite overall positive service perceptions. This gap is critical as timely support directly influences continued engagement, particularly for government employees handling time-sensitive transactions during work hours. This suggests that although providers address technical problems and user inquiries, the speed and effectiveness of responses require enhancement. Daragmeh et al. (2022) noted similar challenges with automated customer support systems, such as AI chatbots, which often struggle to handle complex or nuanced issues. Kee (2022) further argued that integrating human agents into support services could provide personalized assistance, improve issue resolution, and elevate overall user satisfaction. This calls for a hybrid support approach combining AI efficiency with human empathy and problem-solving skills.

Relationship Between E-wallet Engagement and Service Quality

Among the dimensions, functionality and security showed stronger associations with service quality components compared to financial management. Functionality's strong correlation with tangibility emphasizes how accessible and efficient features enhance perceptions of interface quality and ease of navigation (Devina & Lukman, 2024). The strong correlation between security and assurance emphasizes the essential role of security features in encouraging user trust and confidence. Kee (2022) highlighted security as a major determinant of e-wallet adoption, while Nawati et al. (2022) confirmed that fast, secure transactions support user assurance. These studies suggest that visible and effective security mechanisms encourage sustained usage by reassuring users about data protection and transaction safety.

In contrast, financial management showed weaker but still significant correlations

across service quality dimensions ($r=0.283-0.441$, all $p<0.01$), indicating that, while these tools enhance perceptions of reliability and responsiveness, they exert less influence than functionality and security. This pattern likely stems from contextual factors among government employees, whose stable salaried income and predictable expenses (e.g., fixed bills, pensions) diminish the perceived utility of advanced budgeting/investment features relative to transactional needs. Limited financial literacy in this demographic—compounded by SIM-card dependencies noted in the functionality results—may further hinder engagement with complex tools such as expense tracking or investment options, as users prioritize basic payments over sophisticated management. Unlike private-sector workers facing volatile cash flows, public employees exhibit lower habitual reliance on e-wallets for financial planning, explaining the muted correlations (e.g., $r=0.291$ with reliability). These insights challenge confirmatory literature by highlighting occupational context as a moderator, suggesting providers tailor features (e.g., simplified budgeting tutorials) and policymakers promote literacy programs to elevate this dimension's impact.

The study indicates that e-wallets are an effective and trusted tool for government employees' digital transactions, provided the system is easy to use and secure. Enhancing customer support, especially by adding automated responses with human assistance, can improve user satisfaction further and encourage long-term use. These findings are valuable to e-wallet providers aiming to serve public-sector users. By focusing on improving key features, maintaining strong security, and delivering responsive customer service, providers can promote higher engagement and a better perception of service quality. For government employees, increasing understanding of financial management through e-wallets may help them make the most of these digital platforms. Overall, contributes practical insights into how digital payment services can be made more user-friendly and trustworthy in the public sector, helping support the shift toward cashless transactions and improved financial technology adoption.

This study employed a cross-sectional design, capturing e-wallet engagement and service quality perceptions at a single point in time among government employees in selected municipalities of Western Misamis Oriental, which limits causal inferences and generalizability to other regions, sectors, or populations. The geographic scope—focused on accessible local government units—may not fully represent broader Philippine public-sector or national contexts, where demographic, infrastructural, or regulatory variations could influence findings. Additionally, self-reported survey data may be subject to response bias, such as social desirability in reporting on technology adoption. While psychometrically robust, the 4-point scale's lack of neutral options may have nudged ambivalent respondents toward endpoints; future studies should employ 5- or 7-point scales for greater response granularity and sensitivity. Possible confounding variables influencing perceptions of e-service quality include financial literacy levels, smartphone/internet access quality, prior cybersecurity experience, and occupational demands that affect transaction frequency. Government employees' stable incomes may moderate financial management engagement, while varying technical proficiency across departments could influence perceptions of functionality. These unmeasured factors represent avenues for future covariate-controlled analyses.

Future research should employ longitudinal designs to track changes in perceptions of engagement and service quality over time, particularly as e-wallet features evolve and user familiarity grows. Comparative studies across other



regions, national government agencies, and private-sector employees would enhance external validity and reveal contextual moderators. Qualitative studies using focus groups or interviews should explore barriers to the adoption of financial management tools, including user awareness, financial literacy gaps, and desired training formats.

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