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Influence of Spend Rewards and Vouchers: Assessing Consumer Behavior towards Paying More to Get Discounts

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ABSTRACT

This study examines the link between spend rewards and vouchers and how they influence consumer behavior. Spend rewards and vouchers are strong drivers that initiate purchasing behavior, alter the spending habits of consumers, and build reward-based consumer loyalty. This study aims to determine the link between spend rewards and vouchers and examines how these promotional tools affect the purchasing behavior of consumers in e-commerce and online shopping. The quantitative design uses a questionnaire to collect data from internet consumers. The questionnaire collects data on consumers' spending, the consumers' attitudes towards vouchers and rewards, and usage frequency of the incentives. Random sampling was used to select participants for the study. Statistical analysis involves determining the percentage distribution of the responses to identify patterns and relationships. The findings indicate a high positive relationship between spend rewards and voucher availability and higher consumer spending. A large proportion of the respondents state that these rewards have an impact on their purchasing behavior, resulting in greater participation and repeat business. These findings imply that providing spend rewards and vouchers is a sound approach to increasing customer retention and driving sales. In conclusion, the research verifies that spend rewards and vouchers has a positive effect on consumer behavior by making purchases more frequent and building brand loyalty. The findings give confidence that the adoption of such incentive schemes can yield positive results for companies in the e-commerce sector.

INTRODUCTION

With the rise of online shopping apps, many consumers in the Philippines have shifted from traditional in-store shopping to digital platforms for convenience and cost-saving opportunities. In 2021, the digital economy contributed 10.5% to the Philippines' Gross Domestic Product (GDP), with e-commerce playing a big role in this growth (PSA, 2021). The increasing use of digital payments also made online shopping easier, with digital transactions making up 52.8% of retail payments in 2023, surpassing the Bangko Sentral ng Pilipinas (BSP) target (BSP, 2024). These developments have made it easier for Filipinos to shop online and take advantage of discounts. These apps attract shoppers by offering spend rewards and vouchers, which create the idea of greater savings by encouraging them to buy more. While these discounts help consumers save money, they also influence spending behavior, sometimes leading them to spend more to maximize the discounts. This raises concerns about how these promos may affect consumers financially and psychologically with their purchasing decisions. Spend rewards are focused on persuading the consumer to spend more to get bigger discounts. While vouchers allow consumers to save more. There are vouchers that can be stackable where you can use two vouchers at once to maximize the discounts while there are minimum spend vouchers that require consumers to reach a specific amount in order to use it. However, there are also

loyalty discounts that are different to spend rewards and vouchers. Loyalty discounts can only be acquired once you frequently use the app to purchase products online. This study aims to examine how spend rewards and vouchers impact consumer purchasing decisions in the Philippine market. By examining whether these promos effectively encourage consumers to spend higher amounts, this research seeks to determine how Filipino consumers respond to the idea of "spend more to save more." Additionally, the study will provide insights into the effectiveness of this marketing strategy in influencing consumer behavior, brand loyalty, and market trends.

LITERATURE REVIEW

Influence of Spend Rewards and Vouchers on Consumer Purchasing Behavior

Spend rewards and vouchers has been a strategy for online shopping apps to attract customers and boost their sales. These deals encourage people to buy more by offering discounts or extra value by making them spend more to avail bigger discounts. Many studies have looked at how these rewards affect consumer behavior. In a study, Wu *et al.* (2020) found that loyalty programs build trust and make customers more likely to buy extra items when they feel they are saving more money. Filipović (2020) explored the purchasing behaviors of customers who redeemed coupons at checkout compared to those who did not. The results state that consumers who redeemed coupons

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showed an increase in purchasing, with higher average spending. The study suggests that monetary rewards, such as coupons, enhance their purchasing behavior to gain additional value. Moreover, an investigation by the UK's Competition and Markets Authority (2024) analyzed loyalty pricing schemes across major supermarkets. The report concluded that 92% of products offered genuine savings through loyalty programs, with consumers saving between 17% to 25% on average. Similarly, a study by Manuzon (2023) from E-Palli Publishers focused on Filipino millennial parents and found that the overall shopping experience, especially the enjoyment they feel called hedonic value strongly affects their decision to buy online. The study showed that factors like website design, order delivery, customer service, and security made shoppers feel more satisfied and more likely to buy. While the study did not directly talk about spend rewards and vouchers, it highlights that when consumers feel they are getting a good experience and extra value, they are more motivated to buy more. This suggests that adding rewards and vouchers could further increase their satisfaction and encourage them to spend more. These studies suggest that spend rewards and vouchers are useful tools for increasing customer interest and spending. Based on this, the following hypothesis is presented:

H1: Spend rewards and vouchers influence consumers to maximize their purchases, allowing them to get more value for their money while enjoying discounts.

Effectiveness of Spend Rewards and Vouchers in Helping Consumers Save Money

Spend rewards and Vouchers are prominent tools for marketing which give benefit to the business by persuading consumers to avail of their products. These marketing tools play a significant role in the business to generate sales. On the other hand, consumers benefit from spend rewards and vouchers by perceiving it as saving tools in their purchases. According to Aliyanti (2024), Customers tend to be more interested in making a purchase when offered a discount because they feel they are getting more value from the product purchase. A study surveyed consumers where indicated that consumers believed that savings increased as price discounts increased. The study's survey also indicated that 73.5% of their respondents believed that products on sale are value for money, it shows that many people use spending rewards and vouchers to save money in their purchase (Deore and Borade, 2020). Another study conducted by Shekhawat *et al.* (2020) shows that sales promotion plays an important role in the marketing program for marketers and retailers and customers are too satisfied with sales promotional tools such as price discounts, coupons, free samples and "buy one get one free". Their study reveals that consumers were engaged in purchasing more often while using promotional tools or also called spend rewards for consumers. Many people avail this kind of spend rewards because of the privilege it gives by providing less cost for the consumer while satisfying their needs. These studies

recommend that spend rewards and vouchers helps consumers to save money in their purchase.

H2: Spend rewards and vouchers is effective for consumers to save money by using the discounts that spend rewards and vouchers offer.

Effect on Brand Loyalty and Repeat Purchases

Spend rewards and vouchers are also important in driving consumer buying behavior by stimulating brand loyalty and repeat purchases. According to Thim of richestph (2025), discount price promotion and loyalty programs are applied to retaining old customers and acquiring new customers, thus promoting improved sales and customer loyalty. Lakshman and Faiz (2021) also found that reward programs, such as rewards and spending vouchers, generate favorable consumer attitudes and have a direct relationship with retail customer retention. Programs make the customer feel special and valued and thus keep buying the same brand. In the Philippines, the "suki" system of cultural practice is one example illustrating how the formation of a trust relationship between repeat customers and suppliers is appreciated. Aside from that, a study conducted by Tejada (2022) found that repeat customers spend more than new customers, and rewards for loyalty are among the strongest motivators for sustaining the habit. Aside from these, a study of Ines and Tolentino (2024) from E-Palli Publishers emphasized the influence of consumer engagement and interaction on brand loyalty. The study underscored that social media interactions, especially those involving interactive campaigns, responses from brands, and user-generated content significantly affect consumer purchasing decisions and strengthen brand loyalty. Although the study focused on social listening and social search, it highlighted that campaigns that foster engagement, such as spend rewards and vouchers, are instrumental in fostering loyalty and encouraging repeat purchases, especially when integrated into digital platforms. Overall, these studies validate that spending vouchers and rewards work to establish brand loyalty and repeat purchases. By providing more rewards and tailored incentives, companies can establish long-term customer relationships, especially in cultural markets such as the Philippines.

H3. Spend rewards and vouchers have an effect on repeat purchases among Filipino consumers and promotes brand loyalty.

Research Questions

With the rise of online shopping apps in the Philippines, spend rewards and vouchers have become a strategy that these apps use to attract consumers. While these promos are designed to save more, there are concerns regarding the impact on consumer behavior. Focusing more if these rewards really result in higher discounts or making consumers spend more for the retailers to maximize their profits. This study seeks to address the following questions:

1. To what extent do spend rewards and vouchers

encourage consumers to spend more than they originally intended?

2. Do spend rewards and vouchers provided by online shopping apps achieve its purpose to help consumers to save up money?

3. How do spend rewards and vouchers impact brand loyalty and encourage repeat purchases among Filipino consumers?

MATERIALS AND METHODS

Research Locale

This study will be conducted in the National Capital Region (NCR), Philippines, targeting online shopping app users within this region. The NCR has the highest proportion of households with internet access in the country, reaching a population of 13,484,462. (PSA, 2021) This high internet penetration makes NCR an ideal setting for analyzing the influence of spend rewards and vouchers on purchasing behavior. Popular online shopping platforms such as Shopee, Lazada, and TikTok Shop dominate the market, attracting a diverse range of consumers who actively use spend rewards and vouchers.

Conceptual Framework

For this study, the conceptual framework of the study researchers will use the IPO (Input-Process-Output) model. According to MacCuspie *et al.* (2014), the IPO model represents a system in three stages: input, process, and output. Inputs are modeled as consumables and efforts that are introduced to a system at the beginning

stage of the life cycle. Outputs are modeled as the result produced by the system. Researchers applied this model for this study to show how components interact in this study, and will also help determine the dependent and independent variables in the study. The framework is shown below,

Frame 1 (Input). The research input will be the impact of spend rewards and vouchers in the purchasing behavior of online shopping users here in NCR, ages 18 and above who have the ability to access mobile phones and wifi. The research will also determine if spend rewards and vouchers help consumers to save up money while buying online. The responses of the participants will be used to assess the credibility of the hypothesis.

Frame 2 (Processing). In processing, this will be the interpretation of impact of the spend rewards and vouchers in purchasing behavior of online shopping users here in NCR, will also interpret the help of the spend rewards and vouchers in saving up money while purchasing. The researchers will be able to test credibility of the conclusion of the hypothesis and evaluate if it will be rejected or not.

Frame 3 (Output). For the output, this will be the findings and results of the researchers and assess the proposed outcomes of the study –spend rewards and vouchers provide a positive effect to the online shoppers and help customers to save money while purchasing online– after analyzing the gathered data from the participants. The researchers will be able to evaluate the recommendation of the study.

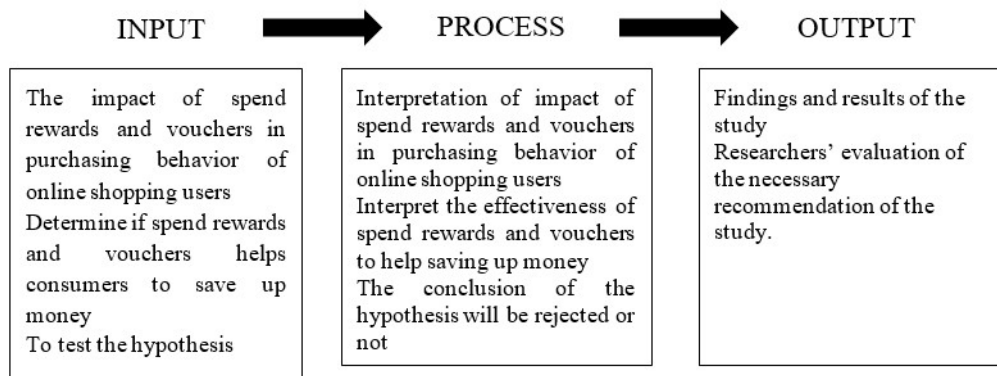


Figure 1: Input Process Output Diagram

Sampling Method

The study will use random sampling to select respondents from the National Capital Region (NCR), ensuring a diverse and representative sample of online shopping app users. The target demographic consists of individuals aged 18 and above who made a purchase via online shopping apps in the past three months and have access to a cellphone and the internet.

Based on Slovin's formula, a sample size of 400 respondents was determined, considering an estimated population of 13,484,462 in NCR and nearly 5% margin of error. This sample size ensures statistically significant results while maintaining feasibility in data collection.

Data Gathering Procedure

The data collection process will take approximately a week. The survey link will be distributed through social media platforms such as Facebook, Instagram, and online community groups where online shoppers are active. Responses will be monitored daily to make sure that we reach the sufficient number of participants which is 400. Reminders will be posted from time to time to encourage participation. However, there will be no incentives provided to the respondents to maintain the voluntary nature of the study.

Instrument

An online questionnaire will serve as the survey tool, and a link to it will be shared on social media platforms. The study utilizes a researcher-made questionnaire as the primary data collection tool. The questionnaire consists of 15 items, divided into three sections: (A) the influence of spend rewards and vouchers on spending behavior, (B) whether these incentives achieve their purpose in helping the consumers save money, and (C) their impact of brand loyalty and repeat purchases. A 5-point Likert scale, ranging from “Strongly Disagree” to “Strongly Agree”, will be used to determine respondents’ perceptions of spend rewards and vouchers. Questions will explore areas such as the financial benefits to consumers, if the spend rewards and vouchers serve its purpose, and how it influences loyalty and repeat purchases.

Statistical Treatment of Data

Once the data collection is completed, the responses will be compiled and analyzed by a statistician. The analysis will use descriptive statistical techniques such as mean and standard deviation, to compactly describe and interpret the information.

Interpretation of Likert Scale

A Likert scale will be used to measure the attitudes, perceptions, and opinions of the participants towards how using vouchers and rewards affects their shopping behavior. Every item on the scale is assigned a score ranging from 1 to 5, and every number represents a certain level of agreement or perception. Data collected will be interpreted using mean scores to identify trends and patterns, with supporting qualitative descriptions providing interpretive meanings.

If the majority of answers are in the Agree (3.41 - 4.20) to Strongly Agree (4.21 - 5.00) ranges, it would mean that consumers have a good attitude towards spending rewards. However, if the answers are in the Neutral (2.61 - 3.40) or lower ranges, it would mean that consumers are not willing to spend more in order to get discounts.

Use of Mean and Standard Deviation

Mean: The mean will be applied to identify the central tendency of the participant’s responses. Mean gives a middle value that signifies the general tendency that is prevailing in the data set.

Standard Deviation

Standard deviation is the measure of the spread or distribution of the responses. Low standard deviation indicates that the responses are tightly clustered around the mean, while high standard deviation indicates that the responses are variable.

Likert Scale Intervals and Interpretation

The following table shows the scales of the Likert scale and their interpretation:

Table 1:

Scale Range	Interpretation
1.00 - 1.80	Strongly Disagree
1.81 - 2.60	Disagree
2.61 - 3.40	Neutral
3.41 - 4.20	Agree
4.21 - 5.00	Strongly Agree

These intervals will provide a precise and clear interpretation of the average scores, thus providing a comprehensive understanding of participants’ perceptions about how spending rewards and vouchers influences their willingness to pay a premium for discounts.

If the mean scores are closer to the Neutral range (2.61-3.40), it means that consumers are unsure or undecided. They don’t clearly agree or disagree with using rewards and vouchers, showing that they don’t have a strong opinion or confidence about how these affect their spending. If the mean scores are on the higher levels (3.41 - 5.00), then it implies that there is a positive consumer attitude toward spending rewards. On the other hand, if the mean scores are less than 3.40, then consumers are more conservative or unwilling to spend more with a view to obtaining discounts.

Scope and Limitations

This study focuses on determining the influence of spend rewards and vouchers on consumer purchasing behavior, particularly in assessing whether consumers are willing to pay more to receive discounts. It will also examine the effectiveness of spend rewards and vouchers to save money, their impact on customer loyalty, and their role in encouraging repeat purchases. This study will specifically target consumers from the National Capital Region (NCR), with a goal of gathering 400 respondents to ensure statistically significant results.

This study is limited to examining only online shopping apps and their customers, excluding the effects of spend rewards and vouchers on business owners and e-commerce platforms. Additionally, the research will not cover consumers outside the NCR, meaning findings may not fully represent consumer purchasing behaviors across the entire Philippines. Also, since the researchers are based in Marikina, it is assumed that the distribution of respondents may be more focused on this area. Other promotional strategies or external economic factors influencing consumer spending habits will also not be examined.

RESULTS AND DISCUSSION

Results

This section presents the findings of the study, including statistical analyses and key insights based on the collected data. The results are summarized in tables and figures for clarity.

City of Residence of Respondents

Table 2 shows the distribution of respondents based on

their city of residence within the National Capital Region (NCR).

Table 2: City of Residence of Respondents

City of Residence	Frequency (n)	Percentage (%)
Marikina	177	43.3%
Manila	71	17.3%
Quezon City	49	12%
Pasig	18	4.4%
Taguig	18	4.4%
Mandaluyong	16	3.9%
Caloocan	12	2.9%
Valenzuela	12	2.9%
Makati	8	2%
Parañaque	7	1.7%
Las Piñas	6	1.5%
Muntinlupa	6	1.5%
San Juan	5	1.2%
Pasay	4	1%
Malabon	1	0.2%
Navotas	0	0%
Total	410	100%

Table 3 shows the distribution of respondents based on their age groups within the National Capital Region (NCR)

Table 3: Age Distribution of Respondents

Age Group	Frequency (n)	Percentage (%)
18-22 years old	273	66.6%
23-27 years old	63	15.37%
28-32 years old	22	5.37%
33-37 years old	15	3.66%
38-42 years old	10	2.44%
43 and above	27	6.59%
Total	410	100%

Table 4: Online Shopping Purchases in the Past Three Months

Choices	Frequency (n)	Percentage (%)
Yes	410	100%
No	N/A	
Total	410	100%

Table 5 shows that respondents have a neutral stance on whether spend rewards and vouchers lead to overspending, with an overall mean of 3.40. The highest agreement was on spending more than planned when using vouchers, while other responses varied.

Table 5: Extent do spend rewards and vouchers encourage consumers to spend more than they originally intended

To what extent do spend rewards and vouchers encourage consumers to spend more than they originally intended?	Mean	Standard Deviation	Interpretation
I am more likely to purchase things I do not need when I have a voucher.	3.22	1.29	Neutral
Having a voucher motivates me to spend more than I initially planned.	3.68	1.18	Agree
I frequently make impulse buys just to redeem a voucher before it runs out.	3.24	1.30	Neutral

Without spend rewards and vouchers, I would spend significantly less on online shopping.	3.80	1.10	Agree
I sometimes buy unnecessary items just to use a voucher, reducing the actual savings I make.	3.08	1.29	Neutral
Overall Mean	3.40	1.26	Neutral

Table 6 shows that respondents generally agree that spend rewards and vouchers help them save money when shopping online, with an overall mean of 4.02. The low standard deviation indicates consistent agreement among consumers on the financial benefits of these reward systems.

Table 6: Do spend rewards and vouchers provided by online shopping apps achieve its purpose to help consumers to save up money

Do spend rewards and vouchers provided by online shopping apps achieve its purpose to help consumers to save up money?	Mean	Standard Deviation	Interpretation
Spend rewards and vouchers help me reduce my total shopping expenses.	4.00	1.03	Agree
I carefully plan my purchases to maximize the discounts and savings from vouchers.	4.09	0.98	Agree
I believe that online shopping apps provide rewards that genuinely benefit consumers financially.	3.91	1.05	Agree
I tend to wait for special deals to redeem spend rewards and vouchers for more savings.	4.06	1.03	Agree
Spend rewards and vouchers influence my decision to buy products online instead of in physical stores.	4.01	1.07	Agree
Overall Mean	4.02	1.03	Agree (High Level)

Table 7 shows that respondents agree that spend rewards and vouchers positively influence brand loyalty and repeat purchases, with an overall mean of 3.85. This suggests that promotional strategies such as rewards and vouchers effectively encourage continued patronage.

Table 7: How do spend rewards and vouchers impact brand loyalty and encourage repeat purchases among Filipino consumers

How do spend rewards and vouchers impact brand loyalty and encourage repeat purchases among Filipino consumers?	Mean	Standard Deviation	Interpretation
I tend to shop from the same online platform because of the rewards and vouchers they offer.	3.93	1.00	Agree
I prefer brands that frequently offer spend rewards and vouchers over those that don't.	3.83	1.06	Agree
I continue to shop at a store even after a promo ends if I had a positive experience with their rewards program.	3.88	1.05	Agree
Loyalty programs with spend rewards influence my decision to choose one brand over another.	3.74	1.02	Agree
If a competitor offers better vouchers and rewards, I would consider switching brands or platforms.	3.86	1.01	Agree
Overall Mean	3.85	1.03	Agree (High Level)

Discussion

This study aimed to analyze the demographic characteristics of respondents and their engagement in online shopping within the National Capital Region (NCR). The findings presented in Table 1.1 indicates that the majority of the respondents with a percentage of 43.3% resides in Marikina, followed by Manila (17.3%) and Quezon City (12%). Other cities such as Pasig (4.4%), Taguig (4.4%), Mandaluyong (3.9%), Caloocan (2.9%),

and Valenzuela (2.9%) had lower participation rates, while 9.02% of respondents from other cities were categorized under "Others".

The distribution of respondents highlights that participation varied across different cities. Based on the 2021 Philippine Statistics Authority (PSA) data, Quezon City has the largest population in NCR with 2,960,048 residents, followed by Manila with 1,846,513, and lastly, Marikina with 456,059. However, despite having a smaller

population compared to Quezon City and Manila, Marikina had the highest number of respondents in this study. This is attributed to the accessibility of researchers in the area, and they are based in Marikina. Additionally, the concentration of respondents in Marikina and other highly populated areas suggests that individuals from these locations are more engaged in online shopping activities.

Age Distribution of Respondents

As shown in Table 3, the majority of respondents (66.6%) fall within the 18-22 years old age group, followed by 23-27 years old (15.37%) and 28-32 years old (5.37%). Representation decreases progressively for older age groups, with 33-37 years old (3.66%), 38-42 years old (2.44%), and 43 and above (6.59%).

The result shows that younger individuals are more frequent in using these online shopping apps as they are generally more familiar with technology and digital platforms. This age group is exposed to technological advancements, making them more comfortable with the usage of online shopping apps, online payment options, and digital transactions. Additionally, since the data gathering was conducted using social media sites, the survey was accessible to younger individuals as they are more active in social media.

Online Shopping Purchases in the Past Three Months

Table 4 reveals that 100% reported making an online purchase within the past three months, indicating engagement in online shopping among participants. This suggests that online shopping has become a standard practice, particularly among younger individuals who make up the majority of the survey.

The strong reliance on e-commerce platforms may be driven by different factors such as convenience, accessibility, and user-friendly interface. Given the 100% response rate shows that all respondents have engaged in online shopping, suggesting that e-commerce has become an essential part of their purchasing behavior.

Table 5 Extent Do Spend Rewards and Vouchers Encourage Consumers to Spend More Than They Originally Intended

Table 5 shows the interpretation for the responses for the first research question where it indicates a neutral stance among consumers regarding the influence of spend rewards and vouchers on overspending. While some respondents agree that vouchers lead to increased or impulsive purchases, others remain neutral, this suggests that spending behavior may not be strongly influenced by spend rewards and vouchers alone. The relatively high standard deviation implies varying opinions among respondents.

Table 6 Do Spend Rewards and Vouchers Provided by Online Shopping Apps Achieve Its Purpose to Help Consumers to Save Up Money

Table 6 shows the interpretation for the responses for

the second research question where it indicates that respondents generally agree that spend rewards and vouchers help them save more when shopping online. The high average score shows a strong perception of financial benefit. The consistency in responses, shown by the low standard deviation, reinforces the idea that consumers value the discounts provided by online shopping platforms' reward systems.

Table 7 How Do Spend Rewards and Vouchers Impact Brand Loyalty and Encourage Repeat Purchases among Filipino Consumers

Table 7 shows the interpretation for the responses for the third research question where it indicates that respondents agree that spend rewards and vouchers have a positive influence on their loyalty to a brand or platform and it encourages repeat purchases. The results suggest that these kinds of promotional strategies are effective to retain customers and foster brand preferences. The relatively low standard deviation also indicates consistent views among consumers.

Influence of Spend Rewards and Vouchers on Consumer Purchasing Behavior

This study explored the influence of spend rewards and vouchers on consumer purchasing behavior. Based on the survey, the overall results showed a neutral response where the Mean is 3.40 and the Standard Deviation is 1.26. Although the two statements leaned toward agreement which are "Having a voucher motivates me to spend more than I initially planned" which got a Mean of 3.68 and "Without spend rewards and vouchers, I would spend significantly less on online shopping" got a Mean of 3.80. These findings indicate that spend rewards and vouchers do encourage consumers to increase their spending, supporting Hypothesis 1.

Other statements related to impulse buying and purchasing unnecessary items received neutral responses, suggesting that although consumers are motivated to spend more when vouchers are available, they do not always do it impulsively. Instead, it appears that consumers use spend rewards more strategically, aiming to maximize value and savings rather than consistently making unnecessary purchases. This aligns with previous studies from Wu, Sun, and Yada (2020); Filipović (2020); CMA (2024), which focuses on the influence of monetary incentives on consumer behavior. Therefore, while the impact may not be overwhelming, Hypothesis 1 is generally supported that spend rewards and vouchers do encourage consumers to spend more for added value, often with mindful rather than impulsive decision-making.

Effectiveness of Spend Rewards and Vouchers in Helping Consumers Save Money

The result of the present study showed that Hypothesis 2 is validated, confirming that spend rewards and vouchers helps consumers save up money during their purchases in online shopping apps. The data result showed that

respondents generally agree that they get financial benefits in using spend rewards and vouchers, with an overall mean score of 4.02 and a standard deviation of 1.03. The results are expected, as it is also consistent with the previous studies of Aliyanti (2024), Borade and Deore (2020), and Shekhawat *et al.* (2020). The present research and past studies indicate that consumers perceive spend rewards and vouchers as a beneficial tool, making their purchase cost less while satisfying their online shopping needs.

Altogether, these findings have important implications for the effectiveness of spend rewards and vouchers, helping consumers save up money when buying online. Thus, spend rewards and vouchers are perceived as effective in lowering the cost of purchases and supporting consumer savings behavior.

Effect on Brand Loyalty and Repeat Purchases

The results of the present research validate Hypothesis 3 (H3), that rewards and vouchers in the form of spend rewards ensure repeat buying and customer retention. Other similar research by Thim (2025) and Tejeda (2022) also illustrates how rewards and discounts work effectively to not just attract new customers but also retain old ones. Thus, the use of spending vouchers and incentives as a strategic tool appears to be in line with the direction of online shopping platforms, especially among Filipino consumers.

Overall, results of this study are in line with previous studies. Vouchers and rewards save the customer, guarantee brand loyalty, and even prompt more spending at times. The results confirm that companies must keep innovating and adapting reward programs to keep customers loyal and to drive repeat business, especially in the rapidly emerging digital market in the Philippines.

CONCLUSION

Spend rewards and vouchers are positively effective in ensuring brand loyalty and repeat purchase of Filipino consumers. Most of the consumers tend to use the same online shopping platform because of rewards and vouchers they benefit from. Most of the consumers also prefer brands that offer more rewards and vouchers over those that don't. Many customers also tend to shop again at a store even after the promo ends if the rewards program gives them a positive experience. Many consumers are also highly influenced by loyalty programs with spend rewards to stay and choose the same brand. And lastly, many customers also would consider switching brands if they seek better offers of rewards and vouchers from other brands. In total, rewards and vouchers truly have an effect on loyalty and repeat purchase of the customers. Rewards and vouchers from online shopping apps help customers spend less on their purchases. Most users said these offers help lower their total shopping costs. Many customers also plan their shopping carefully to get as many discounts as possible. Most of them believe that rewards from shopping apps really help them save money.

Many customers also choose to wait for special deals so they can use their rewards and vouchers for even more savings. Lastly, spend rewards and vouchers encourage most customers to shop online instead of in stores. Overall, these offers are effective in helping customers save and in changing the way they shop.

Recommendations

Based on the findings of this study, a set of recommendations can be made to improve the use of spend rewards and vouchers for online shopping and to guide future research. Spend rewards and vouchers need to be included in online shopping apps, as they have the potential to encourage customer loyalty and lead to higher spending. However, it is important that companies ensure promotional offers become tangible savings and not mislead customers. Incentive programs that are based on purchase behavior can potentially generate customer satisfaction and loyalty, and clear communication of discounts allows consumers to gain complete value from the savings. In addition, rewards like free shipping, cash back, or discount loyalty can be responsible for the repeat purchase probability. Consumers should budget well so that they can receive the savings instead of spending extra money to obtain the discount. Financial literacy programs can help consumers make more rational decisions about judicious use of promotions.

Future research can be undertaken beyond the National Capital Region (NCR) to ascertain whether the trends found are replicable at the national level, and it can also examine the effect of rewards and vouchers on purchase behavior of e-commerce sellers and the platforms on which they sell. Research into various promotional methods, like cashback rewards, loyalty programs, and direct discounts, may allow researchers to ascertain which methods work best. Long-term research into consumer spending may ascertain whether the incentives lead to long-term changes in purchase behavior. Further, research into the psychological and emotional drivers of use of rewards and vouchers, and the manner in which inflationary tendencies and revenue trends influence consumer response to these offers, may yield useful insights. By implementing these suggestions, organizations will be able to improve their marketing, consumers will be able to make better decisions when shopping, and researchers will have a greater understanding of how spending rewards and coupons affect consumer purchase behavior.

Compliance with Ethical Standards

This study followed ethical research guidelines to ensure fairness and respect to all respondents. Before taking part, respondents were informed about the study's purpose, and their consent was obtained. They also had the freedom to withdraw at any time. Their identities remained anonymous, and their personal information was kept private in line with the Data Privacy Act. The well-being of the respondents was considered throughout the research.

There was no conflict of interest, and the results were presented objectively without bias. Plagiarism was avoided, and all findings were used only for academic purposes. Additionally, this paper was reviewed and checked by the grammarian to ensure clarity, coherence, and adherence to proper language standards.

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