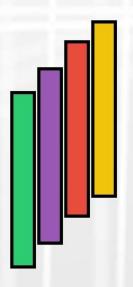
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Papers Presented	Page No.		
Ad Hoc Board of Reviewers	6		
Editorial Board	7		
ACCOUNTING & FINANCE	14		
The Financial Management Practices of Selected Accounting and Financial Units of the Pag IBIG Fund in the National Capital Region Nyle A. Cabacaba, Polytechnic University of the Philippines	15		
The Revenue Recognition Methods Adopted by Advertising Companies in Pasig City Randel D. Combo, CPA, Polytechnic University of the Philippines			
Personal Financial Management Practices in Empire East Land Holdings, Inc. Jovie S. Caducoy, Polytechnic University of the Philippines	17		
The Financial Management Practices of the Non-Uniformed Employees of the Department of National Defense  Monette O. Tingin, Polytechnic University of the Philippines	.t 18		
The Credit Management Services of a Universal Bank in Makati City Emil Mante, Polytechnic University of the Philippines	19		
Anti-Money Laundering Management of a Universal Bank in the National Capital Region Darren Duane C. Castillo, Polytechnic University of the Philippines	20		
The Cash Management Practices of Micro-Entrepreneur Borrower Clients of Tulay sa Pagunlad, Inc. in Metro Manila  Duffy Mark N. Cabañas, Polytechnic University of the Philippines	;- 21		
The Perceived Effects of Inflation on the Budget Consumption of Public Secondary School Teachers in Ragay, Camarines Sur for 2017-2018  Jojo N. Gatpolintan, Polytechnic University of the Philippines – Ragay Branch	ol 22		
The Financial Management Practices of Eastwest Banking Corporation on Housing Loans Jenny Rose J. Impreso, Polytechnic University of the Philippines	23		
The Impact of Financial Literacy on the Level of Stress Among Business Education Students Rodolfo C. Moreno, Ph.D., North Luzon Philippines State College	24		
The Fund Management Practices of the Barangays in the City of San Juan Jonald P. Binaluyo, Polytechnic University of the Philippines	25		

The Impact of the Tax Reform for Acceleration and Inclusion Law to Middle Income Professionals in Metro Manila  Jonathan P. Binaluyo, Polytechnic University of the Philippines	26
The Working Capital Management Practices of a Digital Marketing Enterprise in Makati City  Jay L. Loreno, Polytechnic University of the Philippines	27
The Saving for Retirement Practices of Certified Public Accountants in the National Capital Region Eulyra C. Culimay, Polytechnic University of the Philippines	28
The Anti-Money Laundering Act to a Universal Bank in Makati City Renee B. Nombrado, Polytechnic University of the Philippines	29
The Impact of Free Cash Flow in Investment Decisions and Dividend Payments: Evidence from Publicly-Listed Companies in the Philippine Stocks Exchange Ronnel A. Ledesma, Partido State University	30
Working Capital Management of Veterinary Pharmaceutical Companies in the Province of Batangas Oscar Evann P. Villaver, Polytechnic University of the Philippines	3
The Financial Management Practices on Savings of Young Urban Professionals in the National Capital Region  Goerge A. Soriano, Polytechnic University of the Philippines	32
The Credit Management Practices of the National Home Mortgage Finance Corporation Jennylyn M. Marcelino, Polytechnic University of the Philippines	33
The Retail Investors' Risk Tolerance: Its Impact to Investment Portfolio Jasper John C. Cortez, Polytechnic University of the Philippines	34
The Budget Control Practices of Private Computer Institution In Metro Manila Anthony G. Casanova, Polytechnic University of the Philippines	36
The Accounting Information Systems of Selected Local Manufacturing Firms in the National Capital Region  Ma. Jaysan Dasel T. Cadete, Polytechnic University of the Philippines	37
The Internal Control on the Property and Supply Management System in the National Telecommunications Commission (NTC)  Jowee Ann O. Santos, Polytechnic University of the Philippines	38
The Internal Control Practices of a Mall in Makati Lloyd B. Pineda, Polytechnic University of the Philippines	39

The Borrower Risk Rating System in Identifying the Probability of Default of Retail Borrowers of the Small Business Corporation <i>Juliet A. Salas, Polytechnic University of the Philippines</i>	40
The Inventory Management Practices of Shoe Manufacturing Enterprises in Marikina City Luzviminda H. Rivera, Polytechnic University of the Philippines	41
The Fund Management Practices in Not-for-Profit Organizations Andrea Rose E. Rimorin, Polytechnic University of the Philippines	42
Online Bills Payment Services for the Employees in Metro Manila Joseph Andres C. Gallandez, Polytechnic University of the Philippines	44
ENTREPRENEURSHIP	45
Micro and Small Entrepreneurs: A Gateway to Economic Development Dr. Cleotilde L. Crescini, Polytechnic University of the Philippines	46
The Impact of Food Technology Livelihood Skills Training Program on the Socioeconomic Upliftment of the Participants  Edna P. Conwi, DTE, Rodolfo Ducut, MA, & Agnes Hernandez, MA, Rizal Technological University	47
The Entrepreneurial Characteristics of Business College Students in the Industrial Revolution 4.0 Eduardo C. Delgado, Jr., Bukidnon State University	48
The Types of Waste Disposed by Households in Brgy. Commonwealth, District 2, Quezon City: A Basis for Recycling, Composting, and Livelihood Opportunities Marilyn F. Isip, Polytechnic University of the Philippines	49
HUMAN RESOURCES/MANAGEMENT	50
How Process Improvement Leaders Contribute in Achieving Effective Corporate Governance  John Gilbert Garcia, MBA, Polytechnic University of the Philippines	51
The Employee Job Satisfaction in a Software Development Company in Makati City Richard A. Molano, Polytechnic University of the Philippines	52
The Challenges Faced and Strategies Adopted by Newly-Appointed School Leaders: A Basis for a Training Needs Analysis  Marivi Tevar Camacho, Polytechnic University of the Philippines	53
The Work and Life Balance Effects of the Full Flexi-Time Program on Civil Servants in the Civil Service Commission – Central Office: A Basis for a Proposed Action Plan on Alternative Work Schedules  Mary Joyce M. Ramos, Polytechnic University of the Philippines	54

The Effectiveness of Business Wealth Investment Gerwin M. Ortega, Polytechnic University of the Philippines	55
An Analysis of the Performance of Conciliator-Mediators at the National Labor Relations Commission-National Capital Region: A Basis for a Process Improvement Coleen P. Lorredo, Polytechnic University of the Philippines	56
The Extrinsic Motivational Factors to the Job Performance, Job Productivity and Job Satisfaction of Public Secondary Teachers in the Division of Parañaque City Mecmack A. Nartea, Catherine R. Llave, & Anjanette Rodriguez, Polytechnic University of the Philippines	57
Good Governance: Strengthening Performance and Accountability Rock Bryan B. Matias, Polytechnic University of the Philippines	58
The Qualities of Servant Leadership and its Impact to Good Corporate Governance Rona Lou T. San Pedro, Polytechnic University of the Philippines	59
The Operational Management Practices of Micro-Food Businesses in Malabon City Marilyn A. Garabiles, Polytechnic University of the Philippines	60
Human Resource Systems and Organizational Commitment: The Local Government Unit Perspective Analyn V Inarda, DPA, University of Rizal System – Rodriguez	61
The Effects of the Graveyard Shift to BPO Employees in the Ortigas Business Center Noel A. Bergonia, Polytechnic University of the Philippines	62
eManong-ph: A Platform for the Exchange of Services of Skilled Filipino Workers Zhandro H. Cayabyab, Polytechnic University of the Philippines	63
The Job Satisfaction of Mechanical Engineers in Private Companies in Metro Manila, Philippines  Adrian Gean D. Macabuag, Polytechnic University of the Philippines	64
The Impact of Academic Leadership on Faculty Retention: Limiting Voluntary Attrition Joannamarie C. Uy, CPA, MBA, Polytechnic University of the Philippines	65
Employees' Training and Development in a Private Information and Communications Technology Company in the Philippines Christian Enoval, Polytechnic University of the Philippines	66
The Motivational Factors that Influence the Desire to Work in a BPO Company of Senior High School Graduating Students in the Academic Year 2017-2018  Roy Polyte Polytechnic University of the Philippines	67

The Human Resource Management Practices of Selected Philippine Contractors Accreditation Board (PCAB) Licensed Construction Companies in Quezon City Gener C. Lucas, Polytechnic University of the Philippines	68
The Job Motivation of Garment Retail Enterprise Employees in Libis, Quezon City Jennifer Grace S. Mendoza, Polytechnic University of the Philippines	69
The Role of Leadership and Corporate Governance in Employee Retention Renielle Soriano-Rogel, Polytechnic University of the Philippines	70
MARKETING	71
Facebook as a Marketing Tool Strategy of the Paperdolls Fashion Company Irenea R. Dela Cruz, Polytechnic University of the Philippines	72
Consumer Behavior Towards Online Apparel Shopping in Metro Manila Norberto I. David Jr., Polytechnic University of the Philippines	73
The Entrepreneurial Marketing Practices of Micro-enterprises in Muntinlupa City Mary Rose Maharlika J. Palmares, Polytechnic University of the Philippines	74
Examining the Business Impact of Grab Transportation Services in the National Capital Region's Grab Operators and Drivers Ruby Anna S. Raneses, Polytechnic University of the Philippines	75
The Impacts of Sexual Branding to Consumer's Buying Decisions – Philippine Context Alwen Jose A. Apid, Juan Sumulong Memorial Junior College	76
B2B Brand Preference on Uninterruptible Power Supply in the National Capital Region Roxanne P. Velasquez-Selmo, Polytechnic University of the Philippines	77
The Corporate Image of the Philippine Health Insurance Corporation (PhilHealth) Servillano G. Medina, Polytechnic University of the Philippines	78
Dining Management in Quick Service Restaurants Christian Gerard Entero Borja, Polytechnic University of the Philippines	79
The Marketing Mix Strategy of a Food Hub in the City of Malabon Mildred D. Capito, Polytechnic University of the Philippines	80
The Value Chain Analysis of the Footwear Capital of the North Jennilyn Mina, Nueva Ecija University of Science and Technology	81
OFFICE ADMINISTRATION	82
An Office Administration Program: Graduates' Employment and Curriculum Relevance Dr Analyn V Inarda & Prof Michael L Protacio, University of Rizal System	83

The Integrated Case Management System of the Office for Legal Affairs, Civil Service Commission: An Assessment for a System Enhancement

84

Analiza V. Munoz, PUP Quezon City

Call for Papers

85

Ascendens	Asia Iourn	al of Multid	lisciplinary l	Research Abstracts
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### ACCOUNTING & FINANCE

#### The Financial Management Practices of Selected Accounting and Financial Units of the Pag-IBIG Fund in the National Capital Region

Nyle A. Cabacaba, Polytechnic University of the Philippines

#### Abstract

The study aimed to assess the effectiveness of the financial management practices of selected accounting and financial units of Pag-IBIG Fund in the National Capital Region. The researcher gathered all the relevant data which were subjected to statistical treatment. As revealed, the dominant respondents belong to the age bracket of 20-29 years of age. Majority of the respondents were female and bachelor's degree holders. The dominant respondents had an income range of P40,000 and above. Majority of the respondents have been with the Fund between 1 to 9 years. Majority of the respondents were rank and file and organic employees. Dominant of the employees had an annual average of 1 to 2 related training sessions attended in the last three years. The respondents' perception of financial management practices in terms of financial planning, financial control and monitoring, and financial reporting and communication was very effective. The respondents' knowledge of the financial management practices in terms of accounting information system/ process was effective. There was no significant difference in the respondents' assessment on the different aspects in the effectiveness of financial management practices when they are grouped according to job position level and employment status, while there was significant difference when they are grouped according to age, sex, highest educational attainment, average monthly income, number of years as employee, and number of training sessions/ seminars attended. As such, the Pag-IBIG Fund should have a formal computerized program for a budget management system, and adequate workforce in the accounting and financial units. The accountant should have time to review reports before submission to end-users.

Keywords: financial, management, Pag-IBIG fund, planning, control, reporting, communication, information system

#### The Revenue Recognition Methods Adopted by Advertising Companies in Pasig City

Randel D. Combo, CPA, Polytechnic University of the Philippines

#### Abstract

The study aimed to assess the efficiency of Revenue Recognition Methods Adopted by Advertising Companies in Pasig City, their levels of agreement on the said areas and through the significant difference of the respondents' assessment of the efficiency of Revenue Recognition that can pose an implication to the companies' workflow. The researcher used four (4) factors to assess the level of efficiency of the Revenue Recognition, namely, maximization of profit, minimization of time/cost, maximization of output/productivity and tax benefit. This study made use of the descriptive research method with the survey questionnaire as its instrument. The researcher distributed 140 questionnaires and was able to retrieve 123 back enough to satisfy the sample size, during the two (2) weeks of data gathering. Majority (67%) of the respondents are corporations and have capitalization of a medium-sized enterprise (38%), most (40%) of companies employ 301 and more employees in their companies which has 37% works for 1 to 5 years and majority (59%) used cash basis for the revenue recognition method. Majority (86%) of the respondents obtained college degree as their highest educational attainment and (51%) are in supervisory positions, working for 1 to 5 years (52%) in the company. Majority of the respondents (59%) failed to attend any seminar or training in the past three years. The study aims to provide an understanding of revenue recognition and its use for advertising companies in Pasig City.

Keywords: revenue recognition method, maximization of profit, minimization of cost, maximization of output/ productivity and tax benefits

#### Personal Financial Management Practices in Empire East Land Holdings, Inc.

Jovie S. Caducoy, Polytechnic University of the Philippines

#### Abstract

The primary purpose of the study was to assess the level of effectiveness of personal financial management practices in Empire East Land Holdings, Inc. in terms of Personal Finance Planning, Risk Management, Educational Planning, Retirement Planning, and Investment Decisions. The researcher applied the descriptive method into the study, which made heavy use of surveyquestionnaire. The data gathered were subjected at .05 level of significance. The researcher used various statistical tools such as Frequency and Percent Distribution, Weighted Mean, One-Way Analysis of Variance, and Ranking. The study revealed that the respondent employees were dominantly female, aged 20-40 years old, single, college graduates, earning an average of P20,000.00 monthly and below, mostly Rank and File, with one (1) to ten (10) training sessions or seminar participated in, employed in the company for one (1) to five (5) years and regular employees. The respondents perceived that the level of effectiveness of the Personal Financial Management Practices in Empire East Land Holdings, Inc in terms of Personal Finance Planning was "Effective" while Retirement Planning was "Less Effective." The researcher concluded that age and number of years in the organization were significantly different in the assessment on the Personal Financial Management Practices of Employees in Empire East Land Holdings, Inc. (ELLHI). When respondents were grouped by sex, civil status, average net monthly income, job position level, the number of training sessions or seminars participated in, and employment status, they were statistically the same in all aspects of Personal Financial Management Practices such as in Personal Finance Planning, Risk Management, Educational Planning, Retirement Planning, and Investment Decisions. Overall recommendations were drawn from the study such as the management should review the company policy about salary increase for those regular employees and have already rendered five years and above in the company but still have below 20,000 as their average monthly income. The management may consider the length of service, achievements, and performance of the employees for a reasonable increase. Or, the employees can look for other sources of income like a part-time dealer of cosmetics or any beauty products to earn additional income to manage their finances. The management should create a program for those employees who may be affected by emergencies. The management should provide educational programs for outstanding employees who wish to pursue their studies by through a performance-based promotions scheme. The company can partner with the insurance providers that offer less expensive retirement plans. The employees themselves may also look for other investment schemes like the Unit Investment Trust Fund or Variable Life insurance for their retirement stage. Moreover, the corporation should increase the salary of the outstanding employees so that they would be able to join the stock market; second, the company should conduct literacy program to educate the employees about stocks; lastly, the employees can look for any part-time job to have an extra income for them to be able to allot money in stocks or mutual fund and hire fund manager as an advantage.

Keywords: personal financial management practices, personal finance planning, risk management, educational planning, retirement planning, investment decisions

### The Financial Management Practices of the Non-Uniformed Employees of the Department of National Defense

Monette O. Tingin, Polytechnic University of the Philippines

#### Abstract

The study aimed to examine the financial management practices of the non-uniformed employees of the Department of National Defense (DND). The descriptive method was utilized in the study. Frequency, percentage distribution, weighted mean, t-test, and analysis of variance (ANOVA) were employed as statistical tools. The respondents' assessment on the effectiveness of financial management practices specifically in the aspects of financial planning, financial monitoring, and cash flow management, was "Effective"; however, their assessment was "Somewhat Effective" for risk management. When the non-uniformed employees of the DND were grouped by profile categories, their evaluation on the effectiveness of financial management practices in terms of financial planning, financial monitoring, cash flow management, and risk management was not significantly different. In contrast, when they were grouped by average monthly income and job position level, their assessment on the effectiveness of financial management practices in terms of the four (4) abovementioned aspects was significantly different at 0.05 level of significance. Finally, when the non-uniformed employees of the DND were grouped according to highest educational attainment, their assessment on the effectiveness of the aspects financial monitoring and risk management was not significantly different; however, for financial planning and cash flow management, their assessment was significantly different.

Keywords: Polytechnic University of the Philippines, Master in Business Administration, financial management practices, financial planning, financial monitoring, cash flow management, risk management, non-uniformed employees

#### The Credit Management Services of a Universal Bank in Makati City

Emil Mante, Polytechnic University of the Philippines

#### Abstract

The study aimed to assess the effectiveness of Credit Management Services of a Universal Bank in Makati City. The researcher gathered all the relevant data which were subjected to statistical treatment. As revealed, most of the borrowers of the universal bank are 41 years old and above, females, have obtained bachelor's degrees, and have availed of personal loans. Leading loan borrowers are Rank and File employees and have more than P35,000 average monthly income. The respondents' perception of credit management services in terms of Character, Collateral, Capacity, Capital, and Condition are effective. There are significant differences in the respondents' assessment on the effectiveness of the credit management services of a universal bank when they are grouped by Sex. However, in terms of Age, Job Position Level, and Average Monthly Income, all aspects are significantly different. In terms of Highest Education Attainment, character and capital aspects have no significant difference. As to Frequency of Loan Availment, there was no significant difference in the aspects of character, collateral, and capacity. As such, one of the recommendations of the researcher was that the universal bank should consider giving a cap or maximum amount to be lent to the well-known personalities if it has some negative findings upon verification of information as this will also protect the borrower surviving household in the event of sudden death or disability of the loan borrower.

Keywords: credit management services, universal bank, credit, 5 C's of credit, character, collateral, capacity, capital, condition

#### Anti-Money Laundering Management of a Universal Bank in the National Capital Region

Darren Duane C. Castillo, Polytechnic University of the Philippines

#### Abstract

The study aimed to assess the effectiveness of Anti-Money Laundering Management of a Universal Bank in the National Capital Region. The researcher gathered all the relevant data which were subjected to statistical treatment. As revealed, most of the respondents of the universal bank are 41 years old and above, females, earned their bachelor's degrees, with a job position level of Junior Assistant and Assistant Manager, with 16 years of service, attended an average of 5 to 7 related training sessions for three years, and are part of the Branch Banking Group. The respondents' perceptions of the anti-money management services in terms of Organizational Process, Organizational Structure, Organization's Operational Cost, and Organization's legal procedure are effective. There are significant differences in the respondents' assessment on the effectiveness of the money laundering management of a universal bank when they are grouped by Department/Unit in the aspects of Organizational structure and Organization's operational cost. As such, one of the recommendations of the researcher was that the universal bank should request for additional personnel with relevant background on Anti-Money Laundering Law and provisions. They should carefully choose the applicant they wanted to be part of their department/unit.

Keywords: money laundering, universal bank, organizational process, organizational structure, organization's operational cost, organization's legal procedure, Polytechnic University of the Philippines, Master in Business Administration

#### The Cash Management Practices of Micro-Entrepreneur Borrower Clients of Tulay sa Pagunlad, Inc. in Metro Manila

Duffy Mark N. Cabañas, Polytechnic University of the Philippines

#### Abstract

The main objective of the study was to assess the level of effectiveness of the cash management practices of TSPI's micro-entrepreneur borrower clients in Metro Manila. The researcher used the descriptive method and survey-questionnaires. Respondents were dominantly in the age group of 41-50 and 51-59. Most are married, females, and high school graduates. The majority also had other sources of income and was in the group of 2-5 years in terms of the numbers of years in managing their businesses. Also, the majority of them did not have any training sessions/seminar attended related to financial management in the last three years. The respondents' assessment on the effectiveness of Cash Management Practices were, overall, rated as effective, and the accounts payable, and inventory management both ranked as 1st. The respondents' assessments on the level of effectiveness of cash management practices when grouped according to age, sex, civil status, other sources of income, and the number of years managing the business were not significantly different. However, when they are grouped according to their highest educational attainment, there were significant differences in terms of cash control and accounts receivable. There were also significant differences when they are grouped according to the average annual number of training sessions/seminars attended related to financial management in the last three years in terms of accounts receivable, accounts payable and inventory management. As such, proper monitoring of their accounts receivables by making a logbook monitoring is recommended as well as enhancing their financial knowledge regularly through education, training, or seminars.

Keywords: cash management, micro-entrepreneur borrower

#### The Perceived Effects of Inflation on the Budget Consumption of Public Secondary School Teachers in Ragay, Camarines Sur for 2017-2018

Jojo N. Gatpolintan, Polytechnic University of the Philippines – Ragay Branch

#### Abstract

Inflation rate in the Philippines is consistently increasing for the past few periods and has been the highest among the ASEAN countries. Inflation is the general rise in the prices of goods and services, thus leading to a fall in the value or purchasing threshold of a country's currency. This descriptivecorrelational research determined the perceived impact on teachers' budget consumption and decisions caused by inflation for the period 2017-2018. Survey design that was utilized to collect data is a self-developed questionnaire-checklist. Sample of 127 public secondary school teachers in the local government area of Ragay was selected from the entire population of the study using convenience sampling. The data collected were analyzed using simple descriptive statistics and Pearson r correlation to test the hypotheses. The study reveals that the teachers agreed that there were increases in prices of goods and services for the period. The public secondary school teachers also agreed that there were changes in their budget consumption and decisions, such as the escalation of household and personal expenditure, the substitution of preferences, reduction of the quantity of consumption, engagement in part-time jobs and other income-generating activities, the realization of fewer savings, and incurrence of loans and borrowings. Consequently, based on the findings, there is a moderate positive correlation that exists between the teachers' perception of inflation and changes in budget consumption and decisions. The relationship is found to be significant.

Keywords: Bachelor of Science in Accountancy, changes on budget consumption, inflation, local government area of Ragay, perception on inflation, Polytechnic University of the Philippines, public secondary school teachers

#### The Financial Management Practices of Eastwest Banking Corporation on Housing Loans

Jenny Rose J. Impreso, Polytechnic University of the Philippines

#### **Abstract**

This study aimed to know the financial management practices of East West Banking Corporation on housing loans. It used the quantitative research method. The chosen respondents were the controllers of Eastwest Bank with a total of 155 who accessed the loan application of the borrowers and answered the researcher-made questionnaire. Frequency of distribution, Percentage, Weighted Mean, One-way Analysis of Variance (ANOVA), t-test, and Ranking were utilized as statistical tools. The researcher concluded that there was a significant difference in the respondents' assessments on the effectiveness of financial management practices in terms of collateral when the respondents were grouped according to the years of experience in housing loan. The respondents agreed that there was a difference in terms of capacity and capital when grouped by the average annual number of related training sessions in the last three years. When grouped according to by office assigned in terms of character, capacity, capital, and collateral, their assessments did not differ significantly. The researcher would like to recommend the conduct of checking on how the borrowers handle their bank accounts. It is highly recommended that it is helpful to check the other income received from other sources. The controllers of the bank should give attention to "Examining the net worth of the client thru submission of ITR/SALN." The researcher suggests in terms of collateral that it should be located within the city or town so that it can easily and adequately be administered within the serviceable area of the branches. Generally, the bank should also consider the economic conditions that can affect a borrower's ability to repay the loan, such as money supply, reserve requirements, inflation, and other aspects.

Keywords: financial management practices, Eastwest bank, collateral, credit

#### The Impact of Financial Literacy on the Level of Stress Among Business Education Students

Rodolfo C. Moreno, Ph.D., North Luzon Philippines State College

#### Abstract

This study determined the impact of financial literacy on the level of stress among business education students. The descriptive-correlational method of research was utilized to evaluate and analyze the data gathered from 326 respondents. The subject of this study was the BSBA and BSOA of the College of Business Education in North Luzon Philippines State College during the second semester, Academic Year 2017-2018. Stratified random sampling was used in the selection of sample respondents. A 5-point Likert scale questionnaire was utilized in the gathering of data. Findings of the study revealed that there is a high level of financial literacy and a moderate level of stress of the respondents. Correlation analysis reveals that a positive correlation is found between the dimension of financial records and the level of stress of the respondents. Data reveals that the regression model is Stress = 2.404 + (-.347 x Cash Management) + (.285 x Financial Records) + (.175 x Savings Plan).

Keywords: financial literacy, level of stress

#### The Fund Management Practices of the Barangays in the City of San Juan

Jonald P. Binaluyo, Polytechnic University of the Philippines

#### Abstract

The researcher study deals with the effectiveness of fund management practices of the barangays in the City of San Juan. Fund management is a building block to our global growth and enables innovation and development, which contributes to opportunities, growth, and security. With this being said, it radiates the importance of fund management to individuals, businesses, or even government. This study is undertaken to provide information on the effectiveness of fund management practices of the barangays of San Juan. This study will not only benefit the barangays but the city itself and all the individuals. The researcher made use of the descriptive research method in conducting this study by distributing validated questionnaires to respondents. The respondents consist of the barangay captains and the treasurers of the 21 barangays of San Juan with a total of 32 actual respondents. The assessment of the respondents on the effectiveness of fund management practices was evaluated using frequency and percentage distribution, ranking, weighted mean, and One-Way Analysis of Variance (ANOVA). Findings of the research revealed that there is no significant difference in the effectiveness of fund management practices of the barangays when grouped according to the estimated population in terms of Appropriations and Obligations, Collections and Deposits, Disbursements, Miscellaneous Transactions, and Accountability. Same goes with the effectiveness of fund management practices of the barangays when grouped according to the estimated number of commercial establishments. Further, when grouped according to estimated land area, there is no significant difference in terms of Collections and Deposits and Accountability. On the other hand, there are significant differences in terms of Appropriations and Obligations, Disbursements, and Miscellaneous Transactions. Based on the respondents' assessment, the researcher concluded that the respondents are particular to adhering the fund management practices or the policies of the Commission of Audit as they perceive the practices as effective but can still pose some measures of improvement. However, for the practices in terms of disbursements, being it assessed by the respondents as very effective.

Keywords: financial management practices, San Juan City

### The Impact of the Tax Reform for Acceleration and Inclusion Law to Middle Income Professionals in Metro Manila

Jonathan P. Binaluyo, Polytechnic University of the Philippines

#### Abstract

The purpose of this study is to assess the impact of Republic Act No. 10963 or the Tax Reform for Acceleration and Inclusion (TRAIN) Law to middle-income professionals in Metro Manila. The quantitative research method is used, and for determining the sample size of the population covered—the middle-income professionals in Metro Manila, the Cochran's Formula is applied. The respondents are classified according to their profile in terms of their age, status, monthly income, level of position, and their monthly expenses before and after TRAIN Law, and then evaluated the effects of level of consumption, family size, socio-economic, and intrapersonal aspects in their lifestyles. The researchers used a self-administered survey questionnaire as an instrument to gather data. The study showed that when respondents are grouped according to age, consumption is the most significant aspect affected. Given that, the researchers recommend allotting a certain percentage of their take-home pay for the secondary needs. After setting aside the budget for basic needs, purchase consumer goods in bulk to save more money, and choose substitute goods which are cheaper without compromising the quality. Therefore, this study concludes that the implementation of TRAIN Law affects the way of living of the middle-income professionals that even if there is an increase in take-home pay, it has counterbalanced the rising prices of commodities. The respondents have a fair judgment only on the impact of TRAIN Law on their income.

Keywords: TRAIN Law, middle-income professionals, take-home pay, taxes, income tax

#### The Working Capital Management Practices of a Digital Marketing Enterprise in Makati City

Jay L. Loreno, Polytechnic University of the Philippines

#### Abstract

This study aimed to assess the effectiveness of Working Capital Management Practices of a Digital Marketing Enterprise in Makati City. Specifically, it sought to identify the profile of the respondents, evaluate the level of effectiveness on the aspects of cash management, receivables management, payables management, strategic planning, asset management and control system, and determine the significant difference in the respondents' assessment of the effectiveness on the aspects of the Working Capital Management Practices of Digital Marketing Enterprise in Makati City when respondents are grouped by profile. The researcher used a descriptive design wherein a researcher-made questionnaire was employed. Frequency and Percentage Distribution, Weighted Mean, Correlation Analysis, ANOVA, and Rank Order Correlation were utilized as statistical tools. The respondents' assessment on the effectiveness on the aspects of the Working Capital Management Practices of Digital Marketing Enterprise in Makati City revealed that cash management, receivable management, payable management, strategic planning, asset management, and control system are "Effective" as assessed by the respondents. There is no significant difference in the assessment of the respondents on the effectiveness on the aspects of the Working Capital Management Practices of Digital Marketing Enterprise in Makati City as to payable management, strategic planning, asset management, and control system when respondents are grouped according to job position, and as to receivables management, asset management and control system when grouped according to number of trainings/seminars. However, assessment of the respondents on the effectiveness on the aspects of the Working Capital Management Practices of Digital Marketing Enterprise in Makati City when grouped according to highest educational attainment and number of years employed were both significantly different.

Keywords: working capital management, digital marketing

### The Saving for Retirement Practices of Certified Public Accountants in the National Capital Region

Eulyra C. Culimay, Polytechnic University of the Philippines

#### Abstract

The study aimed to assess the extent of the practice of the saving for retirement practices of Certified Public Accountants in the National Capital Region using a descriptive survey method. Majority of the 389 respondents were aged 24-30 years old, female, single, have baccalaureate degrees, average monthly income of 31,000- 40,000, around 3 - 9 years as CPA and saving for retirement for less than one year. The three aspects considered were Retirement Goal Clarity, Retirement Planning Activities, and Financial Products Preferences. Retirement goal clarity resulted as practiced while the other two aspects were somewhat practiced. When grouped according to average monthly income and number of years saving for retirement, the extent of practice was generally with a significant difference. In contrast, according to sex, it was usually with no significant difference. When grouped according to age, highest educational attainment and the number of years as CPA, the extent of practice was dominant with significant difference except for financial product preferences aspect. Meanwhile, when grouped according to civil status, it was dominantly with substantial difference except for retirement goal clarity aspect. Based on the findings and conclusions drawn, it is recommended that respondents discuss plans for retirement with loved ones, and they learn more about investment vehicles. Also, financial advisers must capitalize on helping their clients think on goals such as how much will be needed for retirement and future needs. Furthermore, educational institutions must promote financial literacy. Human resource development should conduct personal financial management training and workshop for employees. The young professionals need to find ways to increase cash flow. Also, starting to save early for retirement, and investing in the right investment product will maximize wealth due to the time value of money, high return from a high-risk asset and long-term horizon. For the employers, they must initiate a voluntary retirement fund to increase savings.

Keywords: Polytechnic University of the Philippines, Certified Public Accountants, retirement goal clarity, retirement planning activities, financial product preferences

#### The Anti-Money Laundering Act to a Universal Bank in Makati City

Renee B. Nombrado, Polytechnic University of the Philippines

#### Abstract

This study aimed to assess the effectiveness of the Anti-Money Laundering Act (AMLA) to a universal bank in Makati City. The descriptive survey method was used. Frequency, Percent Distribution, Weighted Mean, One-way Analysis of Variance (ANOVA), t-test, and Ranking were the statistical tools utilized in this study. Most respondents aged 31-40 years old, female, married, college graduate, with job position level of rank and file and other, working in banks for 4-6 years, with experience of 4-6 years related to AML and with 1-2 training sessions/seminars attended related to AMLA for the last two years. There were no significant differences in the level of effectiveness of AMLA in terms of the four aspects when respondents were grouped according to age, sex, civil status, highest educational attainment, and job position level. As to the number of training sessions/seminars related to AMLA for the last two years in terms of Assessment and MLA Prevention, the level of effectiveness was not significant. There were substantial differences in the four aspects, as to the number of years working in bank and number of years of experience related to AMLA. There were significant differences as to the number of training sessions/seminars related to AMLA for the last two years under governance and MLA Detection. Bank's behavioral standards and written codes of ethical conduct should be exhibited, and an open-door policy with employees for free and open communications should be observed. Updated banks' rules and regulations should be noted and implemented. Human Resource Unit should always check the database and assessment of training sessions/seminars should be done regularly.

Keywords: AMLA, universal bank

The Impact of Free Cash Flow in Investment Decisions and Dividend Payments: Evidence from Publicly-Listed Companies in the Philippine Stocks Exchange

Ronnel A. Ledesma, Partido State University

#### Abstract

Managers decide on day-to-day operations. They always have the careful judgment if free cash flows could be invested on or upgrade fixed assets, such as equipment, acquire subsidiaries, payment of business for basic assets such as property, fixtures, machinery, or pay dividends to the stockholders. This study examined the impact of free cash flow on the investment decision and dividend payments of publicly-listed companies in the Philippine Stock Exchange. There were three variables associated in the study: a) free cash flow (independent variable); b) capital expenditure and c) dividend Payment (dependent variable). Necessary data were obtained from the audited financial statements of the publicly listed companies from the years 2013 to 2017. Quantitative method following a correlational research design was used to identify the strengths and direction of the variables' relationship. Simple linear regression method was also utilized to examine the impact of free cash flow on investment decision and dividend payments. Results revealed that there was a moderately positive and significant relationship on the investment decision and weak with regards to dividend payments. As the level of free cash flow increases, capital expenditure also increases. Moreover, highlighted on the regression results that there was a positive impact on the free cash flows and investment decision. The study further recommends that there is a need to carry out another research incorporating other factors that will establish a relationship on free cash flow.

Keywords: cash flow, investment decision, dividend payment

### Working Capital Management of Veterinary Pharmaceutical Companies in the Province of Batangas

Oscar Evann P. Villaver, Polytechnic University of the Philippines

#### Abstract

The study aimed to assess the effectiveness of Working Capital Management Practices of selected veterinary pharmaceutical companies in the province of Batangas. The researcher gathered, organized, tabulated, and interpreted relevant data and utilized frequency, ranking, percentage distribution, weighted mean, one-way analysis of variance (ANOVA) and t-test as statistical tools. Respondents are mostly Single Proprietor, have less than ten employees, have been operating for more than six years, operated with capitalization between Pl,000,000.00 and P3,000,000.00, and earns less than P2,000,000.00 annually. The respondents from selected veterinary pharmaceutical companies in the province of Batangas assessed the effectiveness of Working Capital Management Practices with regards to Planning activities as "Very Effective." On the other hand, Cash Management, Receivables Management, Payables Management, and Control Systems are deemed as "Effective." The respondents from selected veterinary pharmaceutical companies in the province of Batangas had significant differences in most of the respondents' assessments when grouped according to their forms of business organization, number of employees, number of years in operation, capitalization, and estimated annual profit. The Working Capital Management practices of the companies involved can be improved by improving policies that affect the profitability-risk trade-offs in decision making, fully utilizing loans from lending institutions, providing and improving credit policies to customers, delaying payments to other parties involved in the business to an acceptable extent, and effective analysis of Economic Order Quantity.

Keywords: accounts payable, accounts receivable, cash, liquidity, Polytechnic University of the Philippines, working capital management

### The Financial Management Practices on Savings of Young Urban Professionals in the National Capital Region

Goerge A. Soriano, Polytechnic University of the Philippines

#### Abstract

The study aimed to assess the effectiveness of the financial management practices on savings of young urban professionals in the National Capital Region. The researcher utilized the quantitative method of research. The respondents were the 386 young urban professionals in the National Capital Region. A survey questionnaire was the primary tool used in this study. The respondents assessed their financial management practices on savings in terms of "Planning" and "Control" of funds as "Effective." The researcher concluded that the profile of the respondents such as age, sex, civil status, highest educational attainment, and job position level did not significantly affect their assessments on the effectiveness of their financial management on savings in terms of planning and control of funds since there were no significant differences noted when they were grouped according to these profiles. However, when the respondents were grouped according to their average monthly income for the last two years, their assessments on the effectiveness of their "Planning of Funds" differed significantly while their assessments of the efficacy of their "Control" of funds were statistically the same. The young urban professionals shall also venture into businesses such as small manufacturing, retail, or professional firms. They should timely review the financial and operational status of their investment institutions; search for additional sources of income such as part-time jobs, small-time businesses and the like; place their savings to other investment vehicles; and always do proper research and analysis before investing; study first before investing; do background checking, read market updates, seek experts' advice and still have back-up plans in case unexpected contingencies occur.

Keywords: financial management practices, savings, young urban professionals

#### The Credit Management Practices of the National Home Mortgage Finance Corporation

Jennylyn M. Marcelino, Polytechnic University of the Philippines

#### Abstract

The study intended to determine the effectiveness of the credit management practices of the National Home Mortgage Finance Corporation. It used the descriptive method of research. The researcher utilized the survey questionnaire. Frequency, Percentage distribution, weighted mean, ranking, independent sample t-test, and one-way analysis of variance were employed as statistical tools. The respondents aged 31 - 40 years old, female, married, bachelor's degree holder, earned a monthly average of P10,000.99 - P20,000.00, owned a single detached unit/single type and source of funds came from salary. The credit management practices of National Home Mortgage Finance Corporation were effective in terms of character, capacity, condition, capital, and collateral. There was a significant difference in the respondents' assessments in the credit management practices of National Home Mortgage Finance Corporation when grouped according to profile, when grouped according to age had different assessments however the overall assessment had a significant difference. When grouped according to monthly income borrowers had different assessments, but generally, the assessments had no significant difference. When grouped according to the source of funds, the borrowers had different assessments; however, the grand mean was significantly different. When grouped according to sex, civil status, highest educational attainment, and type of house owned, respondents had the same assessments and generally had no significant difference. Implement a credit policy to provide a framework for consistent credit decisions directed toward the corporation goals. The assigned account officer should check the validity of the information that the borrower provided. Use an objective credit scoring; the corporation should also focus on the facts related to credit risk rather than personal feelings. The corporation should constantly remind borrowers of the status of their housing loan in case they overlooked it. They are optimizing the results of assets liquidation by evaluating the asset disposition along with all the costs involved considering all the resources to maximize the returns. Converting assets into cash by selling accounts through securitization of accounts, but the process has an undetermined period due to uncontrolled timeframe. The turnaround time in this process should be observed to speed up the process of liquidity and financing all obligations.

Keywords: credit management, practices, mortgage, 5 Cs of credit

#### The Retail Investors' Risk Tolerance: Its Impact to Investment Portfolio

Jasper John C. Cortez, Polytechnic University of the Philippines

#### Abstract

The main objective of the study was to assess the impact of retail investors' risk tolerance to investment portfolio performance in the Philippines. The study applied the descriptive regression analysis research to determine the impact of retail investors' risk tolerance to investment portfolio performance being practiced and observed within the Philippines. The respondents were composed of 413 retail investors or who purchase financial assets for his or her account rather than for an organization. The instrument used was a modified questionnaire. It was divided into three parts. Part 1 dealt with the profile of the respondents. Part 2 dealt with the assessment of the level of retail investors' risk tolerance as to investment risk, risk comport and experience, speculative risk, and investment time horizon. Part 3 dealt with the investment portfolio performance satisfaction of the retail investors. This survey questionnaire was distributed and retrieved from the respondents through online. Data gathered were collected, tailed, organized, and calculated using frequency and percentage distribution weighted mean, ANOVA, T-test, and multiple regression analysis through SPSS. Based on the findings, it was concluded that majority of the retail investors' level of risk tolerance as to aspect of investment risk, preferred a high-risk investment to achieve high return, as to aspect of risk comport and experience, retail investors are more interested in long term investment and have enough funds to bear the loss in short period of time to gain higher than inflation. As to the aspect of speculative risk, retail investors are risk averted, resulting in safe and low returns. As to aspect of investment time horizon, retail investors are open to adjusting time horizon if necessary to meet the applicable portfolio design for them. The retail investors' risk tolerance is classified as a Moderate Growth investor values higher long-term returns and is willing to accept considerable risk. This investor is comfortable with short-term fluctuations in exchange for seeking long-term appreciation. They are also willing to endure larger short-term losses of principal in exchange for the potential of higher long-term returns. Liquidity is a secondary concern to a Moderate Growth investor. As to the level of satisfaction on retail investors' investment portfolio base on Return on Investments/Dividends, Performance of the companies that they invested in, Alignment of the portfolio, Current market value of investment portfolio compare when they initially purchase them and level of the investment portfolio, retail investors marked as satisfied. The levels of agreement on four areas of risk tolerance are positively and significantly correlated with the investment portfolio. Multiple correlation coefficients display a moderate level of prediction of risk tolerance to the investment portfolio. Concerning the levels of agreement on the four areas of risk tolerance, overall, the regression model statistically significantly predicts the levels of satisfaction on the investment portfolio. Each of the areas under risk tolerance contributes to the model, except investment risk. Based on the findings of the study and the conclusion drawn, the researcher endorsed the following recommendations: The retail investors should choose a combination of non-correlated financial assets to reduce the overall risk in an investment portfolio and maximize the overall performance of the portfolio. The retail investors should properly assess his or her level risk tolerance because this is vital in the decision-making process. Risk tolerance guides the retail investors to determine the appropriate composition of assets in a portfolio which is optimal in terms of risk and return relative to the objective of the retail investors. It is recommended that retail investors can be active in one investment and passive on the others to balanced and maintained the level of risk tolerance required to their investment portfolio. Retail Investors should have proper training and knowledge about the fundamentals including analysis of company's growth, the capacity to pay dividends regularly and it has announced of capital appreciation or rise in market capitalization on the company that they are planning to invest in. Retail investors also have to keep in mind their risk tolerance, which may be different from the other investors. Investors should recognize psychological bias or emotional fault by evaluating, analyzing and comparing data information from the past, current and expected performance of the companies, industries and the economy as a whole before making the investment. The retail investors' main investment goal should be clear. Investors should Invest where their goals lie. If the retail investors' main goal is to gain in safe and low return, then they can invest in safer, short-term investments such as bonds and mutual funds. If they interested in long-term investment, then they can invest in riskier investments such as stocks. Retail investors should create a separate account for emergency funds to relieve them from the stress of incurring a debt when the unexpected happens. There should be further studies about individuals' risk tolerance in other industries gather different views of the study.

Keywords: PUP, MBA, retail investors, risk tolerance, investment portfolio

#### The Budget Control Practices of Private Computer Institution In Metro Manila

Anthony G. Casanova, Polytechnic University of the Philippines

#### Abstract

The study aimed to determine the effectiveness of Budget Control Practices of Private Computer Institution in Metro Manila. Specifically, it sought to identify the profile of respondents, asses the level of efficacy in terms of budget preparation, budget cost control, budget monitoring, and budget realignment and appropriation. In addition, determine the significant difference in the respondents' assessment of the effectiveness when respondents were group according to profile. The researcher used the descriptive design wherein a researcher-made questionnaire was employed to fulfill the objective of this study and to gather the relevant data needed. Majority of the respondents who took part in the budget control practice of private computer institution in Metro Manila were 26-35 years old, male, and college graduates. Most of the respondents are in the job position level, with five years and below years of service in the company and involvement in budget control practice in the institution. The same also in terms of years of experience in budget control practice. Lastly, most of the respondents attended 3 or less training sessions/seminars attended related to budget control practice for the last two years. The respondent assessed their budget control practice when it comes to budget preparation, budget cost control, budget monitoring, and budget realignment and appropriation as effective. There was no significant difference in the assessment of the respondents on the effectiveness of budget control practice of private computer institution in Metro Manila when they are grouped according to age, sex, years of service in the company, years of involvement in budget control practice, years of experience in budget control practice, and number of training sessions/seminars attended in the last two years.

Keywords: budget control, PUP, MBA

# The Accounting Information Systems of Selected Local Manufacturing Firms in the National Capital Region

Ma. Jaysan Dasel T. Cadete, Polytechnic University of the Philippines

#### Abstract

The study aimed to assess the effectiveness of Accounting Information Systems (AIS) of selected local manufacturing firms in the National Capital Region. The researcher gathered, sorted, organized, tabulated, and interpreted relevant data and utilized frequency, ranking, percentage distribution, weighted mean, one-way analysis of variance (ANOVA) and t-test as statistical tools. Respondents were from companies which have been operating for more than ten years, have 101 or more and above employees and have Php 50,000,000 and above capitalization which that are adopting Microsoft accounting system. The profits also showed that age range; who had finished their Bachelor's degree, serving the company for 1-5 years and had attended 1-5 AIS training sessions and rank and file employees. It was revealed that the respondents from selected local manufacturing firms in the National Capital Region agreed that the Accounting Information System is useful in terms of Accuracy, Efficiency, Reliability, Accessibility, and Security; and that there was no significant difference in the respondents' assessments when grouped according to company's years in existence, number of employees, capitalization and respondents' age, sex, highest educational attainment, years of service to the company, average number training sessions attended in the last three years and job position/level. Manufacturing companies may consider strengthening the user's knowledge about the system, strengthening the internal control structure, improving fixed assets tracking and cost estimation procedures, giving a chance for an employee to access the system at his own convenience, strengthening the AIS' security and information technology team and encourage adherence and registration to ISO 9001:2015.

Keywords: Polytechnic University of the Philippines, accounting information system, manufacturing, effectiveness, reports, process

## The Internal Control on the Property and Supply Management System in the National Telecommunications Commission (NTC)

Jowee Ann O. Santos, Polytechnic University of the Philippines

#### Abstract

This study aimed to assess the level of effectiveness of the internal control on property and supply management system in the National Telecommunications Commission (NTC). The descriptive survey method of research was used in this study. The respondents were the officials and employees of NTC from Central Office and Regional Offices. The study used a questionnaire as the main instrument to gather data and used frequency, percentage, ranking, weighted mean, F-test, and Likert scale as statistical tools in the analysis. Most of the respondents were 51-60 years old, male, with a highest educational attainment of College Degree, served NTC for 1-5 years, assigned to Regional Office, rank and file and have 0-5 average seminars/training sessions attended. The level of effectiveness of internal control on property and supply management system of NTC as assessed by the respondents in terms of Safeguard of Assets, Accuracy, and Reliability of Accounting Data, Compliance with Laws, Rules and Regulations, Economic, Efficient and Effective Operations and Adherence to Management Policies were all "Effective." There were disagreements of perceptions in the respondents' assessment on internal control of property and supply management system of NTC when grouped according to age, number of years in NTC, and office assignment. However, when grouped according to sex, highest educational attainment, job position level, and an average number of seminars/training sessions attended, there were deemed no difference in the respondents' perception. The researcher recommended the NTC to review and evaluate its current policies and procedures in property and supply management system to strengthen the implementation of prevention and detection plan to avoid probable loss of supplies and properties and to observe the continual improvement of the existing system. Furthermore, NTC should assess employees' training needs to ensure the provision of sufficient seminars/training sessions and regular updates concerning rules on property and supply management to its personnel. Lastly, the researcher recommended adapting the innovation brought by information technology thru the creation of a database of all the supplies and properties, use of bar codes, and automatic computation of moving average costing of inventory.

Keyword: internal control, property and supply management

## The Internal Control Practices of a Mall in Makati

Lloyd B. Pineda, Polytechnic University of the Philippines

### Abstract

The study aimed to determine the effectiveness of internal control practices of a mall in Makati. The descriptive survey method of research was used in this study. An adapted survey questionnaire was designed to gather data. Percentage, Frequency, Weighted Mean, t-Test, One-way Anova, and Ranking were employed as statistical tools. The study revealed that majority of the respondents were aged 26-35 years old, female, with bachelor's degrees, employed for less than one year in a mall, tenants, and are rank-and-file. The internal control practices in terms of Control Environment, Risk Assessment, Control Activities, Information, and Communication System and Monitoring were assessed as "Effective." There was no significant difference in the respondents' assessment when grouped according to age, sex, type of employment, and job position level. When grouped according to highest educational attainment, there was no significant difference in their assessment of the effectiveness of internal control practices in terms of Control Environment, Control Activities, Information and Communication System and Monitoring, but there was a significant difference in the assessment of the effectiveness of internal control practices in Risk Assessment. When grouped according to the number of years in a mall, there was a significant difference in the assessment of the effectiveness of internal control practices. The researcher recommends the improvement of the following internal controls: (a) Control Environment - Training Sessions and Seminars. (b) Risk Assessment - The Internal Audit Department should conduct an annual audit with every department. (c) Control Activities. The Mall Management should acknowledge the complaints promptly, address promptly, and consider the urgency, and the complainant is kept informed throughout the process. (d) Information and Communication System. Updated manuals, policy dissemination and availability of these manuals in every department should be observed; compliance should be checked, ensure that policies and procedures are appropriately updated and readily available in every department for reference purposes. (e) Monitoring - In coordination with the Operations Department of a mall in Makati, periodic assessments of internal controls should be observed and monitored to ensure the risks are prevented.

Keywords: internal control practices, mall, Makati

# The Borrower Risk Rating System in Identifying the Probability of Default of Retail Borrowers of the Small Business Corporation

Juliet A. Salas, Polytechnic University of the Philippines

## **Abstract**

The study intended to assess the relevance of the risk factors with respondent borrowers relating to their experience of loan default as retail borrowers of Small Business Corporation. The researcher made use of the descriptive research method with the survey questionnaire as its instrument. The researcher-developed questionnaire was distributed to 104 respondents who have availed the different lending facility depending on the purpose and need of the borrowers. The gathered pertinent data were compiled, sorted out, organized, and tabulated. They were subjected to statistical tools to answer the questions proposed in the study. The statistical tools that were used to analyze the data and for testing the null hypothesis included the T-test, the weighted arithmetic mean, frequency and percentage, and the ANOVA. All aspects of Cash, Administration, Market & Production play an essential variable in the BRR System. Risk factors under the aspects of Cash and Administration were assessed by respondents as "Critical" in affecting probability; while Market and Production aspects were "Somehow Critical." There was no significant difference in the respondents' assessment on the critical level of risk factors in identifying the probability of default when grouped according to business organization. However, significant difference occurred under the Administration aspect when grouped according to years of operation; under Production aspect when grouped according to loan program availed; and Market aspect when grouped according to loan amount approved. The following were recommended: 1) Identify and select prospective clients for capacity building programs based on the risk profile that will be obtained after credit loan approval. 2) Design training modules not only on Cash and Administration aspects but also for Market and Production aspects as applicable for micro and small enterprises. 3) Account Officers must have financial acumen competency to ensure accuracy of BRR during credit evaluation. 4) For businesses which are in their early years, provision of training sessions on Strategic Planning, including the formulation of a marketing plan is recommended. 5) Enhance the Borrower Risk Rating (BRR). Point system under Financial Capacity of the Owners i.e., Personal Net worth under Administration where respondents' assessment is "Very Critical" may be given higher points in the BRR System. 6) Also, consider a simple credit scorecard tool with variables more applicable to the nature and size of the business.

Keywords: risk rating system, probability of default

## The Inventory Management Practices of Shoe Manufacturing Enterprises in Marikina City

Luzviminda H. Rivera, Polytechnic University of the Philippines

### Abstract

This study aimed to assess the effectiveness of the inventory management practices of shoe manufacturing enterprises in Marikina City. Descriptive research was used for this study. Most of the shoe manufacturing enterprises in Marikina City are formed as corporations with five years and above of existence in the industry. These companies do have 100 but less than 300 employees and beginning capitalization of P100, 000 and above. The estimated annual revenue of these shoe manufacturing enterprises is P1,000,000 or more. Shoe manufacturers are between ages 21 to 30 years old. Most of the shoe manufacturers are male with the highest educational attainment as high school graduates. Job position of the shoe manufacturers are rank and file employees and are working for about five years and below. For the last three years, inventory training sessions for these shoe manufacturers can be counted as one or even no training sessions at all. Those who will be researching the same topic in the future may focus on other variables which may affect the effectiveness of the inventory management practices in other industries. Future studies can create another way of scaling, which will concentrate on other factors of inventory management practices. Shoe manufacturing enterprises should consider their employees that are handling inventory management to attend training sessions for further learnings as well as for additional knowledge on how to improve their practices. Most of the shoe manufacturing enterprises are corporations and are expected that they have stricter inventory management practices compared to that of partnerships and sole proprietorships. However, in whatever forms of business organizations, any inventories they own should be appropriately maximized and that all their costs should be minimized with proper management. Continuous improvements and more shoe manufacturers in the future should continue the legacy that Marikina City has. Being updated with the inventory policies and strict compliance to it must be followed for the benefit of the employees and the company.

Keywords: continuous improvements, inventory, management practices, manufacturing, Polytechnic University of the Philippines, shoes

## The Fund Management Practices in Not-for-Profit Organizations

Andrea Rose E. Rimorin, Polytechnic University of the Philippines

### Abstract

The purpose of the study was to assess the fund management practices of non-profit organizations based on fundraising, investment, and control activities. The respondents of the study were the members of the organization involved in fund management. The researcher chose a descriptive research method. The researcher primarily utilized survey questionnaires to gather the needed information as well as an unstructured interview. Purposive sampling was used as the sampling design. The researcher used the following statistical tools: frequency, percentage, weighted mean, f-Test, and t-Test. This study specifically aimed to answer the profile of the respondents in terms of their sex, age, civil status, educational attainment, the number of years they were serving in the organization, number of training sessions in fund management and number of years experience in fund management. The second problem that this study sought to answer is the respondents' assessment on the fund management practices in terms of fundraising, investment, and control activities. The third problem aimed to determine the difference of respondents' assessment of fund managers when they were grouped according to profile. This study will help non-PCNC accredited non-profit organizations, managers, academe, and researcher who intend to make a further relevant study about this topic. The study showed that majority of the respondents were female, single, aged 36 to 55 years old with bachelor's degrees and have 6 to 10 years experience in fund management and attended 6 to 10 training sessions. NPOs are effectively implementing fund management practices to fundraising especially through organizing, primarily, special events like runs, raffles, bingos where participants pay a certain fee to enter, secondly, program services fees for amounts charged to clients for services of the organization, and, lastly, receipt of contributions from donors. NPOs are compliant to government statutory requirements like payment of taxes if any. They have effectively established fund management practices in disbursements to employees, vendors and contractors, approved project activities and purchase of property, plant, and equipment. NPOs effectively established fund management practices as to control activities where members are only reimbursed for expenses that are approved in advance and writing, and only one cashier has access to cash drawer at any given time. Age, civil status, civil status, highest educational attainment, number of training sessions on fund management and number of years experience in fund management is not a significant factor when it comes to the effectiveness of fund management practices of NPOs involved in childcare and eldercare foundations. The researcher would like to recommend the following: 1. Respondents engaged in fund management are recommended to attend fund management training sessions, workshops, and seminars geared for NPO to equip them further of applications of concepts and possible fund management strategies; 2.NPO management should deliberately consider having a PCNC accreditation since this is one of the requirements for the Bureau of Internal Revenue to give a Certificate of Tax Exemption making the organizations more attractive to donors or grantors. The PCNC accreditation also provides opportunities for self-assessment and improvement, and valuable assistance for organizational strengthening; 3. Themanagements hould further spearhead fundraising events such as holiday-themed events, seminars, auctions, marathon runs, sponsorships or sale of organization-made goods, and offer services in exchange to an acceptable fee to ensure that sufficient funds are raised to meet budgeted objectives. 4. The management to create an officer position for external affairs or its equivalent to develop and enhance the organization's public image and establish local and international linkages to help secure donations or grants; and, 5) Future researchers may widen the coverage of their studies by extending to the regional and national scope as well as to other forms of NPOs.

Keywords: fund management practices, not-for-profit organizations, fund raising, investments, control activities

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## Online Bills Payment Services for the Employees in Metro Manila

Joseph Andres C. Gallandez, Polytechnic University of the Philippines

### Abstract

The study aimed to evaluate the benefits of online bills payment services to the employees of Metro Manila. The quantitative method of research was utilized. The respondents were 392 employees of Metro Manila who are using online bills payment services. A survey questionnaire was the main tool used in this study. Frequency of distribution, Percentages, Weighted Mean, One-way Analysis of Variance (ANOVA), t-test, and Ranking were utilized in performing the statistical necessity of the study. Majority of the respondents are in the age bracket of 24-29 years old, female, single, college degree holder, with an average monthly salary of P 21,000 to P 30,000, working as a rank and file employees. Most of the respondents have been using online bills payment for 1-3 years and paying 5 and more bills online. These are a group of millennial people who are more on innovation and less hassle environment. Respondents agreed that all characteristics enumerated such as security, accessibility, enrollment process, and transaction charges are highly beneficial in the usage of online bills payment. The aspects mentioned above complement each other in promoting benefits such as convenience, anytime and anywhere paying of bills online and avoidable late fees and penalties since online bills payment is posted within the same banking day. Online bills payment services are highly beneficial in terms of Security, Accessibility, Enrollment Process, and Transaction Charges.

Keywords: online bill payment, PUP, MBA

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# ENTREPRENEURSHIP

## Ascendens Asia Journal of Multidisciplinary Research Abstracts

## Micro and Small Entrepreneurs: A Gateway to Economic Development

Dr. Cleotilde L. Crescini, Polytechnic University of the Philippines

### Abstract

In its effort to alleviate poverty, the national government has been promoting the growth of entrepreneurs. It has several financial and technical assistance programs for the poor who are interested in putting up micro-businesses. Even some non-government organizations (NGOs) are actively involved in entrepreneurial projects for the poor. This study aims to identify the importance of micro and small enterprises in the country. The descriptive method of research using the independent f-test and ANOVA analysis of variance tested the significant difference on the extent of the level of effects of micro and small entrepreneurs. Majority of the respondents were 35 and above years old, married, college graduate, resident for 26-30 years, 6-10 years of experience. Also, all single/sole proprietorship, 12 years and above in the business, of 6-10 people employed, gross revenue an approximately P25,000,000 up. Assessment of the effects of micro and small entrepreneurs to economic development was of considerable extent. The researcher recommended that entrepreneurs should act and be guided to promote the common good of people to accomplish financial gains. Demonstrate diligence in providing economic benefits, become efficient by creating competitive products/services by fully utilizing available materials and workforce. A more significant commitment to succeed in small business and pursue enhancement and growth. Joining active government programs for continuous community development; promote conservation and preservation of the environment; and raise divergent actions as to solutions to the identified problems and also help the community.

Keywords: development, economic, entrepreneurs, gateway, micro, small

# The Impact of Food Technology Livelihood Skills Training Program on the Socioeconomic Upliftment of the Participants

Edna P. Conwi, DTE, Rodolfo Ducut, MA, & Agnes Hernandez, MA, Rizal Technological University

## Abstract

The study investigated the specific changes on the financial status; skills learned and attitude of the 23 participants who were identified by the barangay needing the program. The study utilized the Descriptive and Evaluative Research Designs. Context, Input, Process, and Product Approach (CIPP) Model was used in evaluating the impact of the program. Findings revealed that the participants could buy and prepare nutritionally adequate meals for their family after the program. They learned new techniques of meat preservation; however, packaging the product is the least among the skills learned. They were able to manage time well and lessen idle time increasing productivity. It is recommended that a re-survey on the marketable skills of the adopted barangay constituents be done to help in planning a more comprehensive Entrepreneurship Program that will not only focus on meat preservation but to an array of livelihood programs in order to tap the inherent creativity and techno- skills of the barangay constituents. The University may assist the barangay in looking for a linkage that may provide loan assistance or financing programs to microbusinesses. Training and workshop on packaging designs may be provided for better product packaging and labeling. Re-tooling the recipients in proper management and handling of customers' needs and complaints may be done to enhance their customer relations skill.

Keywords: food technology, skills, livelihood programs, socio-economic status

## The Entrepreneurial Characteristics of Business College Students in the Industrial Revolution 4.0

Eduardo C. Delgado, Jr., Bukidnon State University

#### Abstract

In the Industrial Revolution 4.0 era, entrepreneurship is vital in driving the economy of every country, and it should be fully-developed in college, particularly among business students. This study examined the personal entrepreneurial characteristics of 310 business students from four colleges and universities in Bukidnon using descriptive survey method. Majority of the respondents were female and had no experience in venturing business. Researcher-made questionnaires underwent validation and were used as data gathering tools. Data were computed using SPSS and analyzed using the 2-tailed test and Pearson product-moment correlation (r). Findings show that there is a significant difference in the dimension of achievement cluster, planning cluster, and power cluster. Significant differences were found in the variables of risk-taking and innovative business practice, opportunity seeking, and self-confidence, which are sub-dimensions of achievement cluster. There was a significant difference between the goals, objectives setting, and information seeking on the planning cluster. There is also a considerable difference between persuasion, networking, and self-confidence in a power cluster. The result implies that taking business program does not guarantee that graduates are equipped with personal entrepreneurial characteristics as possessed by a creative and innovative entrepreneur necessary in the fourth industrial revolution.

Keywords: entrepreneur, personal entrepreneurial characteristics, business students, industrial revolution 4.0

The Types of Waste Disposed by Households in Brgy. Commonwealth, District 2, Quezon City: A Basis for Recycling, Composting, and Livelihood Opportunities

Marilyn F. Isip, Polytechnic University of the Philippines

#### Abstract

This paper aims to provide an analysis of the waste management program of Brgy. Commonwealth. The research is based on a quantitative descriptive survey of the household in the barangay using the cluster sampling method for a sample of 400 residents. This was conducted using a structured questionnaire to know the process of recycling, composting, and livelihood opportunities in the barangay. They are responsible for collecting, segregating, recycling of biodegradable, composting, and reusing waste. The survey covered three parts; (i) types of solid wastes produced by each household; (ii) household's participation in terms of proper waste segregation and (iii) methods of waste disposal. The findings showed that in terms of kitchen wastes, most residents generate spoiled and left-over meal like fruits and vegetable peelings as feeds for pigs because most of them don't know how to go about the proper steps of composting. In terms of waste segregation, the household solid waste program of the barangay is effectively implemented by reusing said displaced products. Thus, the generation of waste is prevented, which will reduce effects on health and the environment. Therefore, the research would like to provide a tool guide with an emphasis on solid waste management. This is crucial in the barangay development plan considering that domestic waste forms are one of the critical problems of every local government unit and takes a substantial amount of resources both in the collection, segregation and the disposal of domestic waste. In the end, a dynamic response system is essential in designing a tool guide to community-based programs, indicating both the feedback and planning elements.

Keywords: methods of disposal, solid waste management, types of waste

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HUMAN RESOURCES/MANAGEME	ENT

## How Process Improvement Leaders Contribute in Achieving Effective Corporate Governance

John Gilbert Garcia, MBA, Polytechnic University of the Philippines

### Abstract

Corporate governance is a crucial focus of most, if not all, organizations to survive the competitive market. Since corporate governance revolves in promoting balanced and transparent policies and procedures, it now becomes the main driver to sustain long-term partnerships with customers, employees, and other key stakeholders. Corporate governance highlights not just the culture of transparency and integrity but also how the organization delivers the highest form of standards and practices in which the leadership team plays a vital role in driving better strategic plans that will create room for innovation through the improvement of process metrics and performance. The objective now is to understand how leaders, mainly, process improvement leaders contribute in translating the corporate governance, that is also aligned on company's mission and vision can be put into action and be able to build the right culture across the organization. The researcher will be utilizing the existing public documents from his own organization, including practices in other Business Process Outsourcing and Shared Services organizations, that will give insights on how these leaders support the overall corporate governance objectives. This will also validate how the programs being implemented and rolled out by process improvement leaders have a direct correlation and strong support to the company's corporate governance.

Keywords: corporate governance, process improvement, public documents, direct correlation

## The Employee Job Satisfaction in a Software Development Company in Makati City

Richard A. Molano, Polytechnic University of the Philippines

### Abstract

The study was intended to determine and assess the level of satisfaction of the employees in a software development company in Makati City. The descriptive survey method was used in this study. The researcher gathered the necessary data using survey questionnaires. Most of the respondents are Filipinos, aged between 21-30 years old, predominantly female, Bachelor's Degree holders, rank and file, and have served the company for two years and below. The respondents' levels of satisfaction on extrinsic rewards given by the company in terms of compensation/pay, benefits, physical working conditions, job promotion, job security, and interpersonal rewards were all assessed as "Satisfied." While the respondents' levels of satisfaction on intrinsic rewards are given by the company in terms of recognition, sense of achievement, growth, and development, autonomy and independence, the meaningfulness of the job, and corporate culture were all assessed as "Satisfied." When respondents were grouped by age, sex, highest educational attainment, job level, length of service, and nationality, there was no significant difference in the respondents' level of satisfaction on the extrinsic rewards; however, there was a considerable difference when group by nationality. There were no significant differences in the respondents' level of satisfaction on the intrinsic rewards when grouped according to age, sex, highest educational attainment, job level, length of service, and nationality.

Keywords: employee job satisfaction, PUP

# The Challenges Faced and Strategies Adopted by Newly-Appointed School Leaders: A Basis for a Training Needs Analysis

Marivi Tevar Camacho, Polytechnic University of the Philippines

#### Abstract

This paper aimed at determining the challenges faced by newly hired or newly appointed Senior High School principals and Subject Leaders in managing their schools in the Division of Pasig City. The primary focus was to identify the challenges they faced and the adopted strategies they employed as they fulfill their administrative duties. The researcher utilized a descriptive research design. An open-ended survey questionnaire which was adopted and modified from DEPED NCBSSH-TDNA Guide and Tools was used as the main instrument of the study. An in-depth interview to selected respondents was also conducted to validate the data gathered from the seven (7) school principals and twenty-five 25 subject leaders or coordinators as the population of the study. The data were analyzed using descriptive statistics with the aid of the Statistical Program for Social Sciences (SPSS) software. The results revealed that newly appointed school principals and subject leaders faced significant challenges in terms of school leadership, school management and operation, teachers and students' management, parental involvement and community partnership, curriculum management, financial management and budgeting and have employed necessary strategies to address the challenges faced. Based on the findings, this study recommended that Department of Education officials should come up with an intervention and strategies to diminish the challenges faced by newly appointed school leaders such as designing a pre-training seminar and courses relevant to leadership and governance issues. Thus, the results of this study should interest and benefit DEPED officials and newly appointed school leaders as this can provide them with the exact need and support they required to become effective and competent school leaders.

Keywords: school leadership, school management, governance

The Work and Life Balance Effects of the Full Flexi-Time Program on Civil Servants in the Civil Service Commission – Central Office: A Basis for a Proposed Action Plan on Alternative Work Schedules

Mary Joyce M. Ramos, Polytechnic University of the Philippines

#### Abstract

The flexible working arrangement is one of the tools that managers, both in the private and government sectors, have implemented. The flexi-time is a scheme that gives the employees liberty to select the time for starting and finishing work within a wide array of available hours. This study was focused on the full flexi-time work arrangement in the Civil Service Commission - Central Office. It looked into the effects of the full flexi-time program as well as the challenges associated with its implementation. Recommendations of the civil servants on the current design and implementation of the full flexi-time program were also gathered to create a basis for a proposed action plan on an alternative work schedule. The respondents believed that the full flexi-time program enabled them to balance their time between work and life because it reduced pressure, stress, and work-life conflict. In addition, flexible working hours allowed full time working alongside household responsibilities since it facilitated managing them more flexibly according to one's schedules. Moreover, they perceived that flexi-time was not only helpful in their personal lives but was equally important to the success of the organization. Some of the recommendations drawn from this study included the adoption of a full flexi-time schedule even on Mondays ad with no core time and the adoption of a 4day work week and also the flexi-place/space. Job sharing and job rotation were also said to be of great help in achieving work and life balance of civil servants.

Keywords: work schedule, flexi-time program

## The Effectiveness of Business Wealth Investment

Gerwin M. Ortega, Polytechnic University of the Philippines

### Abstract

This study aimed to determine the effectiveness of Business Wealth Investment in terms of its Capacity, Profile, and Management. Specifically, this study endeavored to determine the respondents' profile, assessment on the aspects of the effectiveness of business wealth investment, and a significant difference in their assessment. Data sets in this study were drawn from 120 business people/investors selected based on knowledge, connection, and judgment of the researcher in all businesses/investors from the National Capital Region. The instrument used was a structured questionnaire, applying the Likert scale to quantify the level of effectiveness. The study found that majority respondents were sole proprietors, operating for more than five years, engaged in food and beverage business, aiming to improve customer satisfaction, and inaugurated with below P100,000 initial capital. The respondents assessed the following aspects to be "Very Effective": selecting a suitable human resource, operating under a stable economy, and maintaining business intelligence. There was no significant difference between the respondents' assessment on the effectiveness of business wealth investment when grouped according to their profile. When you put the right people, you will get the right result. But a volatile economy will create high uncertainty, increase risks, and make investors wary. Hence, information is power, creating the need for business intelligence. Based on the findings of the study, human resource, stability of the economy, and business intelligence were effective aspects of business wealth investment. In line with this, the regular evaluation process of the competency profile of all employees with university system of employee training and development, PEST and SWOT analysis for informed business portfolio diversification, and development of key performance indicators with reliable business intelligence software were the keys to achieving business goals - the measure of effectiveness.

Keywords: effectiveness, business, investment, human resource, management, business capacity, business profile, business intelligence, customer satisfaction, economy, wealth, aspect of effectiveness.

## An Analysis of the Performance of Conciliator-Mediators at the National Labor Relations Commission-National Capital Region: A Basis for a Process Improvement

Coleen P. Lorredo, Polytechnic University of the Philippines

#### Abstract

This study analyzed the performance of the Conciliator-Mediators in National Labor Relations Commission as a basis for program improvement. It aimed to learn about the level of expertise of the Conciliator-Mediators in terms of capacity, capability, commitment, coordination, and process. Part of the study sought to validate a significant relationship between the level of the expertise and the profile of the respondents (Age, Gender, Education, Position, and Tenure). It also looked at the performance of the Conciliator-Mediators for the past five years. An empirical study was conducted through the utilization of mixed research design to establish a descriptive correlational study in particular. Survey method, interview, and documents analysis (performance for the past five years) were used to validate the result of the findings. Based on the findings, the Conciliator-Mediators' level of expertise were below par or not fully 100%. It achieved a Moderate Level score, which meant it only showcased 75% knowledge and experience in terms of facilitating conciliation and mediation. The requesting parties (those who filed the complaint) also gave the Conciliator-Mediators the same level, which was Moderate. Data gathered, which represented the past five years, did show that cases settled immediately had an average of only 40%, whereas for cases referred to Compulsory Arbitration had 49%. With regards to whether the level of expertise had a significant relationship with the profile of the respondents, results showed that the Age, Gender, and Tenure had no significant relationship with the level of expertise. However, Education affected the capacity, capability, and commitment, while Position had a significant relationship with capacity, capability, commitment, and coordination. After the aforementioned findings, the following was recommended: a) The Commission must conduct a Revalida for all the current Conciliator-Mediators to be able to gauge the level of understanding of each in terms of the processes in facilitating conciliationmediation and to be able to identify the areas that need to be improved so mentoring sessions or trainings will be conducted if needed; b) NLRC must organize meetings at least twice a month for the Conciliator-Mediators to discuss/share their experiences or issues they encountered during the conciliation-mediation then try to come up with solutions in order to resolve such issues; c) Come up with incentives to motivate the Conciliator-Mediators to perform such work; d) Further improve the qualifications when identifying additional Conciliator-Mediators; e) Utilize those Conciliator-Mediators with LLB degree or those who has the Position of Labor Arbiter Associate to mentor or train junior Conciliator-Mediators.

Keywords: NLRC-NRC, performance

# The Extrinsic Motivational Factors to the Job Performance, Job Productivity and Job Satisfaction of Public Secondary Teachers in the Division of Parañaque City

Mecmack A. Nartea, Catherine R. Llave, & Anjanette Rodriguez, Polytechnic University of the Philippines

#### Abstract

The high school life of the student is one of the memorable stages of their life. The people who entered their life in this stage are their teachers who have the most significant contribution to them. According to Amjah (2013), teachers are trying hard as they could to meet student needs in learning. (Taber 2010) The key role of the teacher is to teach, which can be understood as meaning. This study aimed to determine the extrinsic motivational factors that affect the performance, productivity, and satisfaction of Secondary teachers in Parañaque City in their jobs. This study found out that training and development has a relationship to the job performance, job productivity, and job satisfaction of then teachers. Interpersonal management of the institution is one area that the teachers are looking for, for them to motivate in their jobs. The Division office may consider evaluating their environment and facilities as it has a relationship to the job performance, job productivity, and job satisfaction of the teachers. Promotion found out to be one of the extrinsic factors that made the teachers motivated in their jobs. Incentives have a relationship to the job performance, job productivity, and job satisfaction of the teachers. Employee related factors are the teachers' looking forward to them to become more determined in their jobs.

Keywords: teacher, extrinsic motivation, high school

## Ascendens Asia Journal of Multidisciplinary Research Abstracts

## Good Governance: Strengthening Performance and Accountability

Rock Bryan B. Matias, Polytechnic University of the Philippines

### Abstract

Corporate governance has been a broad topic that contributes to the growth of the economy and societal development. Good governance revolves in the management of a business in terms of transparency, participation, accountability, efficiency and effectiveness of plans, and the rule of law that is carried out by the top management or the board of directors. The study wants to investigate empirical evidence between good governance and firm performance and accountability. The researcher will make use of a qualitative approach of research design through gathering secondary data, literature, and journal studies that will be synthesized to have an in-depth understanding of the existing phenomenon. The researcher believes that participatory leadership, setting goals, key performance indicator (KPI), and proper evaluation of plans will help for the growth and sustainability of once enterprise or firm. Hence, it is essential to make appropriate governance that will enrich not just the capabilities of the employees, but it is also making the business grow and able to compete in the fast-changing faces of the corporate world.

Keywords: good governance, accountability, performance

## The Qualities of Servant Leadership and its Impact to Good Corporate Governance

Rona Lou T. San Pedro, Polytechnic University of the Philippines

#### **Abstract**

Servant leadership has a unique approach and has become widely used nowadays by successful leaders. Its impact on good corporate governance is undeniably exponential, and the business industry now demands skillful servant leaders to contribute to their success. In this paper, the researcher examined the qualities of servant leadership and its impact on good corporate governance. The researcher focused on the core elements of servant leadership and evaluated its impact on good corporate governance, which help companies to outperform others and to be able to attract investors for further financial growth. These four core tenets are service to others, a holistic approach to work, promoting a sense of community, and sharing of power in decision-making. This study is quantitative research which applies the descriptive method. Purposive sampling was used to identify the respondents. Survey questionnaires, which included two parts, were distributed to be able to find answers for this study's purpose and research questions. The first part of the questionnaire identified the respondents' profiles, while the second part evaluated the impact of servant leadership in good corporate governance. The researcher applied the Likert scale in the second part of the questionnaire to quantify the respondents' evaluations. It was found in the study that most leaders today believe that the core elements of servant leadership is good corporate governance and should be applied more often to the fast-changing and highly competitive business world. Based on the analysis and interpretation of the theoretical and quantitative data, some of the perceived benefits concluded were: improved employee satisfaction, enhanced innovation, encouragement of diversity, and emphasis on employee well-being and training.

Keywords: servant leadership, corporate governance

## Ascendens Asia Journal of Multidisciplinary Research Abstracts

## The Operational Management Practices of Micro-Food Businesses in Malabon City

Marilyn A. Garabiles, Polytechnic University of the Philippines

### Abstract

This study aimed to identify the operational management practices of micro-food businesses in Malabon City. The respondents of the study are 147 owners and employees of micro-food companies. The descriptive method of research was used in this study. Ouestionnaires were used to gather important data that answer the research questions. The statistical tools employed to analyze and interpret the data are Analysis of Variance (ANOVA), t-test, weighted mean, frequency distribution, and percentage distribution. These methods determined the distribution of the subject according to the frequency of responses on the problems that were presented in this study. Based on the collected data, the researcher arrived at the following findings. The majority of the respondents are 21 to 25 years old; female; cashiers; have been employed in micro-food businesses in Malabon City for 7 months to 1 year; earn an average monthly income of 13,000-16,000 pesos; and have received some education. In terms of the operational management practices, data show that quality management ranks first among the priorities of the respondents while inventory management is the least of their concerns. Furthermore, the assessments on the operational management practices of micro-food businesses in Malabon City when grouped according to age, gender, position, years in service, average monthly income, and educational background have no significant difference. However, when grouped according to age in terms of product and service design; educational attainment in terms of quality management and location strategy; average monthly income in terms of quality management and human resource management, there is a "significant" difference between the mean of the variables

Keywords: operational management practices, micro-food

# Human Resource Systems and Organizational Commitment: The Local Government Unit Perspective

Analyn V Inarda, DPA, University of Rizal System - Rodriguez

## Abstract

There is limited literature on matters of human resources in the context of the public organization; thus past studies relative to this are associated with private companies. This study explored the human resource systems implemented by one first-class municipalities in the Province of Rizal in terms of recruitment, selection and placement, learning and development, performance management and reward and recognition and how it relates to organization commitment. Specifically, it employed mixed methods with quantitative research utilizing descriptive correlational and qualitative through Focus Group Discussion. The human resource systems have been realized on different extents. The respondents portray a profound level of commitment being pleased to be part of the organization and comfortable to be with it, however, thought that it is not the best place to work with. Human resource systems implementation has found to have an association with employees' commitment. Furthermore, numerous problems on its delivery have been described; consequently, solutions have been recommended relative to the concerns recorded.

Keywords: rewards and recognition, performance management, learning and development, recruitment, selection and placement, organizational commitment.

## The Effects of the Graveyard Shift to BPO Employees in the Ortigas Business Center

Noel A. Bergonia, Polytechnic University of the Philippines

#### Abstract

Working at night can result in various effects on employee's performance in the workplace, depending on his/her nature and perception of the matter. This study used the descriptive survey type of research in a quantitative approach in identifying and evaluating the effects of graveyard shift to BPO employees in Ortigas Business Center. The study revealed that most of the employees working at a graveyard shift for BPO companies in Ortigas Center are male, 20-29 years old, single, rank-and-file, college degree holders and had one year to 5 years of working experience. The respondents' assessments on the effects of the graveyard shift as to Productivity, Health, Safety, and Lifestyle and Behavior of employees were rated "Sometimes." There were significant differences in respondents' assessments on the effects of the graveyard shift to BPO employees when grouped according to position, highest educational attainment and years of working experience in the company while there no were significant differences in respondents' assessments on the effects of the graveyard shift to BPO employees when grouped according to age, sex, civil status.

Keywords: Polytechnic University of the Philippines, BPO, graveyard shift

## eManong-ph: A Platform for the Exchange of Services of Skilled Filipino Workers

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### Abstract

The employment rate in the Philippines increased to 94.94 percent in the fourth quarter of 2018, but a substantial percentage of it was from the white-collar job sector. Blue-collared job seekers have minimal means of finding work, especially online. The present study is descriptive research that utilized observation and interview as procedures for gathering preliminary information relevant to project management. Respondent's answers will be tabulated to develop the platform needed and most suitable to fit its purpose. Based on the data gathered and survey conducted with 50 households and 50 blue-collared respondents, there was a considerable mismatch between the number of job opportunities and services needed in the area. The system could help both job seekers, and clients widened their choices through eManong-ph. Overall, the system feedback was satisfying as it met the objectives of the research. The respondents felt that the proposed system by the researcher was relevant and would be useful if used as a platform in looking and seeking services. Most of them thought that the process of looking for employment or services would be more efficient and more convenient. The user interface was excellent and easy to follow. There is no need for training or any computer-related knowledge as the system was user-friendly. The respondents assessed the developed system in terms of Functionality, Usability, Portability, and Reliability. The data show that this system was "Highly Acceptable" in terms of Functionality with a total mean response of 4.63. In terms of Usability, an overall mean of 4.7 was derived from the respondents as "Highly Acceptable." In addition, in terms of Portability, the developed system was "Highly Acceptable" with a total mean response of 4.7. It also showed that in terms of Reliability, the system was "Moderately Acceptable" with a mean of 4.4. Collating the results obtained for each evaluation criteria, an overall mean response of 4.61 or "Highly Acceptable" justifying it as a functional, usable, portable, and reliable platform for finding of skilled Filipino worker. Based on the results, the researcher concluded that there is a considerable mismatch between the demand and supply of jobs in the same area and the system receives highly acceptable in terms of Portability due to support of the vast majority of devices.

Keywords: eManong-Ph, exchange serive

## The Job Satisfaction of Mechanical Engineers in Private Companies in Metro Manila, Philippines

Adrian Gean D. Macabuag, Polytechnic University of the Philippines

#### Abstract

The study concerns the application of Herzberg's Two-Factor Theory to determine the influence of intrinsic and extrinsic job satisfaction among mechanical engineers in private companies in metro manila. It specifically identified the profile of the respondents in terms of age, sex, marital status, highest educational attainment, tenure of service in the company, type of industry connected with an average monthly salary. The researcher used the descriptive method through survey technique and quantitative description. The research employed the purposive sampling technique in an undetermined number of population, with an age range 20 years old and above. The data collected was analyzed using statistical tools: frequency and percentage distribution, weighted mean, ranking, t-test, and Anova. Findings of this paper are as follows: First, respondents were somewhat satisfied with their job in terms of intrinsic and extrinsic factors. Second, most of the respondents were male because engineering disciplines are male-dominated fields. Lastly, there were significant differences in the respondents' assessment on their job satisfaction in terms of intrinsic and extrinsic factors when grouped according to age, civil status, highest educational attainment, and average monthly income while there are no significant differences in the assessment of their job satisfaction when grouped by sex and type of industry. This information will provide insight into employee preferences and highlight critical areas for organizations to consider as they develop and enhance initiatives for organizational improvement.

Keywords: mechanical engineer, job performance, job satisfaction, intrinsic motivation, extrinsic motivation

## The Impact of Academic Leadership on Faculty Retention: Limiting Voluntary Attrition

Joannamarie C. Uy, CPA, MBA, Polytechnic University of the Philippines

### Abstract

One of the problems faced by higher educational institutions is the retention of its full-time faculty members. This study focuses on the problem encountered by private higher education institutions (PHEIs) offering accountancy program with regards to its Certified Public Accountant (CPA) faculty members. With a large number of colleges and universities offering accountancy programs, faculty retention of some PHEIs is at stake. Moreover, the corporate world is offering better compensation and benefits package which entice the CPA faculty members to migrate from the academe to the corporate world. The great need for CPAs in the academe is evidenced by the career opportunity posts by HEIs on their websites and the percentage of full-time and part-time CPA faculty members in some HEIs. Faculty management is under the administration of the academic dean or program chair. For private HEIs, it is a challenge to ensure that qualified faculty members will retain in their institution. The objective of this paper is to develop a conceptual framework showing the linkage between academic leadership and faculty retention. This framework will be tested for usefulness and applicability in the accountancy program to limit, if not to avoid, voluntary attrition of the CPA faculty members. The model will present the relationship between these variables. This seeks to identify factors resulting in CPA faculty attrition in private HEIs and provide guidance on how to limit migration of full-time faculty members to the corporate world.

Keywords: academic leadership, faculty retention, voluntary attrition, Private Higher Education Institutions (PHEIs)

## Employees' Training and Development in a Private Information and Communications Technology Company in the Philippines

Christian Enoval, Polytechnic University of the Philippines

## Abstract

Considering the fast-paced development of technology, including processes and relevant tasks in any organization nowadays, most companies provide training and development programs for their employees. This study aimed to determine the impact of training and development to employees of a private Information and Communications Technology (ICT) company based in the Philippines by knowing the level of employees' perceptions on the training and development orientation of the organization, their motivation to learn and the perceived enablers and barriers for learning. The study also determined if there is a significant difference in the level of training and development assessment to respondents when they are grouped according to profile. The researcher used a descriptive method of research using the survey questionnaire, and results were analyzed through quantitative analysis using T-test and ANOVA. Based on the means of respondents' assessments, the findings revealed that employees are correctly oriented on the company's policies and programs in terms of training and development, which is linked to the company business strategy. Respondents are also encouraged and given the opportunity to apply what they have learned in training with the support of their supervisors. In terms of motivation to learn, respondents are optimistic and enthusiastic if nominated for a training and development program. Results also revealed possible enablers of employee's ability to learn. Work-related and personal commitments, as well as training program, including delivery method, materials, and instructors turned favorable for respondents considering their individual situation signifying that employees genuinely value training.

Keywords: training, development, ICT, human resource, skills

# The Motivational Factors that Influence the Desire to Work in a BPO Company of Senior High School Graduating Students in the Academic Year 2017-2018

Roy Pobre, Polytechnic University of the Philippines

#### Abstract

The main objective of the study was to determine how many percent of the SHS graduating students in the NCR (public and private schools) will be working after graduation. The study specifically answered the profile of the respondents, factors influencing preferred job, attitude towards the IT-BPM/BPO industry, self-assessment on employability skills, perceived suitability to entry-level, and consideration to work in IT-BPM industry either after SHS, during or after completing a college degree. A descriptive methodology was utilized in this research, and there are 1,200 respondents covering private, public, State Universities, and Colleges (SUC) in the National Capital Region (NCR). Results show that academic track is mostly considered in choosing a job. Talent is a vital part of the respondent's choice of career path. Respondents somewhat agree that jobs that are a dominant profession in their family influence their preferred position. Salaries and benefits provided to employees are vital for the respondents. The result also implies that respondents somewhat agree that peers influence their decision in choosing a job.

Keywords: motivation, students, BPO

## The Human Resource Management Practices of Selected Philippine Contractors Accreditation Board (PCAB) Licensed Construction Companies in Quezon City

Gener C. Lucas, Polytechnic University of the Philippines

#### Abstract

This study aimed to assess the human resource management practices of selected Philippine Contractors Accreditation Board (PCAB) licensed construction companies in Quezon City. Specifically, it seeks to identify the profile of the construction companies, assess the level of their agreement on the human resource management practices in terms of attracting a quality workforce, developing a quality workforce, and maintaining a quality workforce, and determine the significant difference in the respondent's assessment of human resource management practices when grouped by profile. The researcher used a descriptive design wherein a researcher-made questionnaire was employed. Frequency and Percentage Distribution, Weighted Mean, ranking, and ANOVA was utilized as statistical tools. The respondents' assessment on their level of agreement on the human resource management practices is high in terms of attracting a quality workforce, developing a quality workforce, and maintaining a quality workforce with the highest weighted mean of 4.55 and "managers communicate the company business strategy" with the lowest mean of 3.04. There is no significant difference in the human resource management practices of selected PCAB licensed construction companies in Quezon City in terms of attracting, developing, and maintaining a quality workforce when they are grouped according to form of business organization. When grouped according to the number of years in operation, there is a significant difference in terms of attracting and developing a quality workforce. When grouped according to the number of employees, capitalization, and PCAB Category, there is a significant difference in human resource management practices in terms of attracting, developing, and maintaining a quality workforce. When grouped according to contractor classification, there is a significant difference in human resource management practices in terms of attracting and maintaining a quality workforce. PCAB-licensed construction companies should invest in using online job portals in attracting professional candidates and utilize social media in attracting quality candidates. These companies should also place importance in giving performance feedback to their employees and in establishing a regular performance evaluation system. PCAB-licensed construction companies should also consider establishing a profit-sharing program and should give priority in developing their managers on how they can communicate the company business strategy. Further studies can be done on human resource management practices.

Keywords: Polytechnic University of the Philippines, Master in Business Administration, Human Resource Management, Philippine Contractors Accreditation Board (PCAB) licensed construction companies, Quezon City

## The Job Motivation of Garment Retail Enterprise Employees in Libis, Quezon City

Jennifer Grace S. Mendoza, Polytechnic University of the Philippines

### Abstract

The primary purpose of this study was to assess the job motivation of the employees among retail garment enterprises in Libis, Quezon City, in terms of meaningful work motivation, social motivation, and economic motivation aspects. The researcher carried out a descriptive method of research, and the vital data gathering instrument used was a structured-modified questionnaire answered by 437 directly hired garment retail enterprise employees in Libis, Quezon City with at least two years term of employment. Frequency, Percentage, Ranking, T-test, ANOVA, and Weighted Mean were the statistical tools applied in the study through SPSS. The industry respondents were corporations who are operating for over five years to 10 years, with up to 100 employees, party and mass as its primary social and spiritual activities, respectively, and capitalized with up to PHP 3 million worth of start-up resources. The individual respondents were females who are over 25 years to 30 years old, single, college graduates, Roman Catholics, and employed for two years to 5 years. The job motivation aspects were generally perceived with "Agree" as to Meaningful Work Motivation, Social Motivation, and Economic Motivation as magnified by "My spirit is energized by my work.", "I feel part of a community at work." and "I believe employees are linked with a common purpose in the company.", and "It is important for me to do well at work.", correspondingly. The respondents perceived the level of job motivation aspects when grouped according to their profile as significantly different by their company's number of years in operation, their company's form of business organization, their company's number of employees, and their civil status; in terms of Economic Motivation as significantly different by their sex. In terms of Meaningful Work, Motivation and Economic Motivation as considerably different by their highest educational attainment. The virtue of happiness in the garment retail enterprise workplace may be possible by strengthening its pillars – meaning, community, and growth.

Keywords: job motivation, dignity of work, meaningful work, social, economic, spiritual, wellbeing, workplace, happiness, garment retail enterprise.

## The Role of Leadership and Corporate Governance in Employee Retention

Renielle Soriano-Rogel, Polytechnic University of the Philippines

### **Abstract**

This has always been one of the greatest questions for every organization: Why do good employees leave? Others believe that it is primarily because of compensation and benefits, lacking independence in their jobs, no more significant opportunities to do what they do best and more. But these are just some of the reasons why great people leave a particular company. According to Gallup research, 75% of the reasons why people quit in their jobs come down to their managers. Marcel Schwantes, the Founder and Chief Human Officer of Leadership from the Core, in his article states that the survey shows that there is one dependent variable that causes employee turnover, and that is the influence of the managers. It is not merely the compensation, or the complexities of the job or the work schedule itself are the primary reasons for such turnover, but these are instead just the fruit of the root: managers who control, own and direct the system are said to be the main culprit. This study aims to determine how leadership and corporate governance directly or indirectly affect employee retention. It will also try to answer what possible models and elements that are applicable to every corporate situation and challenges.

Keywords: Polytechnic University of the Philippines, human resources, corporate governance, leadership, employee retention

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# MARKETING

## Ascendens Asia Journal of Multidisciplinary Research Abstracts

## Facebook as a Marketing Tool Strategy of the Paperdolls Fashion Company

Irenea R. Dela Cruz, Polytechnic University of the Philippines

#### **Abstract**

The study aimed to determine the effectiveness of Facebook as a marketing tool strategy of the Paperdolls Fashion Company. Specifically, it sought to identify the profile of the respondents, to assess the level of effectiveness in terms of product, price, place and promotion, and to determine the significant difference in the respondents' assessment of the effectiveness of the Facebook as a marketing tool strategy of the Paperdolls Fashion Company when respondents were grouped by profile. The researcher used a descriptive design wherein a researcher-made questionnaire was employed. Frequency and Percentage Distribution, Weighted Mean, ANOVA, t-Test, and f-ratio were utilized as statistical tools. The respondents' assessment on the effectiveness of Facebook as a Marketing Tool Strategy of Paperdolls Fashion Company that product, price, and place attained 'Effective' remarks from the respondents, while 'Somehow Effective' on the aspect of promotion. There is no significant difference in the assessment of the respondents on the effectiveness of Facebook as marketing tool strategy of the Paperdolls when they grouped according to age, civil status, average monthly income, frequency of visit to the Paperdolls Facebook page, and by the number of years as a customer of Paperdolls. This is because the P-value was greater than the level of significance. Hence, the hypothesis is accepted. However, the assessment of price, when they grouped according to the frequency of visit to Paperdolls Facebook page and average monthly income are both significantly different since P-value was less than the level of significance of 0.05. Therefore, the hypothesis is rejected.

Keywords: Facebook, marketing, marketing mix product, price, place and promotion

#### Ascendens Asia Journal of Multidisciplinary Research Abstracts

#### Consumer Behavior Towards Online Apparel Shopping in Metro Manila

Norberto I. David Jr., Polytechnic University of the Philippines

#### Abstract

The study aimed the consumer behavior towards online apparel shopping in Metro Manila. Specifically, it determined the profile of the respondents, the respondents' assessment on the importance of consumer buying behavior on online apparel shopping in terms of What, Where, When, Why, How and the significant difference in the respondents' assessment on the importance of consumer buying behavior on online apparel shopping in terms of profile variables. The researcher used a descriptive method wherein a researcher-made questionnaire was employed. Frequency and Percentage Distribution, Weighted Mean, t-test, and Analysis of Variance (ANOVA) were utilized as statistical tools. The respondents' assessment on the importance of consumer buying behavior on online apparel shopping was 'Why' attaining 'Important' remarks from the respondents, while 'Somewhat Important' on the aspect of 'What,' 'Where,' 'When' and 'How.' There was no significant difference in the assessment of respondents on the importance of consumer buying behavior on online apparel shopping in Metro Manila when they were grouped according to sex, civil status, highest educational attainment, average monthly income and number of years as customer of apparel products bought online since their p-values were higher than the level of significance hence, null hypothesis was accepted. However, there was a significant difference when they were grouped according to age and frequency of purchase through online since their p-values were less than the level of substantial of 0.05. Therefore, the hypothesis was rejected.

Keywords: Polytechnic University of the Philippines, Master in Business Administration, consumer behavior, online shopping, apparel

### Ascendens Asia Journal of Multidisciplinary Research Abstracts

#### The Entrepreneurial Marketing Practices of Micro-enterprises in Muntinlupa City

Mary Rose Maharlika J. Palmares, Polytechnic University of the Philippines

#### Abstract

This research investigated the level of effectiveness of Entrepreneurial Marketing (EM) practices in micro-enterprises in Muntinlupa City. The research explored entrepreneurship marketing practices in the aspect of the product, price, place, and promotion of micro-enterprises in Muntinlupa City food industry. The study designed a questionnaire in Likert Scale consisting four parts about EM practices in terms of the marketing mix strategies namely: Product, Price, Place, and Promotion or the 4Ps and distributed it to 260 micro-enterprises in Muntinlupa City food industry. The research findings revealed that EM practices of food micro-enterprises in Muntinlupa City were effective in all aspects of the marketing mix strategies where place strategy got the highest rank, followed by product, price, and promotion. It has also found that EM practices have a significant difference when grouped according to the demographic profile of the micro-enterprise and the individual. Research implications suggest how the findings are necessary for policy-making, training, and development of micro-entrepreneurs' marketing practices. Likewise, this study contributes to the evolving discipline of Entrepreneurship Marketing, which, as a growing school of thought, needs further study to uncover the other facets of the discipline.

Keywords: entrepreneurial marketing, marketing mix, micro-enterprise, entrepreneurship, food industry, Polytechnic University of the Philippines, MBA

## Examining the Business Impact of Grab Transportation Services in the National Capital Region's Grab Operators and Drivers

Ruby Anna S. Raneses, Polytechnic University of the Philippines

#### Abstract

The study aimed to examine the extent of the impact of Grab Transportation Services in the National Capital Region Grab operator and drivers. After the researcher gathered all the relevant data, they were compiled, sorted out, organized, tabulated, and interpreted. The study utilized Frequency and Percentage Distribution, Weighted Mean, One-way Analysis of Variance (ANOVA), t-Test, and Ranking as statistical tools. Respondents were predominantly male, aged 31 to 40 years old, married, college graduate, owner, and driver, with less than one year employed in Grab, average daily trip of 11-12 hours and average net monthly net income of Php. 41,000.00 to Php. 50,000.00. The business benefits impact of Grab Transportation Services in terms of opportunity for higher pay, the opportunity for safety and security, the opportunity for technological advancement, opportunity to provide excellent service, and opportunity for non-cash benefits was to a great extent. There were significant differences in the respondents' assessments when grouped according to sex, highest educational attainment, average daily trip in hours, and average monthly net income. There were no significant differences when grouped according to age, civil status, job category, and the number of years as Grab driver. Grab Transportation Services must consider having "Passenger no Show Policy"; if the passenger does not turn up after five minutes upon the driver's arrival, the passenger will be automatically charged with fifty pesos (Php.50.00) on his/her next booking, and this amount will be automatically credited/given to the driver. Create Auto Accept Feature; it is a feature for operators and drivers to automatically accept all jobs that are assigned to them when they turn on this new feature. Grab must continue to build and strengthen its network with the leading fuel stations, insurance companies, trusted auto maintenance service partner, car dealership companies, auto parts, and supplies partner who can provide higher discounts for Grab operator and drivers.

Keywords: Grab, benefits, impact, transportation services

### The Impacts of Sexual Branding to Consumer's Buying Decisions – Philippine Context

Alwen Jose A. Apid, Juan Sumulong Memorial Junior College

#### Abstract

While the industry is experiencing a fast-paced innovation of ideas and extreme competition, marketers find it difficult to predict and hook a firm grasp on market preference. This is especially true when tapping the new generation as a market—the traditionally conservative yet socially liberated millennial consumers. Sexual branding in the context of marketing can be defined as the activity of creating a position for a product through establishing a name, symbol, or design through sexual stimulus. The study was anchored to Attention-Interest-Desire-Action theory, also known as AIDA model by Elias St. Elmo Lewis (1898). Several related articles were discussed in the following chapters to strengthen the relevance of the study further. The researchers used quantitative-descriptive design to determine the level of impact of sexual branding (trade name as its specific scope) to each buying decision factor. The data gathering was conducted at TT Liempo, a food hub at McKinley Hills Taguig City, using convenience—non-probability sampling technique. Results coming from eighty (80) respondents were gathered, quantified and presented concluding that sexual branding has a high-level impact to consumers' buying decision from Attention stage with a decreasing level as the process moves closer to the final stage of the buying process (the Action stage).

Keywords: sexual stimulus, sexual advertising, sexual brand, sexual marketing

#### B2B Brand Preference on Uninterruptible Power Supply in the National Capital Region

Roxanne P. Velasquez-Selmo, Polytechnic University of the Philippines

#### Abstract

The study aims to find out the level of B2B Brand Preference on Uninterruptible Power Supply (UPS) in the National Capital Region. The researcher used a descriptive survey technique. The survey questionnaire developed by the researcher was mainly the tool of this research. There were 1000 randomly selected respondents who are business entities using the uninterruptible power supply in the National Capital Region. Out of 1,000 respondents 883 or 88.3% are corporations; while 197 or 19.7% are under construction industry; 699 or 69.9% are 12 years and above companies; and 277 or 27.7% both are 4-7 years and 8-11 years as customer and 199 or 19.9% chose Schneider as most preferred brand of Uninterruptible power supply. Respondents were most corporations, under the construction industry, and these companies are 12 years and above. Most customers are 4-11 years already. The most preferred brand used was the Schneider brand of Uninterruptible power supply. The respondents were preferred with the different aspects such as source/manufacturer, customer service, availability of parts, availability of units, Product Specification, Repair and Maintenance, Price and Installation Service when they are grouped according to profile.

Keywords: brand preference, uninterruptible power supply, B2B, marketing mix, relationship marketing

#### The Corporate Image of the Philippine Health Insurance Corporation (PhilHealth)

Servillano G. Medina, Polytechnic University of the Philippines

#### Abstract

The study aims to determine the corporate image of the Philippine Health Insurance Corporation (PhilHealth) based on the perception of its client-members in the National Capital Region. The study employed a descriptive method of research. The respondents were the four hundred (400) clientmembers who are availing of benefits/service at accredited health care providers. There are five dimensions used in the study to determine the state of the corporate image of PhilHealth, namely Vision, Leadership, Tangibles, Service Processing, and Social Responsibility. The study revealed that the respondents' perception of Tangibles, Service Processing, Social Responsibility, and Vision were all verbally interpreted as "Very Satisfactory" while Leadership was rated "Satisfactory." Also, there were no significant differences in the respondents' perceptions in all aspects of the corporate image when they are grouped according to profile except for sex, educational attainment, the number of years as client-members and membership category wherein there were significant differences on tangibles, vision, Leadership, and vision respectively. Based on the gathered data, the researcher recommends to consider the following: translate the organization's vision and mission to English as well as in major regional dialects; increase its institutional and advocacy ads with focus on leadership and management initiatives; introduce a character (mascot) to be used in its communication materials; conduct an in-depth assessment on the frontline service of P-CARES; promote the Corporation's social responsibility efforts. Finally, the researcher also recommends the conduct of a similar study to other regional offices of PhilHealth to corroborate the results of the study.

Keywords: corporate image, corporate identity, corporate reputation, PhilHealth

#### Dining Management in Quick Service Restaurants

Christian Gerard Entero Borja, Polytechnic University of the Philippines

#### Abstract

This study aimed to assess the Dining Management in Quick Service Restaurants that can pose an implication to the customers' behavior towards the service rendered by the team and the organization as a whole. This made use of descriptive research and was conducted in the form of a quantitative study of data collected from survey questionnaires. The research revealed that majority of the respondents were females, young adults or millennial, single, bachelor' s/college degree holders, private employees, made a once a week visit and, bonded with their friends. The respondents' assessment on the Aspects of Courtesy, Customer Concern, Personality, Quick Response to the Need of the Customers and Visibility was interpreted as Very Satisfactory. The recommendations are hereby offered: It is better to have a daily briefing every shifting of the managers and staff, including customers complaints with the action taken, schedule and attendance of the team, monitoring and forecasting of the products, repairs and maintenance and other operational concerns for better communication and endorsement on what things happened from the time of their duty. Monthly meeting is also effective in providing better dining management, open forum for the staff and manager is essential for them to be able to understand what their assessments are in their daily operations, and monthly evaluations and assessments for each staff of the team, and acknowledging their work performance help them be motivated and have a reason to do their work and service excellently.

Keywords: Polytechnic University of the Philippines, dining management in quick service restaurants, dining out, fast food restaurant, quality, quick service restaurant, restaurant, service.

#### Ascendens Asia Journal of Multidisciplinary Research Abstracts

#### The Marketing Mix Strategy of a Food Hub in the City of Malabon

Mildred D. Capito, Polytechnic University of the Philippines

#### Abstract

This study aimed to assess the level of effectiveness of the marketing strategy of a food hub in the City of Malabon. A descriptive method of research was employed in this study. Respondents were composed of 391 customers of a food hub in the City of Malabon, wherein the majority were female, 15 to 20 years old and college graduates. The marketing strategy aspects such as product, price, place, and promotion were all assessed by the respondents as Effective. The researcher recommended that food hubs should enhance their operations by ensuring that food preparation and serving are on time; improvement of store ambiance and space to accommodate more customers; items should be displayed at the counter, and providing discounts to attract more customers. Food hubs should also offer other modes of payments aside from cash, develop their visual displays and delights, conduct food sampling as part of the promotion, and invest on having a branch in other areas to accommodate a wider range of customers.

Keywords: marketing strategy, product, price, place, promotion

#### The Value Chain Analysis of the Footwear Capital of the North

Jennilyn Mina, Nueva Ecija University of Science and Technology

#### Abstract

The study delved at describing the slipper industry in Gapan City, Nueva Ecija anchored on the Value Chain Analysis Framework by Michael Porter. Using the descriptive research design, it involved 46 slipper manufacturers as respondents. The researcher mainly focused on the industry's demographic profile and the aspects of business operation in terms of inputs provision, production, marketing, cost and return analysis, prospects, problems, and constraints of the slipper industry. The study revealed that majority of the slipper manufacturers were unregistered. Raw materials mostly came from China and claimed to be of poor quality. Worker turnover rate was high, and by standards underpaid because the cost of labor was based on per piece. This was further aggravated by the practice of some slipper traders where orders were contracted with the promise of guaranteed payment in the future, however; manufacturers had to be contented with the offered price of the former. Pricing methods employed were cost-based, penetration, and customer-based pricing. The prime geographical markets of the manufactured slippers were in the City of Gapan and other nearby regions. Many of the slipper manufacturers relied on credit extended by suppliers and additional financing and financial institutions, hence causing shrinkage in income. Although this business is profitable, imported slippers from other countries still haunt the Gapan slipper manufacturers, which was directly competing with their products. The industry is at a standstill because of its current state that enables them to harness full potentials of the product both in the local and international market.

Keywords: slipper industry; Gapan footwear; value chain analysis

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OFFICE ADMINISTRATION

AAJMRA

### An Office Administration Program: Graduates' Employment and Curriculum Relevance

Dr Analyn V Inarda & Prof Michael L Protacio, University of Rizal System

#### Abstract

This work explored the common concerns in offering Bachelor of Science in Office Administration Program in a state university, which are the graduates' employment and the curriculum relevance as assessed by its alumni. The significant results are presumed inputs on future curriculum enhancement. Objectives have been very substantial since state universities and colleges being government-regulated schools need to be insightful if their graduates are being employed. The study utilized a descriptive survey method using a validated questionnaire checklist and interview. Notably, it involved the 54 graduates of 2014, 2015 and 2016 at the University of Rizal System Rodriguez. The results revealed that respondents are still young and single and that females still prefer to take the course. Furthermore, almost all of the graduates involved or 80 percent are currently employed a significant benchmark that the course is still vendible in various industries. However, the study may have not yet clearly establish job satisfaction since graduates are just starting to explore the spheres of work. On the curriculum relevance, graduates landed in the entrylevel position of the course, which indicates that they obtained useful elements in their study that are applicable to their works. The results established the significant relationship between employment status and curriculum relevance, which means that program implementation preparing the students to be office professionals was concomitant with their employment experiences.

Keywords – curriculum relevance, employment, job satisfaction, office administration program, self-employed, state university

# The Integrated Case Management System of the Office for Legal Affairs, Civil Service Commission: An Assessment for a System Enhancement

Analiza V. Munoz, PUP Quezon City

#### Abstract

Technology is an essential factor in organizational success, inevitably reflecting the structural behavior of organizations. Organizations are now employing increasing attention on their technology, driven by the belief that the more advanced the technology, the more it improves the workforce job performance. In effect, for effective and efficient work performance, People should willingly embrace changes in Process and use of technology. In 2013, the Office for Legal Affairs, Civil Service Commission had used the Integrated Case Management System to capture, create, store, view, and transfer the case documents from Records Section to the Action Officers, who performs the adjudicatory function of the Commission. This system converts the physical case documents into a digital format where the employee handling the case can easily retrieve and view the records of the case in digital form using the computer. The purpose of creating this system is to expedite disposition of cases, generate data for reportorial requirements and record all information relevant to the case, including all the people who accessed a particular case, as well as the action taken while at the same time monitor its status to ensure speedy disposition of cases and guaranteeing the transparency and accuracy in the data recording. However, the current Integrated Case Management System cannot generate statistical data or inventory of trials needed for the reportorial requirements of the Commission; it has unsettled technical glitches, floating of cases, the duplicity of action/case, lacking necessary features to address the needs of the Action Officers and have unserviceable menu icons. It should be able to cover all the Action Officers' processes that will help them reduce their workload while at the same time maximizing their productivity and can utilize their time effectively to their other functions to develop an effective Integrated Case Management System. Therefore, to address these problems, the researcher assessed the system in terms of the three components for Improved Organizational Performance: People, Process, and Technology. People are doers/users. The Process helps People to accomplish their tasks based on the vision-mission statements of the organization, and technology automates the Process. The result of the study revealed several problems and challenges encountered by the Action Officer in using the system which needs to be addressed immediately. The researcher used the Descriptive Method and the Four Point Likert Scale to assess and measure the verbal interpretation of the answers of the Respondents in the survey questionnaire in evaluating the system in terms of People, Process and Technology. Said responses were validated in the Personal Letter Method. The result shows that despite its capacity to store and provide a facility to view the case documents in digital form, the continuous unresolved technical glitches and lacking necessary features useful for prompt disposition of cases manifest that the system has a gap that needs to be addressed properly. Hence, the researcher recommends the enhancement of the system into a Centralized Knowledge Management System, which will utilize the use of technology and to address the system gap.

Keywords: office administration, cash management system

## Call for Papers

On behalf of the SIMP-AAG JOINT MULTIDISCIPLINARY RESEARCH CONFERENCES' (JMRCs) organizers - the Singapore Institute of Multidisciplinary Professions and the Ascendens Asia Group, the JMRC Research Review Committee is sponsoring a call for papers across multiple disciplines. JMRCs are open-to-all research conferences to celebrate researchers who continue to strive for excellence in pursuit of knowledge enhancement for world and human development.

The Research Review Committee welcomes papers from any fields of discipline across various themes that contribute to further learning and continuing professional development.

Authors of accepted papers may be invited to present their work either orally or by poster. The conference is open to the public and everyone is invited to submit proposals for papers.

## **Timetable**

Timely submission of the papers is critical to the success of the program. The procedures and timetable enumerated below will apply.

	Important Dates
Registration opens	depends on scheduled JMRC
Deadline for abstract submission	depends on scheduled JMRC
Notification of abstract acceptance	depends on scheduled JMRC
Deadline for full paper submission	depends on scheduled JMRC

\*Full paper submissions that are completed after deadline for full paper submission may not be included in the Conference Proceedings.

## Deadline for Submission of Full Research Paper

The Research Review Committee looks forward to receiving full research papers from interested scholars and researchers in response to the call on or before  $\langle$ depends on scheduled JMRC $\rangle$ . The Conference Secretariat is happy to respond to inquiries from interested parties.

Questions may be addressed to JMRC Research Review Committee at jmrc.papers@ascendensasia.com and/or the Secretariat at JMRC@ascendensasia.com. Your participation in this effort to produce new papers will contribute to the written body of useful knowledge for world and human development!



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