Dine In or Out: Understanding the Budgeting and Eating Out Behavior of De La Salle University Students

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The preparation and consumption of one's food is governed by choices, attitudes, behavior, and beliefs. In De La Salle University, a school surrounded by a variety of restaurants, students make these food choices every day. Understanding how these food decisions are made is noteworthy, as this paper seeks to comprehend the students' budgeting and eating out behavior through the use of Fishbein and Ajzen's Theory of Reasoned Action. The underlying variables of the budgeting and eating out behavior of students are used to explain the pattern of correlations within a set of observed variables. Through an administered survey and data analysis generated by the Statistical Package for sciences (SPSS) software, a factor analysis confirms the expected variables. Considering the following set of observed variables (such as meal planning, budget constraints, proximity, and enjoyment in eating out, attitudes towards eating out, beliefs, and evaluations), behavioral intent and actual behavior of students are described. Results of the study confirm that students do socioeconomic planning for eating out, delicious taste is an underlying variable of beliefs and evaluations, budgeting is an underlying variable of behavioral intent, and bringing *baon* and budgeting are underlying variables of actual behavior.

JEL Classifications: M

Keywords: Eating out, Theory of Reasoned Action, budgeting, college students, food

From Plato to Marx to Nietzsche, philosophers have been trying to answer questions in connection to food. From discussions on food production to food rights and ethics, known thinkers have touched on the topic of food through various modes of inquiry. The topic of food encompasses a variety of fields such as economics, ecology, and the politics of culture. It intersects marketing, business, science, psychology, philosophy, and many other disciplines. Journalists, academics, and citizens are very interested in the discourse on food, from food safety to food health to food insecurity and politics (Kaplan, 2012).

Food is both nutrition and culture. The preparation and consumption of food is governed by a person's culture—his or her beliefs and

practices (Korsmeyer, 2002). Since food is both an object of experience and consumption—one perceives, prepares, and eats it—the epistemology of food involves risk, trust, practical reason, physiology, and psychology. Choices, attitudes and beliefs towards food are political in nature. A person's food choice has a ripple effect in the system of food. Global and local production, distribution, and consumption are highly affected by a person's food choices (Kaplan, 2012).

In De La Salle University-Manila (DLSU), a myriad of food choices are made every day. These choices impact on the politics of food and how students make these choices is noteworthy. When a student chooses to bring packed food, eat within school grounds or outside school premises, he or she engages in various mental processes such as budgeting. One's behavior towards spending on eating is dependent on his or her income (or allowance, in this case), thereby aligning purchase behavior with budgeting expenses (Homburg, Koschate, & Totzek, 2010). In the United States, where individuals work long hours, readily-available food or fast food would be the staple. Significantly, half of a person's budget for food is spent on "food away from home" (FAFH) (Bhuyan, 2011). University students, however, bring home-cooked food to eat in school premises or prefer to buy food within the school (Felinic, Nola, & Matanic, 2008).

Beliefs, evaluations, and attitudes toward eating, influence eating behavior (Alonso, O'Neil, & Zizza, 2011). According to Telfer (1996), people want to eat out for pleasure. This pleasure is composed of the food itself, the ambience, and the company. There is pleasure in choosing one's food, in the exercise of judgment and taste. She likens this food experience to an attitude of leisureliness. Substantially, these attitudes may be altered. For example, although adolescents consume mostly fast food and snacks, parents' and teachers' warnings on health risks have influenced them to reduce intake of these types of food (Sahingoz, 2011). Some

consumers, on the other hand, anchor their eating behavior after those around them (McFerran, Dahl, Fitzsimons, & Morales, 2010) which can be likened to conformity.

This study seeks to understand eating out and budgeting behavior of DLSU students. With a population of about 16,200 students in 2013, and with college students as major spenders when it comes to electronics, retail, mobile/wireless, cars, cosmetics, credit cards, fast food, and many others, it pays to know what their attitudes and beliefs toward eating out are ("Students – between teens and generation Y," 2006). After all, Filipino teens and youth make up a billion peso market. In fact, Filipino teens collectively spend more than 300 billion pesos annually. Although DLSU students are a small chunk of the pie, knowing their budgeting and eating out behavior may help marketing and strategy companies understand the preferences, purchase, and spending habits of this potent segment ("Study: Teen youth make up billion peso market," 2012).

During the 1960s and 1970s, a person's attitudes were seen as a combination of his or her beliefs, feelings, and actions towards a certain behavior. The assumption is that behavior and attitude are interconnected. Although this assumption has been generally accepted, Fishbein and Ajzen (1975) challenged it by reviewing past researches on the subject. They found out that "although attitude should be related to behavior, it is not necessarily so and that behavior is rather driven by intention to perform a behavior rather than the attitude toward the behavior," (Hayden, 2014, p. 40) thus, coming up with the theory of reasoned action (Hayden, 2014). The most important aspect of the theory of reasoned action is the concept of intention. One's behavior is founded on the notion of intention. According to Hayden (2014), one will engage in a specific behavior depending on the extent of the intention.   If one plans or aims to do or perform something, he or she is most likely to do as such. Cognitive models of behavior, such as that of the

theory of reasoned action, have been commonly used to explain behaviors in connection to health and eating (Nowak, Buettner, Woodward, & Hawkes, 2006).

A few studies have used the theory of reasoned action for predicting eating behavior. Accordingly, the theory successfully predicts behavioral intention in relation to eating behaviors (Sangperm, 2006). Examples of such studies include that of Sangperm (2006) and Fila and Smith (2006), which used the modified theory of reasoned action or the theory of planned behavior in their researches. Sangperm's study (2006) examined and predicted healthy eating behavior of early adolescents in Thailand. In the United States, Fila and Smith (2006) explored the healthy eating habits of Native American Youth. Contento (2007) enumerated studies that have been conducted on adults with regard to the theory of reasoned action. These research topics range from food choices to dietary modifications in relation to behavioral intention—whether people follow low-fat diets, vegetarian or vegan diets, organic diets, or decide to be eco-friendly with their food choices. Constructs of the model of the theory of reasoned action has been used in studies to determine the eating intention behavior relationships of people. What is notable though, is the dearth of studies on adolescents, particularly students. The various changes that adolescents undergo may affect their behaviors and attitudes toward eating (Sangperm, 2006).

To predict or understand behavior and to identify factors that can be directed to effect change in behavior, Fishbein and Ajzen's (1975) theory of reasoned action is used as a framework (Smith-McLallen & Fishbein, 2008). Fishbein and Ajzen (1975) found the simplified attitude-behavior correlation weak, thus coming up with a new theory that would explain volitional behaviors, or the process of making and acting upon decisions. The theory of reasoned action states that one's behavior intention is the strongest predictor of volitional behavior. This

behavior intention is composed of both individual and normative influence. Individual influence would be the person's attitude and normative influence would be a person's subjective norm. What are his personal attitudes and beliefs, and his perception of social pressure when it comes to such choice in food?

This research study seeks to determine budgeting and eating out behaviors of DLSU College students by identifying underlying variables that explain the pattern of correlations within a set of observed variables. Considering a gamut of available fast food restaurants and cafeterias within and outside DLSU, what affects these students' volitional behaviors? According to this study (Baek, Ham, & Yang, 2006), Filipino college students consider menu price as most significant. Thus, price strongly influences their food choices. Some studies (Waterlander, de Boer, Schuit, Seidell, & Steenhuis, 2013) even go as far as applying economic theories such as price reduction strategies to change dietary behavior. This being the case, further study of fast food outlets near school locations and the role of individual lifestyle attitudes and preferences are recommended (Richardson, Boone-Heinonen, Popkin, & Gordon-Larsen, 2011). Given that lunch is considered as the most important meal of the day for students (assuming they take their breakfast meals at home) (Doepking, Zuñiga, & Troncoso, 2013), what are the underlying variables that explain the budgeting and eating out behavior of DLSU college students?

In various studies making use of the theory of reasoned action, when it came to consumption, the goal was to predict a future action. For example, in a study by Brewer, Blake, Rankin, and Douglass (1999), the researchers found out that women's consumption of skim milk involved more than beliefs on its taste and texture. When it came to junk food, on the other hand, habit was found out to be a vital predictor to a person's consumption of high-fat chips (Towler & Shepherd, 1992). Knowing what drives a person,

whether it be attitude, behavior, intent, or habit may help marketers understand their consumers more on how to position their products and persuade purchase and consumption. Since this study seeks to determine if students are financially responsible considering their budget constraints, marketers may determine how the segment decides on where to eat and how they handle their lunch money.

This study seeks to answer the problem statement, "What are the underlying variables that explain the budgeting and eating out behavior of DLSU college students?" The main research objectives are the following:

1) To explain the following:
   a) Planning what restaurant to patronize, patronizing restaurants that serve meals based on a budget, preference to be with friends who also eat at restaurants near DLSU and enjoying eating out when in school are underlying variables of attitude towards budgeting and eating out.
   b) Food in restaurants near DLSU is more expensive and more tasty and delicious than home cooking are underlying variables of beliefs and evaluation on food in restaurants near DLSU.
   c) Peso value of meals spent within and beyond the budget are underlying variables of behavioral intent.
   d) Bring *baon* (packed meal) and amount spent when eating out are underlying variables of actual behavior.
2) To describe DLSU college students' attitudes towards eating out, beliefs and evaluations on prices on food in restaurants near DLSU, behavioral intent and actual behavior.
3) To determine if beliefs and evaluation on food in restaurants near DLSU, attitude towards eating out, behavioral intent and budgeting, and eating out behavior are correlated to each other.

FRAMEWORK

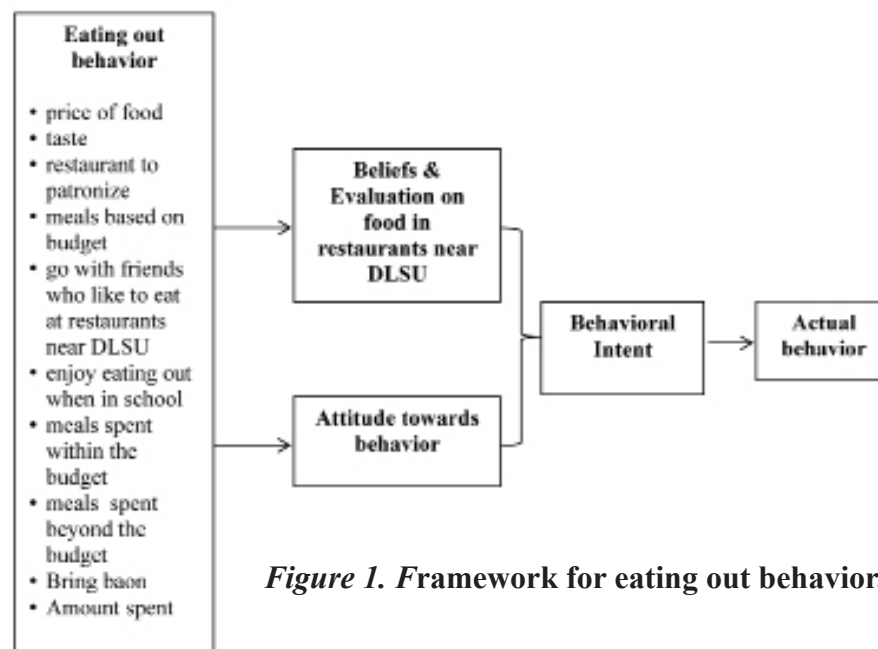Making use of the theory of reasoned action, identified are the underlying variables that

*Figure 1. F*ramework for eating out behavior.

may explain the pattern of correlations of the variables:

Looking at the correlations between observed variables to estimate factors and their structural relationship, these are the factors expected to be correlated: beliefs and evaluation on food in restaurants near DLSU, attitude toward behavior, behavioral intent and actual behavior.

HYPOTHESES

In this section, hypotheses are developed and tested.

Hypothesis 1: That planning what restaurant to patronize, patronizing restaurants that serve meals based on a budget, preference to be with friends who also eat at restaurants near DLSU, and enjoying eating out when in school are the underlying variables of attitude towards budgeting and eating out.

Hypothesis 2: That food in restaurants near DLSU is more expensive and more tasty and delicious than home cooking are underlying variables of beliefs and evaluation on food in restaurants near DLSU.

Hypothesis 3: Peso value of meals spent within and beyond the budget are underlying variables of behavioral intent.

Hypothesis 4: Bring *baon* and amount spent when eating out are underlying variables of actual behavior.

Hypothesis 5: Attitude towards budgeting and eating out, beliefs and evaluation on food in restaurants near DLSU, behavioral intent, and actual behavior are correlated

The first 4 hypotheses would confirm that the observed variables are the underlying variables in the theory of reasoned action. In hypothesis 5 the variables in the theory of reasoned action are tested if they are correlated.

METHODOLOGY

Collection of data was done through an administered survey. Two research assistants were tasked to go around the campus to administer the survey. Data gathering was done before Holy Week break and at the start of the 1st trimester of 2013-2014. The research assistants used random method in identifying respondents for the study.

The questionnaire has three parts: screening, core, and classification portion. The questionnaire was patterned after Dr. Ned Roberto's UAI model (Roberto, 2006). Through the guidance of Dr. Ned Roberto, the questionnaire was pre-tested before it was finalized.

Data was analyzed using the output generated by Statistical Package for the Social Sciences (SPSS) software. An exploratory factor analysis was run to confirm the group of variables identified in the framework. Criteria used are:

1. Kaiser-Meyer-Olkin Measure of Sampling Adequacy. This measure varies between 0 and 1, and values closer to 1 are better. Acceptable limit is .5.
2. Communalities. This is the proportion of each variable's variance that can be explained by the factors. The closer the communalities are to 1, the better our factors are at explaining the original data.
3. Initial Eigenvalues. Eigenvalues are the variances of the factors. Because we conducted our factor analysis on the correlation matrix, the variables are standardized, which means that the each variable has a variance of 1, and the total

variance is equal to the number of variables used in the analysis, in this case, 12.

Factor analysis tries to confirm the expected variables that would seem to be correlated with your outcome variables.

RESULTS AND CONCLUSION

Respondent Profile

The population belongs to the same segment basically homogenous in age, social status, and educational background. They range from the ages of 16 to 21 years old in various stages of their college lives. The respondents are highly heterogeneous in terms of the colleges or courses they belong to. DLSU-Manila has seven colleges and one school with courses ranging from business and economics, the sciences, the arts, engineering, and computer studies. Majority of the respondents have classes from Mondays to Thursdays, which adhere to the standard schedule of the university.

Beliefs and Evaluations

Based on Figure 2, more respondents think that food in restaurants closer to DLSU is less delicious than their home-cooked counterparts. Very few respondents think that food closer to DLSU is more delicious than home-cooked meals. Based on Figure 2 as well, more respondents believe that prices offered by restaurants closer to DLSU are expensive. Despite the food being more expensive for restaurants closer to DLSU, more respondents do not necessarily agree that these meals are more delicious than home-cooked counterparts.

Attitude Towards Eating Out

Majority of the respondents plan which restaurant/s they would patronize. On the other hand, majority of the respondents want to be
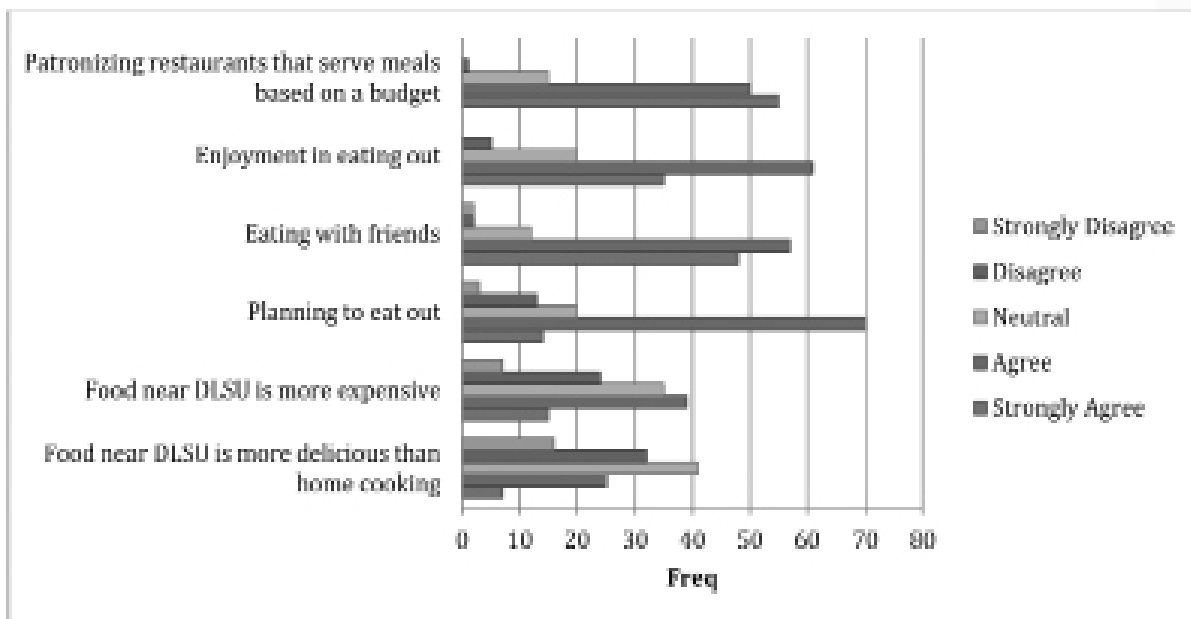

Figure 2. Beliefs and evaluations on food in restaurants near DLSU
and attitude towards eating out.

with friends when they eat close to DLSU. Similarly, majority of the respondents generally enjoy eating out. Preferably, students patronize restaurants that serve meals that fall within their budgets.

Behavioral Intent

The range of student's answers for the question "how much will be the meal cost that will be within your budget" is Php 49.00 and Php 250.00. Strikingly, Php100 is the most frequent answer on one's within budget per meal. The range of student's answers for the question "how much will the meal cost that will be beyond your budget" is Php 50.00 and Php 1,500.00. The most frequent answer when defining one's beyond budget meal cost is Php200 per meal.

Table 1
Peso Value of Meals Spent Within the Budget

		Frequency	Percent	Valid Percent	Cumulative Percent
	50 and less	8	6.5	6.6	6.5
	51-100	61	49.8	50.8	57.5
	101-150	32	26.2	26.6	84.2
	151-200	17	13.9	14.1	98.3
	201-250	2	1.6	1.7	100
	Total	120	98.0	99.8	
Missing	System	2	1.6		
Total		122	100		

Table 2
Peso Value of Meals Spent Beyond the Budget

		Frequency	Percent	Valid Percent	Cumulative Percent
	50 and less	1	0.8	0.8	0.8
	51-100	4	3.3	3.3	4.2
	101-150	29	23.7	24.1	28.3
	151-200	40	32.8	33.2	61.7
	201-250	27	22.1	22.4	84.2
	251-300	12	9.8	10	94.2
	301 above	7	5.7	5.8	100
	Total	120	98.2	99.6	
Missing	System	2	1.6	-	-
Total		122	100	-	-

Actual Behavior

More than half of the respondents do not bring *baon*.
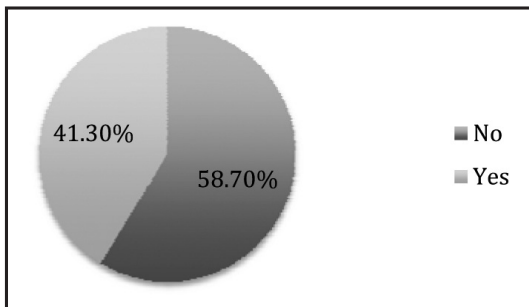

***Figure 3*. Students who bring baon to school.**

For Hypotheses Testing:

A confirmatory factor analysis was conducted on the 10 items with Varimax and Kaiser normalization. The Kaiser-Meyer-Olking measure verified the sampling adequacy for the analysis, between 0-1, and closer to 1 is better. In this case KMO = .534 which is within the acceptable limit of .5(Kaiser, 1974).

Correlated variables that are significant at .05 are:

- Price and taste
- Taste and restaurant to patronize
- Taste and enjoy eating out when in school
- Restaurant to patronize and enjoy eating out when in school
- Restaurant to patronize and amount spent
- Enjoy eating out when in school and meals spent within budget
- Enjoy eating out when in school and meals spent beyond budget
- Bring baon and enjoy eating out when in school
- Amount spent and restaurant to patronize.

Correlated variables that are significant at .01 are:
- Go with friends who like to eat at restaurants near DLSU and enjoy eating out when in school
- Meals spent within budget and meals spent beyond budget

Table 3
Communalities

	Initial	Extraction
Price of food	1	0.517
taste	1	0.618
restaurant to patronize	1	0.480
meals based on budget	1	0.676
go with friends who also eat at restaurants near DLSU	1	0.308
Enjoy eating out when in school	1	0.519
meals spent within the budget	1	0.663
meals spent beyond the budget	1	0.675
Bring baon	1	0.590
Amount spent	1	0.513
Extraction Method: Principal Component Analysis.		

For Table 3, the values in the extraction column indicate the proportion of each variable's variance that can be explained by the principal components. The closer the communalities are to 1, the better our factors are at explaining the original data. The lowest variable "like to be with friends who also eat at restaurants near DLSU" has a value of .308.

By definition, the initial value (in the Initial column) of the communality in a principal components analysis is 1.

For Table 4, the factor column indicates the initial number of factors or variables we used in the factor analysis. At the initial stage, it shows the factors and their associated eigenvalues. In reference to the eigenvalues, 4 factors will be extracted because they have eigenvalues greater than 1. If 4 factors were extracted then 55% of the variance would be explained.

Rotation Sums of Squared Loadings column represent the distribution of the variance after the varimax rotation. Varimax rotation tries to maximize the variance of each of the factors, so the total amount of variance accounted for is redistributed over the four extracted factors.
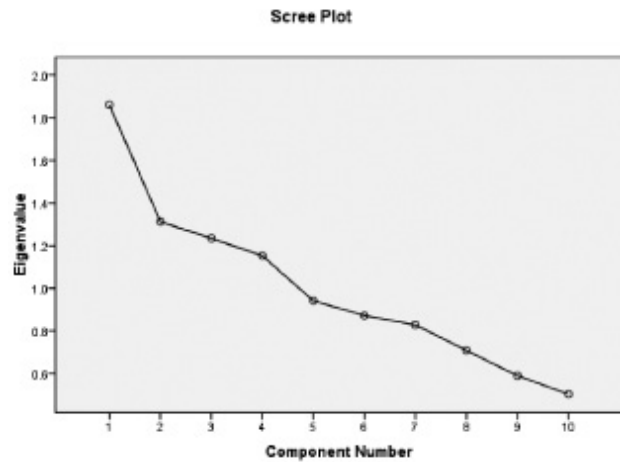

Figure 3. Scree plot.

Table 4
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.860	18.600	18.600	1.860	18.600	18.600	1.501	15.006	15.006
2	1.312	13.121	31.722	1.312	13.121	31.722	1.420	14.199	29.204
3	1.234	12.337	44.059	1.234	12.337	44.059	1.330	13.300	42.504
4	1.152	11.520	55.579	1.152	11.520	55.579	1.307	13.075	55.579
5	.941	9.409	64.988						
6	.872	8.717	73.705						
7	.828	8.280	81.985						
8	.708	7.084	89.069						
9	.590	5.897	94.966						
10	.503	5.034	100.000						

Extraction Method: Principal Component Analysis.

Figure 3 shows the scree plot which displays the eigenvalues for each factor and suggests that there are 4 predominant factors.

Table 5 shows the component matrix. This table contains component loadings, which are the correlations between the variable and the component. Because these are correlations, possible values range from -1 to +1. Pure variables have loadings of .3 or greater on only one factor.

Table 6 contains the rotated factor loadings, which represent both how the variables are weighted for each factor but also the correlation between the variables and the factor. Because these are correlations, possible values range from -1 to +1.

Four factors were extracted. All four components had eigenvalues over Kaiser's criterion of 1 and in combination explained 55.58% of the variance. The items that cluster on the same components suggest that component 1 represents attitude toward behavior, component 2 behavioral intent, component 3 beliefs and evaluation, and component 4 actual behavior.

Results show that, a student's attitudes toward behavior have the strongest association with their planning on what restaurant to patronize near and immediately around DLSU. With regards to their behavioral intent, the true variable is how much the meal will cost within their budgets.

Table 5
Component Matrix[a]

	Component			
	component 1 attitudes toward behavior	**component 2 behavioral intent**	**component 3 beliefs and evaluation**	**component 4 actual behavior**
Enjoy eating out when I am in school	**0.716**	0.038	-0.072	-0.01
restaurant to patronize	**0.528**	0.089	0.255	0.359
go with friends who also eat at restaurants near DLSU	**0.506**	-0.026	0.048	0.22
meals spent beyond the budget	-0.383	**0.679**	-0.081	0.246
tasty	0.263	**0.614**	0.413	0.007
Bring baon	0.242	**0.345**	-0.642	-0.007
Price of food	**0.364**	0.178	**0.517**	-0.292
Amount spent	-0.368	-0.11	**0.463**	-0.389
meals based on budget	0.065	-0.496	0.185	**0.625**
meals spent within the budget	-0.517	0.232	0.235	**0.535**

Extraction Method: Principal Component Analysis

[a] 4 components extracted

Table 6
Rotated Component Matrix (N = 121)

Item	component 1 attitudes toward behavior	component 2 behavioral intent	component 3 beliefs and evaluation	component 4 actual behavior
I plan what restaurant near and immediately around DLSU that I would patronize	.65	.01	.24	.00
I patronize restaurants near and immediately around DLSU that serve meals within my budget	**.57**	.12	-.46	-.36
I like to be with friends who also eat at restaurants near and immediately around DLSU	**.51**	-.15	.09	.10
I enjoy eating out when I am in school	**.47**	-.40	.23	.29
In the restaurant near and immediately around DLSU that you last patronized, how much will the meal cost that will be within your budget?	.02	**.78**	-.10	-.21
In the restaurant near and immediately around DLSU that you last patronized, how much will the meal cost that will be beyond your budget?	-.20	**.71**	.20	.30
The food in restaurants near and immediately around DLSU is more tasty/ delicious than home cooking	.20	.23	**.72**	.04
The prices of food in restaurants near and immediately around DLSU are more expensive than restaurants that are more distant from DLSU.	.14	-.22	**.63**	-.23
Do you bring baon?	-.01	-.05	-.02	**.77**
Can you remember what restaurant in and immediately around DLSU you patronized previous to the last one? How much did you spend?	-.41	-.03	.19	**-.55**
Eigenvalues	1.86	1.31	1.23	1.15
% of variance	18.60	13.12	12.34	11.52

Extraction Method: Principal Component Analysis
Rotation Method: Varimax with Kaiser Normalization
Rotation converged in 8 iterations
Factor loadings over .40 appear in bold

Their beliefs and evaluation is primarily that food near DLSU is more tasty than home-cooking. The actual behavior of a student is strongly associated with the variable of bringing baon or not bringing baon.

Since planning what restaurant to patronize, patronizing restaurants that serve meals within budget, liking to be with friends, and enjoying to eat out when in school are also variables that are associated with attitude towards behavior, the variables can be grouped as "socioeconomic planning for eating out." Attitude towards eating out behavior is strongly associated to socioeconomic variables of price and company (friends). When it comes to the behavioral intent factor, both meal costs within and beyond budgets are loaded highly, thus could be called "economic consideration" or the "budget." The factor of beliefs and evaluation have tasty and delicious, and more expensive food near DLSU which could be called "good food."

Table 7 shows the Component Transformation Matrix. Based on the component transformation matrix, the following factors are correlated: beliefs and evaluation and actual behavior; attitude towards behavior and behavioral intent, behavioral intent and actual behavior.

Variable relationships in this study are supported by studies discussed in the literature particularly by Telfer (1996) indicating pleasure as the variable that determines wanting to eat out. Results of this paper support studies done by Homburg et al. (2010) which identify budgeting as a variable in determining purchase behavior. Half of a person's budget for food is spent on FAFH, thus, budgeting is a relevant variable in this study. Future studies may cover students coming from a different socio economic background to see if this behavior is only true to the given respondent profile.

Now, to answer the problem statement "What are the underlying variables that explain the budgeting and eating out behavior of DLSU college students?" Here are the key points:

1) Planning what restaurant to patronize, patronizing restaurants that serve meals based on a budget, preference to be with friends who also eat at restaurants near DLSU and enjoying eating out when in school are underlying variables of attitude towards budgeting and eating out.

   Socioeconomic planning for eating out should be considered by marketers and businesses when they target this segment.

Table 7
Component Transformation Matrix

Component	1	2	3	4
Beliefs & evaluation	.696	-.561	.338	.295
Attitude towards behavior	-.121	.523	.683	496
Behavioral Intent	.202	.137	.523	-.816
Actual behavior	.678	.627	-.381	.029

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

They can highlight on leisureliness (Telfer, 1996) since it complements with conformity (McFerran et al., 2010).

2) Food in restaurants near DLSU is more expensive and more tasty and delicious than home cooking are underlying variables of beliefs and evaluation on food in restaurants near DLSU.

Since food is both nutrition and culture, the preparation and consumption of food is governed by beliefs and practices (Korsmeyer, 2002), in this case belief about the cost and taste of food in restaurants near DLSU. Marketers can design strategies along these two variables.

3) Peso value of meals spent within and beyond the budget are underlying variables of behavioral intent.

One will engage in a specific behavior depending on the extent of behavior (Hayden, 2014) and on his or her income (or allowance, in this case) (Homburg et al., 2010). In this case, peso value of meals spent within and beyond the budget are underlying variables of behavioral intent. Since one's behavior is founded on the notion of intention, it will be worthwhile for marketers to consistently update their information on student's budget.

4) Bring *baon* and amount spent are underlying variables of actual behavior.

In marketing and business, the results may be significant to note especially when convincing students to eat out rather than to bring baon or eat within school establishments, given that students consider their budget as their primary motivation in bringing *baon* or eating out. Since students already believe that food near DLSU is delicious and tasty (or good, to say the least), this piece of information can help improve communication and promotional through hyping on price points within the student's budget.

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