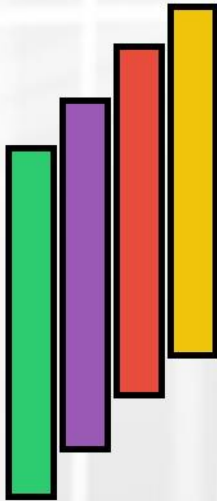


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ACCOUNTING & TAXATION

The Bookkeeping Practices of Micro, Small and Medium Enterprises (MSMEs) in the Quezon Province: A Program for Business Sustainability

Justiniano Santos

Abstract

This study presents the bookkeeping practices of selected micro, small and medium enterprises in a Philippine city in specific areas such as awareness and practice in terms of proper bookkeeping requirements as stipulated in the national internal revenue code, maintenance of general ledger, general journal, sales book, purchase book, inventory book, utilization of financial reports in measuring financial performance and problems encountered in proper bookkeeping. These practices together with the problems encountered were evaluated in terms of business profiles as well as MSME owners' demographic profiles. The study was conducted in one of the cities in the Southern Tagalog Region of the Philippines targeting the owner/s of the MSMEs engaged in merchandising or manufacturing businesses. The descriptive design was used to determine the current situation and to establish the existing practices of the MSMEs through a survey coupled with an unstructured interview of the selected respondents. A total of 100 respondents participated in the study and the data gathered were evaluated using some statistical treatments such as frequency distribution, percentage, weighted average mean, t-test, and ANOVA. The data revealed that most of the MSME owners are extremely aware of the proper bookkeeping requirements but due to some constraints, they still failed to comply with statutory requirements. The lack of accounting knowledge and skills also precluded them from utilizing their financial reports in evaluating financial performance to enhance their economic decision making. Based on the responses and findings of the study, the researcher concluded that a Business Sustainability Program for MSME is necessary to enhance their record management program. In doing so, the MSME owners will not only comply with the statutory requirements but will also properly monitor the progress of their respective businesses and enable them to evaluate their financial performance necessary for them to make sound economic decisions. MSME owners are encouraged to obtain basic knowledge in Accounting to be better equipped with skills in measuring financial performance so that they can properly monitor the progress of their business. The researcher developed an enhancement program to help the MSME owners in the monitoring and evaluation of their business operation towards a sustainable partnership with the government in terms of the country's economic growth.

Keywords: MSME, micro, small and medium enterprises, bookkeeping practices, business records, record keeping, proper accounting, entrepreneur, statutory compliance

BUSINESS

The Status and the Challenges Experienced by MSMEs in the Cities of the Quezon Province: An Inference on Strategic Management Plans

Maria Teresa Hidalgo

Abstract

The MSME provides the largest share of employment after agriculture in the Philippines. The MSME sector is a founding pillar of its socio-economic framework. Although the SME sector has been growing at a faster rate than the overall industrial sector, they experience multiple constraints, which is hindering their growth. This research paper aims to discover what hinders and figure out the status and challenges being faced by the Micro Small and Medium Enterprises in Quezon Province. The study analyzed the financial performance of selected MSME using secondary data from financial statements for the past three years. Using correlation analysis, the results show a significant linear relationship between financial performance. Each of these measures has no significant relationship with profitability. Using t-tests, the results show no significant difference in financial performance and inventory turnover of the enterprises when grouped according to organizational form, business type, and asset size. A significant difference exists in receivable turnover, asset turnover, and debt ratios. The MSMEs should revisit their strategies for improving profitability and use financial performance information in making critical decisions. Firms should connect financial performance to the larger external environment of the business so they will continue to play an important role in the growth of the economy. Among many Filipino organizers, empowerment is *tuklas-lakas*, which means discovering power. In the process of discovering, the poor regain their humanity and critically re-discover that they are of value not for what they have or don't have but for what they are. Their dignity is enhanced through the practice of their capacity to share their future. According to Espinar and Company (2001), empowerment signifies the awakening and utilization of the innate power and potential that belong naturally to persons and collectivities. Empowerment is equated with community organizing (CO). CO is organizing people for power, and it is a continuing process of empowering the people so that benefits consistent with their priorities and aspirations will sustainably accrue to them. The Lucena City with SMEs were empowered along with the aspects of material, perceptual and relational changes. The result of the study indicated that through SMEs the rural people experienced changes in their lives on the material aspect, the perceptual aspect, and the relational aspect.

Keywords: MSMEs, strategic management, strategic management plan, Financial Performance, organizational form, business type, asset size

The Influence of Packaging and Labelling on Consumer Buying Behavior: The Case of the True Milk in Ha Noi

Geraldine Advincula & Pham Thi Thuy

Abstract

A product's packaging and labeling made a key role in the area of marketing and considered as one of the most important tools affecting the buying behavior of customers. This study determined the influence of Packaging and Labelling on consumer's buying behavior of TH True Milk in Ha Noi, Viet Nam. The study was conducted to ascertain whether all variables being covered influences customer buying behavior. The descriptive method with a modified questionnaire was used in this study. There were 150 respondents from Ha Noi, Viet Nam and data gathered were analyzed with the use of SPSS 20. The results of the study showed that the following variables such as Packaging Color, Packaging Material, Design of Wrapper, Packaging Innovation, and Printed Information were the determinants of Customer Buying Behavior. The study also revealed that packaging and labeling are both an important factor. Furthermore, the result of this study indicated that Packaging Color, Packaging Innovation, and Printed Information had no significant influences on Customer Buying Behavior of TH True Milk in Ha Noi. Also, the variables: Packaging material and Design of Wrappers have significant influences on Customer Buying Behavior of TH True Milk in Ha Noi. Consequently, the study can employ additional variables to further reinforce other factors related to the marketing mix, and these can produce a significant effect on the customer buying behavior of TH True Milk in Ha Noi, Vietnam.

Keywords: packaging, labelling, customer buying behavior, packaging color, packaging innovation, printed information

The Financial Behavior of College Students in a Private Academic Institution in the Philippines

Rey Fernan Refozar

Abstract

Both money management and budget planning are required for effective financial behavior. However, many disregards exercising these two practices that eventually lead to certain financial dilemmas. College students of the present era are at a distinct point in their lives where the management of their money and finances are solely left upon themselves. For most of them, attending college and universities is the time that they experience financial independence with less supervision of their parents and guardians. The study intends to identify respondents' profile about sex, college, and financial influences; determine students' financial behavior in terms of cash/money management and financial planning and budgeting; to test significant differences on financial behavior and profile variables, and to propose a plan of action to enhance financial behavior. The data gathered were tallied, encoded and interpreted using different statistical tools such as frequency distribution, weighted mean and Analysis of Variance (ANOVA). All data were treated using statistical software, PASW version 18 to further analyze the result of the study. The majority of the respondents of this study were male maritime students and the most favored source of financial influence is their parents/guardian. They exhibit fair financial behavior in terms of both cash management and financial planning and budgeting. There was a significant difference observed in cash management when grouped according to gender and college and in terms of financial planning, when grouped according to college. Researchers recommend that schools may integrate financial subjects in all colleges, host events and activities such as finance-related seminars, establish financial behavior assessment exams and financial counseling to better enhance student's over-all financial behavior.

Keywords: financial behavior, cash management / money management, financial planning and budgeting

The Marketability of Palwood Lumber: A Basis for Promotional Strategies

Ma Luz Dasmarrinas & Francisco Arong

Abstract

Product marketability varies depending on the company. Essentially, marketability is a measure of whether a product will appeal to buyers and sell at a certain price range to generate a profit. Marketing communications include public relations, advertising, trade shows, and collateral production, as well as other functions such as product quality assurance and documentation. Before attempting to market products, the product developers should complete a marketability evaluation. This helps marketing managers and other executives determine whether the product(s) is marketable or not. For this reason, the researchers determined the marketability of Palwood lumber (2"x6"x8" in size) using the 4 Ps of the marketing mix. The marketability assessment is an in-depth analysis of the product's strengths and weaknesses from the perspective of a potential buyer. A descriptive multi-faceted method (Dasmarrinas, 2014) was applied in this research. The study involved twenty professionals composed of ten (10) Planners for residential construction and ten (10) Builders who have five years and above experience in the residential construction industry. These two disciplines (Planners and Builders) are the prime agents of product consumption in the market by citing their material preferences in their project specifications. These professionals are randomly selected in Caloocan, Malabon, Navotas and Valenzuela City (CAMANAVA). The survey questionnaires were administered during the last quarter of 2018. The Product Mix Marketability of Palwood Lumber is "Marketable" is reflected in the Grand Composite Mean of 3.90. Price, Place, and Promotion Marketing Mix Palwood Lumber is "Highly Marketable" as revealed in the Grand Composite Mean of 4.57, 4.38 and 4.62, respectively. There was no significant difference in the responses of the two (2) groups of respondents in the Marketability of Palwood lumber. An affirmative significant relationship was manifested as regards Age and Position vis-à-vis with the Product, Place, and Promotion while a negative significant relationship was shown between Sex and the Price Marketing Mix.

Keywords: palwood lumber, marketing mix, 4 p's in marketing

The Perceptiveness of ABM Students and their Academic Performance in the Fundamentals of Accounting, Business Management and Marketing Subject

Jonathan Singca

Abstract

Having or showing an ability to understand or notice something easily or quickly is an ability of individuals that can help to improve and develop the mindset of a person. The focus of the researcher is to create an impact on the perception of the students. Mindset is the person's collection of thoughts and beliefs that shape thought habits. The thought habits affect how you think, what you feel, and what you do. Your mindset impacts how you make sense of the world, and how you make sense of you. This includes how people think about their intelligence, capabilities, and talents. Dweck (2006) classified mindset into two types; the fixed mindset and the growth mindset. In a fixed mindset, people believe their basic qualities, like their intelligence or talent, are simply fixed traits; while in a growth mindset, people believe that their most basic abilities can be developed through dedication and hard work-brains and talent is just the starting point. The survey and descriptive-comparative methods of research were used for this study. The survey research design was used to gather data such as the students' beliefs about their level of intelligence, their perspective about the challenging lessons, and how they look at their scores in written exams and worksheets in Fundamentals of Accounting, Business, and Management. The researcher uses a psychological questionnaire named The Mindset Assessment. The questionnaire contains eight (8) questions on the Likert response scale. The data was gathered and interpret with open-end interviews for clear understanding and create a satisfactory result. I, therefore, conclude that the study of the perceptiveness of ABM students for their Academic Performance in Fundamentals of Accounting, Business Management, and Marketing subject emphasized in the scope and limitation of the subject in terms of definition, focus, specification, and objectives. Boost the capability of the mindset in the way the student creates a pathway to be more efficient and effective in their course. In line with this set a strategical instrument such as instructional materials that can help the ABM student. The improvement and development of the terminology and uses of the words in a business course for an easy and clear understanding of the subject. Put up a topic for every subject of ABM track such as trending topic, issues, and case study, PowerPoint presentation for the visualization and implementation study as personal experience of the subject.

Keywords: ABM track, fixed mindset, growth mindset

**The Budget Allocation and Financial Management of Public Schools Under the K-12 Program:
The Experience of the First District of Quezon**

Michelle Carmela Asia

Abstract

Delivering quality education necessitates the proper management of funds allotted to educational institutions. The most common problem of these schools are time, resources, and financial constraints since the budget of the government are always limited due to several problems or reasons. The main thrust of the study was to examine the budget allocation and financial management of the public schools, to be able to find out whether optimal decisions are made. The following specific areas for budget allocation include budgeting techniques, budgeting process, budgeting formality, time horizons, and budgeting monitoring techniques. Financial Reporting Analysis, Fixed Asset Management, Capital Structure Management, Working Capital Management, and Net Asset Value, however, are the specific areas for Financial Management. These processes along with the list of problems encountered were analyzed in terms of the profile of the respondents and from the interviews with the selected public schools. The validation of data was supported by the responses from selected respondents. The research focused on the First District of Quezon specifically the towns of Pagbilao, General Nakar, Mauban, and Lucban. The descriptive method was used as its research design. Survey questionnaires regarding the budget allocation and financial management grouped into different areas were distributed to the selected public schools as well as to the respondents. Analysis of the data gathered was supported by statistical treatments specifically weighted average mean (WAM) and Analysis of Variance (ANOVA). There was uniformity on the responses from the respondents in the First District of Quezon in terms of the variables on budget allocation namely, budgeting techniques, budgeting formality, budgeting process, time horizon, and budgeting monitoring techniques. The respondents agreed on the financial management practices of the public schools in the First District of Quezon. Moreover, the respondents also agreed on the problems encountered by the public schools especially on the allocation of funds. This showed that the school often lacks financial resources; this implied that the schools' problems are financial in nature. Financial statements of the schools are prepared in line with the financial and government accounting standards, thus there is good inventory management. The results, however, demonstrate the need for close participation of the school administration on the proper allocation of funds.

Keywords: budget allocation, financial management, public schools

The Preparedness of the Laguna Medical Center for the International Standard Organization (ISO) 9001:2015 Quality Management System

Ethelmay Romero

Abstract

This study aims to know the preparedness to ISO 9001:2015 QMS Standard of LMC, identify the challenges and limitations of the hospital in the preparation phase for ISO 9001:2015 QMS standards, and propose a QMS Improvement Plan in response to the level of preparedness of LMC to ISO 9001:2015 QMS Standards. The respondents of this study were the 70 process owners in different business units of LMC. The study is a descriptive method that was utilized with a survey questionnaire. The locale was confined with used non-randomly purposive sampling method from a total of 85 process owners in the different business units of the Laguna Medical Center (LMC). Through interviews conducted by ISO experts, an audit plan was formulated that determines the 70 process owners from different business units or the Laguna Medical Center (LMC), as follows; (3) top management, (7) nursing services, (6) pharmacy, (1) budget, (5) admitting, (2) dietary, (5) purchasing or central supply, (1) maintenance, (5) rehabilitation medicine, (2) human resource, (8) radiology, (3) infection control, (7) medical records, (8) laboratory, and (7) billing. Collected data was mainly analyzed through descriptive statistics for quantification of data using frequency, percentage, weighted mean, standard deviation, and single-factor analysis of variance. The top management and other business units moderately implement the context or organization (WM=4.11, R=4), moderately implement leadership (WM=3.99, R=6), fully implement planning (WM=4.36, R=2), moderately implement support (WM=4.16, R=3), moderately implement performance evaluation (WM=4.01, R=5), fully implement improvement (WM=4.47, R=1). LMC fully implements planning and improvement measures, but moderately implements the context of the organization, leadership, support, operation, and performance evaluation which are all relevant in ISO 9001:2015 QMS standards. The challenges and limitations encountered by the LMC in preparation for ISO 9001:2015 QMS are differing opinions, combating rumors, gossip, and unrest, poor connection of the QMS to the targets and strategy of the organization, irregularities of the QMS for practical functioning, little concentration on the organization's improve, management mechanisms, superficial approach to the production process management, insufficient cohesion between certain documents, limited knowledge and skills of the QMS area among people having certain responsibilities in QMS, and budget constraints of the organization.

Keywords: ISO 9001:2015, QMS, QMS improvement plan

The Work-Life Balance of Professionals in Lucena City

Ma Aloha Jean Abulencia

Abstract

This descriptive study aimed to determine the impact among the demographic profile, work and life domain with the work-life balance of Professionals in Lucena City with an end view of developing an enhancement program. Specifically, it sought to determine the respondents' demographic profile as to age, sex, civil status, highest educational attainment, and years in the teaching profession. The study utilized a survey check-list questionnaire as a research instrument in data gathering among the respondents composed of 108 professionals in Lucena City, comprising professionals from Quezon Center for Research and Studies, Inter-Global College Foundation Inc., Sacred Heart College, and Manuel S. Enverga University. The employees' commitment in terms of work domain (3.65) and life domain (3.96); as well as the level of employees' engagement in terms of Work-life balancing (3.92) and work-life challenges (2.87). With work domain with .45 significance with strong relationship and family domain .160 with a negligible relationship with work-life balance. Work domain has a significant impact on all independent variables with regards to Work-life balance. However, it still recommended Part-time teaching professionals may undergo seminars, training, workshops or wellness program held by respective companies or schools to further understand how they can manage their work-life balance and how they will respond to solve the problem encountered.

Keywords: work-life balance, work domain, life domain, work- life challenges

Stock Market Awareness Among Entrepreneurs in a Selected Rural Area in the Philippines

Alexis May Tan & Nathalie Jovie Flores

Abstract

The Philippines ranks number 13 in the list of countries by population. But, as researched, not even 1 percent of the Philippine population invests in the local stock market. And it has one of the lowest stock-market investment rates on a global comparison. A high level of awareness will surely give a vast advantage in the future economic performance of the country. That is a major reason why the researchers conducted this study which has the main objective aimed to determine the level of awareness on stock market trading of selected entrepreneurs in the locality of Luchan, Quezon, with the use of basic stock market trading terms and analyses. The researchers utilized a descriptive research design and an unstructured questionnaire as their primary instrument of gathering the data required. Corresponding to that, they have used stratified sampling to obtain the sample respondents. Furthermore, some of the statistical treatments that the researchers used were Slovin's formula, weighted mean, z-test, and one-way ANOVA. The study shows that the majority of the 193 of the respondents are married women within the age range of 25-34, who has a bachelor's degree. The researchers obtained results which led to the respondents being somewhat aware of the terms regarding stock market trading, specifically using the common stock market terms and analyses. There were significant differences in their awareness of stock market trading when grouped according to demographic factors. Given that the researchers used common stock market terms and analyses, the results still indicated that the respondents were only somewhat aware of the terms. With the perusal of these acquired results, the need of the respondents on more accessible information can be perceived. The researchers, as advocates of financial literacy, would make use of the research study as a basis for future seminars and supplementary information dissemination specifically educating about the stock market awareness.

Keywords: stock market, stock market trading, entrepreneurs

Personality Types and Their Influence to the Working Conditions of Fast Food/Restaurant Managers of Gumaca, Quezon

Rina De Mesa

Abstract

Personality is an individual's preferred way of behaving and an individual's values are likely to influence behavior in the workplace. This study aimed to determine fast food managers' personality types that influence their working conditions in Gumaca, Quezon. It particularly sought to identify managers' personality types as to melancholic, choleric, phlegmatic and sanguine describe the managers' working conditions as to managerial functions, interpersonal relationship, leadership practices, and evaluation and monitoring. To determine the significant difference between the perceptions of managers and employees of the working condition and find out the significant relationship between the personality types and the working conditions of managers. Using the descriptive method of research, ten (10) managers and 51 employees with a total of 61 respondents were subjected to this study. Data were gathered through a two-fold instrument which comprised a standard personality test and a survey questionnaire regarding the manager's work conditions. Weighted mean, Correlation, and t-test or independent samples were used to treat the data statistically. The researcher, therefore, concludes that most of the fast-food managers are entertaining, outgoing, warm, friendly, responsive, optimistic and cheerful but tend to be reacting quickly, fickle in ideas, opinions, and resolutions, and change moods often, the managers considerably perform their managerial roles, get along with the employees and higher superiors, practice fair leadership among staff, and commendably assess and supervise the workplace, two groups of respondents (managers and employees) alike perceive that the managers are inharmonious and favorable working conditions in fast food. The personality of the managers affects how they work with the staff and to the overall system in the fast foods thereby recommends the following: the study may be replicated in other municipalities to verify if personality types affect manager's working condition, similar or follow up studies using more respondents may be conducted to further validate the results of the study; other parameters such as salary, promotion and manager's power style may be viewed as correlates to company's overall working conditions; dimensions such as planning and forecasting, corrective and constructive staff assessment, program information dissemination, and standard performance evaluation and monitoring procedures may be emphasized working conditions.

Keywords: personality, personality types, working condition

Lucena City as a Financial Hub: A Basis for Investment Promotion in Calabarzon

Romerico Alvarez

Abstract

The study aims to propose an Investment Promotion Program for Lucena City as the financial hub in the Calabarzon region through the identification of the banking profile, contributory and deterrent factors affecting the investment decision to locate their banking operations. A validated self-made questionnaire is used to collect the bank profile from all 64 bank managers Lucena City, from which only 32 responded; and a research interview questionnaire was used to determine the insights from 10 members of the Lucena and Gumaca bankers association and of the Quezon Chamber of Commerce who accepted the invitation for this study. Frequency and percentage analysis were used to describe the profile of respondents and the top factors determining and deterring the decision to invest in Lucena City. The proponent of this study has provided a 5-program Investment Decision Plan to develop Lucena City as CALABARZON's banking hub based on the banking profile data and insights from Quezon province's banking and entrepreneurial experts (Table 4.4). The first program provides tax incentives to manufacturing companies which will create more jobs and income for the residents of Lucena City. The second program will develop the needed public and IT-infrastructures sufficient to serve the aggregate and growing demands for banking services. The third program will enable the delivery of more basic services to the residents of Lucena City to improve the quality and quantity of the workforce in the long run and sustain the increased income of the populace. The fourth program will provide knowledge and awareness to the various products and services of the banks translating to a higher demand for financial activities by providing students and residents in general with related seminars and training. The last proposed program aims to help the underserved MSMEs to grow their business by improving their access to financial products and services through lowered interest rates and lowering the management risks they encounter. The plan aims to minimize the effects of deterrent factors and even build on the contributory factors affecting the decision to establish banking operations in Lucena City. Overall, the introduction of more sophisticated products and services, growth of MSMEs, address the inadequacy of infrastructures, creation of more jobs, and sustained growth in the income level of the populace together with an increased role of the government in providing basic services and knowledge-generating programs are found to be critical for Lucena City to be the premier financial hub of its region.

Keywords: investment promotion, MSMEs, financial hub

The Value of Corporate Social Responsibility to Consumers

Albert Roces

Abstract

The study is all about the emotional, social and functional values of the corporate social responsibility to consumers in the context of the consumer purchase decision. It practically adapts the United Nation's Global Compact on Corporate Social Responsibility. This compact is subdivided into four categories namely: anti-corruption, environmental, labor, and human rights. The Rotary International District 3820 was chosen randomly using the Slovin's formula to come up with 409 respondents since they somehow adapt the same value as what CSR entails. It utilizes descriptive (quantitative research) in which the survey questionnaire (semi-structured) was used as the main data gathering instrument, as part of the triangular approach. Regression analysis was applied to establish a significant relationship between CSR and consumer purchase behavior. The test of significant difference in the perceptions utilized t-test and ANOVA. The result of this study gave a pseudo dimension of the importance and significance of CSR to business and consumer buying behavior. The dimensions of the CSR as per the United Nations Global Compact show a significant "Most Important Response," from the respondents of this study. This study tends to adopt certain values (emotional, social, and functional) which greatly influence them on their buying behavior. Also, the correlation analysis establishes that the higher the CSR activities of business organizations, the higher consumer purchase decision towards the products and services offered by these business organizations. The challenges elaborate on the importance of social context on the acceptance and norms in which the modern way of Corporate Social Responsibility is all about as anchored in the United Nations Global Compact on the Corporate Social Responsibility. The study's main contribution is a CSR Business Model named after the author. With this model, the company, the organization, the stakeholders will have a pattern of commonality in terms of adherence to the vast challenges of the global business environment. This model emphasizes that alongside the aforementioned factors affecting consumer buying behavior is the reason why a consumer would tend to have a state of rebuy and eventually becoming a cycle on how consumers decide on what and where to buy.

Keywords: corporate social responsibility, consumer purchase decision, CSR business model, CSR consumervalues

The Competency and Capability of Real Estate Brokers in CALABARZON

Glenda Abrenica

Abstract

The process of determining exactly what competency and capability require an understanding of oneself and skills. Then need of potential clients and the competitors in other professional fields. Competency is vital for business but on an individual level, it is just as important, if not more so. For the individual, competency determines success or failure. There is a need to strengthen the competencies and functions to perform well in real estate practice. It will also include highlighting awareness and responsibility in the areas of planning, organizing, staffing, directing and controlling. The researcher used the descriptive method of research which was appropriate in determining the perceptions of the respondents about the competency and management capability of the real estate brokers in CALABARZON. The descriptive research design was employed in this study to develop a sustainable Competency and Capability Program for Real Estates Brokers. The study focused on the determination of the specific capability undertaken and the competencies of real estate brokers in CALABARZON. The research data were gathered and collected through the administration of questionnaires and conduct of interviews with the selected real estate companies in CALABARZON. The questionnaire was in the form of a 4-point Likert scale with a verbal description of quality. The study concentrated only on the relationship of capabilities and competencies of real estate brokers to individual and group sales performance, the problems encountered by real estate developers in CALABARZON in hiring the services of real estate brokers. The results of the study were statistically treated to ensure credibility and reliability.

Keywords: competency, management capability, real estate, real estate brokers, real estate brokers accreditation

Competitiveness-Based Corporate Social Responsibility Programs of Companies in the Philippines

Hilarion P. Medrano
Chona Cayabat

Abstract

This study is mainly focused on Corporate Social Responsibility (CSR) programs of the companies in the Philippines. Global Competitiveness Index (GCI) is defined by the World Economic Forum as a set of institutions, policies, and factors that determine the level of a country's productivity, conditions of public institutions, and technical conditions. Data used in GCI are public accessible statistics from the World Bank, International Monetary Fund, and results of findings made by the World Economic Forum. These findings are made annually with the support of partner institutions and business centers. By and large Global Competitiveness Index serves as a springboard in the implementation of Corporate Social Responsibility (CSR). The descriptive comparative method of research was utilized to collect the data needed using the modified type of survey questionnaire. Selected CSR managers of corporations belonging to the League of Corporate Foundations are the respondents of the study. In selecting the respondents of the study, a simple random sampling technique was used. It was concluded that most of the League of Corporate Foundations in the Philippines are from service type of business; their capitalization is 100,000,001.00 pesos and above; they have 10-99 employees; they were in operation for 10 to 20 years, and the community development is the type of their CSR program. The majority of their ISO Certification is ISO 9001 (Quality Management System). The Global Competitive Index is not being used by corporations as a basis for developing their corporate social responsibility programs. Voluminous requested projects by various stakeholders like the communities reduced the use of GCI data in CSR programs was considered as a very serious problem encountered in the utilization of GCI pillars in CSR programs development. Also, they may utilize the proposed theory of this study in the design of their CSR programs to give structure and sound basis for the selection of target beneficiary sectors. It was recommended that CSR practitioners should utilize GCI in developing their corporate social responsibility programs. Also, they may utilize the proposed theory of this study in the design of their CSR programs to give structure and sound basis for the selection of target beneficiary sectors. Ultimately, they may employ the proposed theory in congruence with the existing theory as presented to facilitate the effective attainment of firm-level competitive advantages.

Keywords: competitiveness-based corporate social responsibility programs, CSR program, global competitiveness index

Credit Risk Management of Selected CoopBank Branches' PCFs in the Northern Provinces of Vietnam

Can Thuy Lien

Abstract

This study was conducted to propose a guideline to strengthen People's credit funds' credit risk management practices. It includes their demographic profile in terms of a PCF's lending introduction (human resources, operational areas, roles, capital sources for lending, overdue debt ratio and earnings), the State Bank's prudential ratio practices of PCFs. The study also aims at PCFs' credit risk management practices, determination of significant differences in respondents' assessment on credit risk management when grouped according to profile and the impacts of credit risk identification, measurement, monitoring and handling on credit risk management. The data of the research include both primary data (questionnaire) and secondary data (CoopBank's and PCFs' reports, article, SBV's documents...). They are processed by interpreting the secondary data and analyzing primary data using SPSS (frequencies, mean computation, descriptive and ANOVA...). The findings are that: Generally, PCFs' credit risk management is good. However, a small number of PCFs have some violations in SBV's prudential ratios. Therefore, it needs close cooperation in SBV's and CoopBank's supervisions, inspections and PCFs' own internal controlling and audits. The recommendation is hoped to work on well to strengthen PCFs' credit risk management practices and mitigate credit for PCFs' sustainable development.

Keywords: credit fund, risk management

ECONOMICS

The Drivers of Foreign Direct Investment in Vietnam

Nguyen Thu Hang & Dang Thu Hang

Abstract

Foreign direct investment (FDI) is one of the most studied subjects in the world. Garibaldi et al (1999) and Holland and Pain (1998) indicated that foreign direct investment was a particularly important element of economic integration because it opens possibilities for accelerated growth, technical innovation, and enterprise restructuring, as well as capital account relief. In the study of Sajid and Nguyen P. Lan (2010), they indicated the significant relationships between FDI and Vietnamese economic growth. Mai (2003) concluded that FDI flow in Vietnam has resulted in enhancing domestic saving and investment. Many other studies examine the determinants of FDI in Vietnam but there has not been any research FDI in Vietnam which studies the role of corruption on FDI yet. This study aims at determining the foreign direct investments in Vietnam from 1986 - 2016 in terms of implementation capital or FDI inflow in Vietnam and determining the macro-economic factors as the drivers of Foreign Direct Investments (FDI) inflow in Vietnam including corruption index. A multiple regression analysis models are employed on the panel data set consisting of annual frequency data of 31 years ranging from 1986 to 2016 to identify the drivers of FDI inflow in Vietnam. The preliminary empirical results show that market size and infrastructure are potential determinants of FDI inflow in Vietnam whereas, surprisingly, labor cost, trade openness, natural resource, inflation rate, and corruption index are insignificant. Thus, the finding of the study recommends that market size needs to be encouraged and infrastructure needs to be planned and managed reasonably to achieve a higher level of FDI and contribute to accelerating the process of economic development.

Keywords: foreign direct investment, drivers of FDI, Vietnam

EDUCATION

Learner-Centred Transformative Education through Nonviolent Communication in Chinese Schools in Bangkok Central District, Thailand

Domingo T. Balse, Anita B. dela Cruz, & Felicidad Sinel Montejo

Abstract

Considering little research available on the use of Nonviolent Communication (NVC) in organizations and its effects on internal communication, let alone the organization as a system, the researchers are inspired to determine the levels of nonviolent communication among teachers in Chinese Schools. Furthermore, this aims to come up with proposed guidelines for enhancing the non-violent communication of Chinese School teachers in Bangkok. Currently, there are 22 Chinese Schools in Bangkok and according to the Chinese School Association (2018), there are an estimated 1,320 teachers both foreign and local for the academic year 2018. This study is descriptive research that employs both quantitative research and qualitative research. The purposes of this study are (1) to study the levels of nonviolent communication of Chinese School teachers in Bangkok, Thailand, (2) to compare the levels of nonviolent communication of Chinese School teachers in Bangkok, Thailand among the different genders (gender differences), and (3) to propose guidelines for enhancing nonviolent communication of Chinese School teachers. A specific communication tool that might help Chinese School teachers particularly in Bangkok is Nonviolent Communication (NVC). The NVC tool was designed by Marshall Rosenberg (2003) which aims to promote connection to ourselves and others, by focusing on the needs that motivate our behavior and communication. A four-step process aids teachers and practitioners in doing so: (1) to observe without evaluation, (2) to identify feelings, (3) to identify underlying needs, and (4) to formulate a request that might help in fulfilling those needs. These four-steps can be applied to connect with one's own needs internally (self-connection), to communicate one's own needs (expressing) and/or to listen to the needs of others (listening). Chinese schools in Bangkok have a diverse culture. Students, teachers, staff and administrators come from various locations; Canada, the United States, European countries and neighboring Asian countries since Chinese schools are not only offering the Chinese language but also other foreign languages such as English, Spanish and Japanese. Whether it is Western or Asian education, the primary professional competences that teachers in all levels must possess are "(1) educational competence, (2) program/content competence, and (3) communication competence (Bjekic & Zlatic, 2006)".

Keywords: transformative education, nonviolent education

A Preliminary Study on the Basic Education Filipino Teachers' Psyche: What Makes them Tick?

Belle Manlapig

Abstract

This study determined what makes basic education Filipino teachers motivated. Specifically, it sought answers to the following questions: 1. What is the ranking pattern of motivation indicators among Filipino teachers?; 2. Is there a consensus among the respondents in ranking the motivation indicators?; 3. Is their level of motivation affected by gender, age, educational attainment and length of service? Fifty basic education teachers from Quezon City and Pasay City were randomly selected for the survey. Twenty-five came from the public schools and the other half were from private schools. The samples were distributed across the demographic variables such as age, gender, years of service, and educational level. A set of questions targeting variables on demographics, motivating factors such as job requirements, intrinsic and extrinsic motivation which might affect job satisfaction were rated by respondents. Respondents were also asked to rank the following in terms of importance as motivator with 10 as the most important and 1 as the least important: salary, benefits, relationship with superiors and colleagues, job security, promotion, the work itself, mission/vision of the school, challenging tasks, work environment and recognition. Analysis of relationships among the variables was done using one-way ANOVA. Determining any consensus in the ranking of the factors was done using the Kendall Coefficient of Concordance. The respondents ranked the following indicators in decreasing order of importance: the relationship between superiors and colleagues, mission/vision of the school, job security, work environment, the work itself, benefits, challenging tasks, recognition, and promotion. Thus, it can be said that Filipino teachers can be motivated not simply by offering them monetary incentives but also by addressing their social needs like good relationships with superiors and colleagues and a work environment that would help in their job performance. Gender, age, educational attainment and length of service did not show any significant effect on the motivational level of the teachers. Their willingness to serve does not decline with age and so with their length of service. Bachelor's degree holders showed to be as motivated as the graduate degree holders. Male and female teachers showed the same degree of motivation, hence, both have the potential to become excellent teachers. Based on the findings, several recommendations were forwarded to the authorities.

Keywords: preliminary study, basic education filipino teachers, psyche

The Problems Encountered in the Implementation of the Mobile Teacher Program: A Basis for an Enhanced Competency Plan for Teachers in the Division of Quezon

Cristy Benitez

Abstract

The study dealt with identifying the problems encountered in the Mobile Teaching Program implementation of the Alternative Learning System in the Division of Quezon for the school 2015-2016. It specifically sought to determine the profile of ALS mobile teachers and district coordinators in terms of age, gender, length of service, educational attainment, and trainings attended relative to the program, assess the mobile teacher program implementation in terms of its goal, teachers, instructional tools, learning process/methodology, and the status, outcomes, and results, determine the problems and difficulties encountered in implementing the program, reveal any significant relationship in the problems encountered in the mobile teacher program implementation between the teachers' and the students' perceptions, and develop an enhanced competency plan for mobile teachers. Using the descriptive method through the survey questionnaire as a data-gathering tool, the study subjected two groups of respondents comprising of 127 mobile teachers (MT) and 382 ALS learners. From the interpretations and analysis of the data collected, the following findings are presented: The ALS mobile teachers and district coordinators are generally 31 to 35 years old (27%), females (59%), rendered service for 13 to 15 years (35%), Bachelor of Secondary Education graduates (38%), and attended seminars dominantly in the division level (67%); The Alternative Learning System Mobile Teacher Program is implemented based on the following dimensions: 2.1 Goal with 4.83 average weighted means described as to the greatest extent, 2.2 Teachers with 2.94 AWM described as to a great extent, 2.3 Instructional tools with 2.50 AWM described as to a lesser extent, 2.4 Learning process/methodology 2.94 AWM or to a great extent, and 2.5 Status, outcomes, and results with 2.05 AWM or to a lesser extent. on the results of the study. From the objectives and results of the study from the findings and conclusions, the following are recommended: The instructional tools used in teaching Alternative Learning systems might be improved in implementing the Mobile Teacher Program; and The status, outcomes, and results of Mobile Teacher Program implementation.

Keywords: mobile teachers

FINANCIAL ANALYSIS

The Financial Practices, Financial Well-Being and Health of Filipino Cooperative Members

Alysa Clayre Damian & Joey Milene Marquez

Abstract

To achieve good and competent financial well-being and health, one must set his financial goals, keeps the money for future emergencies, spends smart and with control, manages well his debts, and diversifies his assets. The study aimed to determine the financial practices and financial well-being and health of the Southern Luzon State University (SLSU) Development Cooperative members. The descriptive-correlational research design was applied. The statistical tool used in the study was Chi-square to test the significant relationship between financial practices and financial well-being and health. Structured questionnaires by Wong (2013) and Consumer Financial Protection Bureau (2015) were used as the main instrument in gathering data. The study revealed that among the 144 respondents, the majority are 55 to 64 years old married female earning P15,780 to P31,560 per month. The weighted mean of money, savings, expenditures, liabilities/debt, and investment management practices were 3.947, 3.634, 3.987, 4.244 and 3.294, respectively. The results indicated that they have competent financial practices as well as competent financial well-being and health. Moreover, there is a highly significant relationship between financial practices and financial well-being and health (0.01<0.05 level of significance). The major problem of the respondents revealed to be a financial problem. Specifically, having no spending limit and savings plan, and debt financing. Thus, it is recommended that the respondents should have a smart financial plan and work on it, in the long run, to live financially healthy. "Steps to Competent Financial Well-Being and Health", "How to Prevent Financial Problem", and "How to Improve Personal Behavior" were proposed to address the problems experienced by the respondents relative to financial practices.

Keywords: cooperative, financial practices, financial well-being and health

The Relationship of Corporate Social Responsibility Programs and the Financial Performances of Philippine Government Banks

Rhodora Tabal

Abstract

Corporate social responsibility is a company's obligation to be accountable in all its operations and activities. In the banking industry, they emphasize corporate social responsibility through programs as not just only a part of some promotion or advancement but also as an obligation to their stakeholders as well as to the environment. Moreover, the stakeholders' interests at banks are a straight stake in financial performance. This study aims to assess and determine the relationship of corporate social responsibility programs of a Philippine government bank to its financial performances. The respondents of the study were the selected one hundred twenty (120) employees and beneficiaries of Land Bank of the Philippines and documentary data were also utilized. To answer and analyze the problems the following tools were used: frequency and percentage, weighted mean, z-test, and Pearson product-moment correlation (r). Findings revealed that the corporate social responsibility programs of Land Bank of the Philippine such as education, environmental, and health are properly executed. It was also determined in the study that the financial performances of Land Bank of the Philippines in terms of Return on Equity (ROE) and Return on Assets (ROA) have significant correlation on its corporate social responsibility programs. The lack of employees assigned to undertake corporate social responsibility programs and limited sponsors are slight problems encountered by Land Bank of the Philippines. Findings revealed that the corporate social responsibility programs of Land Bank of the Philippine such as education, environmental, and health are properly executed. In terms of education program, the granting of financial assistance and scholarships, providing school supplies, developing interactive computer-based e-learning modules, and integrating public school facilities to their beneficiary schools and communities are implemented. Likewise, on the environmental program: cleaning rivers, planting trees and involving in the national greening program and on health: dental medical mission, providing free general check-ups and medicines and bloodletting are also implemented.

Keywords: corporate social responsibility programs, financial performances, government bank

HOSPITALITY MANAGEMENT

The Natural Disaster Preparedness of Hospitality Establishments in the Quezon Province

Bernadette Lajara

Abstract

Establishing disaster preparedness is a vital concern for hospitality establishments. This study aimed to determine the level of natural disaster preparedness of selected hospitality establishments of Quezon province, Philippines, as well as the barriers to effective disaster planning, to test the significant difference in the responses of respondents when grouped according to personal and establishment profile, and who were much prepared whether Department of Tourism accredited hospitality establishments or not. Local government actions for the strict implementation of disaster preparedness were also determined and proposed strategies were formulated. This study used descriptive design, a mixed method of a quantitative and qualitative study with 48 respondents. A self-made questionnaire was utilized as a data-gathering instrument. Percentage, frequency distribution, weighted mean, T-Test, and ANOVA were used as statistical tools. Based on the results, it was revealed that both accredited and non-accredited hospitality establishments were moderately prepared in disaster preparedness. Accredited establishments have minor barriers while non-accredited had moderate ones. It was also found out that the income, type of ownership, classification of accredited and non-accredited were major indicators for disaster preparedness. The results showed that hospitality establishments did not coordinate with the government regarding their disaster preparation while the government lacked implementation. The proposed strategies were identified based on different disaster preparedness activities and barriers. It is recommended that disaster preparedness among these hospitality establishments be improved and properly take into consideration the barriers, complete coordination between the hospitality industry and government, and the use of proposed strategies.

Keywords: natural disaster, Quezon Province, disaster preparedness, barriers, implementation, strategies

INFORMATION TECHNOLOGY MANAGEMENT

A Preliminary Study on the Information Technology-Business Processing Management (IT-BPM) Industry in CALABARZON: Opportunities, Challenges, and Problems

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Mari Jane Lee
Herminia Babia
Josephine Camson
Nicanor Guinto
Nordelina Ilano
Nathalie Oblena
Julia Lea Radovan
Necita Delsi Sabas
Judith Sarabia
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Abstract

Recognizing the role of State Universities and Colleges (SUCs) in the region as training ground of the region's labor force, the RDC-IPG, together with the Department of Trade and Industry (DTI), and the National Economic and Development Authority (NEDA), convened the SUCs to spearhead preliminary studies on the five identified critical industries in the region. The studies are expected to offer pragmatic academic perspectives to the industry roadmaps. This research is descriptive in nature utilizing the case study method. A focused interview using the questionnaire developed by the Philippine Association of State Universities and Colleges (PASUC), in complementary with secondary data gathering. However, there were limitations as to the information disclosed and the number of participants due to some potential legal ramifications. The participating companies in the survey report that they are generally engaged with clients as contact centers, comprising 30%, for back-office work, which is another 30%, for software development, 30%, and as digital content providers, which suggests that traditional business processing outsourcing remains to be the strength of IT-BPM companies. In terms of services, most of the respondents indicated that businesses offer pure services anchored on people. While 80% of the companies rely on equity financing and profit margins have steadily grown for the last three years. Companies were looking for a multi-skilled, flexible, innovative and creative workforce. On the other, are hand infra-related issues are present. While in the governance aspect, companies ensure transparency in operations. Likewise, on environmental concerns, the participants responded positively through the practice of proper waste disposal in their respective in the workplace. Generally, the study pointed out a positive outlook on business operations in CALABARZON with considerable human and financial capital, and easy-to-comply government requirements. Among other provinces in the region, Quezon and Rizal mainly need infrastructure improvement. Security facelift is recommended to concerned Local Government Units (LGU) to provide welfare for the personnel working on the graveyard shift. LGUs may also work closely with the utility providers, while educational institutions may need to review curricular offerings regularly to ensure producing graduates meet the industry's demand.

Keywords: information technology-business processing management (IT-BPM), business process outsourcing (BPO), infrastructure, human capital, industry roadmap, inclusive growth

GENERAL MANAGEMENT

An Assessment of Secretarial Skills: A Basis for an Enhancement Program

Ethelmay Romero & Michael Sarmiento

Abstract

A “Barangay” is considered as the smallest unit of the government in the Philippines. It performs the initial operations such as the formation and employing of programs, activities, policies, and others that involved the community or the administrative functions. Section 394, Book III, Local Government Units, of the Local Government Code of the Philippines, states the Barangay Secretary: Appointment, Qualifications, Powers, and Duties. The Barangay secretary shall be appointed by the Barangay Chairman with the concurrence of the majority of all the council members. The secretary maintains an updated record of all the residents of the barangay, any requests made from the barangay regarding certifications, endorsements and other forms are the responsibility of the secretary. The proponents used primary and secondary data in meeting the objectives of the study. The primary data was obtained through document index reviews from the constituents using questions structured by Likert Scale for the researchers to know secretarial skills of the concerns. The sample was represented by the whole population and census was used to cover-up the forty-nine (49) Secretaries from Majayjay and Victoria, Laguna in the Philippines. Then in finalizing the Enhancement Program, the researchers use the Descriptive investigation that present facts concerning the nature and status of anything – a group of persons, several objects, set of conditions, class of events, system of thought or any other kind of phenomena which one way wish to study (Orcullo, 2000). With the data gathered from the 49 secretaries, the following results were drawn: The Communication Skills of the secretaries in terms of business letter parts, placement and format were rated “moderately aware”, the Memoranda format, “moderately aware”, the Minutes of the Meeting’s element, “moderately aware”, the Resolution format, “extremely aware”, and the Reports, “moderately aware.” The secretaries answered “moderately aware” in Computer Skills, “moderately aware” in Organizational Skills, “moderately aware” in Administrative Skills, “moderately aware” in Interpersonal Skills, and “moderately aware” in Record-Keeping Skills. It signifies that respondents are not fully skilled in secretarial works and have lapses in performing their duties. The researchers inferred that the secretaries were not able to meet the standards in the secretarial profession, therefore need improvement in secretarial skills.

Keywords: secretary, secretarial skills, enhancement program

The Continual Managerial Competencies and Skills for Gay Managers in Quezon Province

Angelita Tan

Abstract

Managerial competencies play today an important role in different types of organizations. Competencies can detect the differences between average and excellent managers. This study was undertaken to determine the managerial competencies of Gay Managers in Quezon Province which would come up as a basis for an executive development program. The study will employ the descriptive-evaluative method of research in Quezon Province. It focused on one hundred (100) gay managers in the Region to give light for the study. It made use of simple random sampling in selecting its respondents. This method of sampling gives the respondents an equal and independent chance to become part of the study. the demographic profile revealed that most of the respondents according to type were client, age of 31 to 40 years old, female, type of business engagement were others, highest educational attainment was Secondary, 1 to 5 years in service. Then, the managerial competencies of the gay managers in Quezon province were competent in terms of human resource management. Followed by professional development practices, next was community collaboration, and then instructional leadership, followed by program monitoring and reporting, next was leadership skills, and resource management and allocation. And, the managerial skills of the gay managers in Quezon evaluative method of research in Quezon Province. It focused on one hundred (100) gay managers in the Region to give light for the study. It made use of simple random sampling in selecting its respondents. Based on the findings of the study, the demographic profile revealed that most of the respondents according to type were client, age of 31 to 40 years old, female, type of business engagement were others, highest educational attainment was Secondary, 1 to 5 years in service. The managerial competencies of the gay managers in Quezon province were competent in terms of human resource management. Followed by professional development practices next was community collaboration, and then instructional leadership, followed by program monitoring and reporting, next was leadership skills, and resource management and allocation. And, the managerial skills of the gay managers in Quezon province were skilled in terms of Leadership Skills, then Decision-Making Skills next was Controlling Skills and Planning Skills and Technical Skills.

Keywords: managerial competencies, gay entrepreneurs, leadership, management, administration

PSYCHOLOGY

Bridging the Gap Between the Academe and Industry through Outcomes-Based Curriculum Development

Marissa Esperal
Mari Jane Lee
Ma. Elna Cosejo

Abstract

Higher Education Institutions (HEIs) are expected to deliver graduates with the technical skills and knowledge competencies that will enable them to maximize their career potential in an ever-changing and globalizing work environment. To bridge the gap between academe and industry, the study attempted to determine the highly in-demand technical skills and knowledge competencies needed in psychological practice for the next decade in CALABARZON. The ultimate purpose of the study is to come up with a curriculum for Psychology programs in SLSU which are responsive to the needs and demands of the work setting. Two perspectives were considered in approaching the problem: the perspective of 44 employers or industry partners and the perspective of 120 employees who are graduates from the Bachelor of Arts in Psychology at Southern Luzon State University. The study employed both quantitative and qualitative methods in gathering data. Quantitative data were analyzed through the use of weighted mean and Mann-Whitney U while qualitative data was analyzed based on the model of psychological competencies of the IAAP and the IUPsyS. Findings revealed that majority (21 or 52.5%) of the 40 identified as very relevant competencies fall within Cluster A which consists of psychological knowledge and skills underpinning the core competencies; ten (25%) of the identified skills and competencies fall within Cluster C which consists of professional activities competencies and nine (22.5%) fall within Cluster B which consists of professional behavior competencies. The top five competencies in the list consists Encourage good relations and motivations among personnel (W=2.82); Facilitate professional trainings and career development (W=2.72); Effectively communicate orally and in writing using both English and Filipino (2.70); and Recognize professional, social and ethical responsibility (both with WM=2.70); Conduct interviews, and Communicate well with clients (both with WM=2.67); It was concluded that psychological knowledge and skills competencies are among the top competencies needed in psychological practice based on the perception of both groups of respondents. However, on top of psychological knowledge and skills are professional behavior competencies which also play an important role in the industry. It was noted that the skills and competencies being developed in the AB Psychology curriculum in SLSU are highly relevant and responsive to the needs of the industry.

Keywords: academe, industry, outcomes-based curriculum

SOCIAL DEVELOPMENT

The Success Indicators and Changes in Community Beneficiaries of the Forest Development Project in Central Provinces of Vietnam

Tran Viet Duc

Abstract

This study on the success indicators and the changes in community beneficiaries brought about by the forest development project in the central provinces of Vietnam was conducted using a descriptive-correlation research design. The study was conducted using information gathered through interviews and structured questionnaires based on a Likert scale model with the participation of 350 respondents coming from various groups of the respondent (beneficiaries), with the intention of finally proposing a program for the sustainability of forest development projects. The researcher found the using of regression model which revealed the independent variables which include the support information (X1), awareness and interest of the cooperate agencies (X2), the ability to receive and participate in the project of the people (X3), and the technical and social capacity of organizations (X4). And the positive changes among the beneficiaries of the project as (1) increase in income levels, (2) improvement in the knowledge and understanding about the project, (3) acquisition of technical knowledge, (4) improved project participation due to acquisition of added information on wood processing plants, and (5) greater opportunities in buying and selling of wood and other business opportunities. The results of the research show that setting aside the ecological and environmental impact of a forested area, there is promising potential for the Forest Development Project to contribute significantly to the improvement of the lives of the project beneficiaries.

Keywords: forest development project, community beneficiaries, success indicators, central provinces, world bank.

A Proposed Investment Guide on Financial Literacy for State University Students

Jennifer Edytha Japor, Alyssa Fernandez, & Judy Ann Ramos

Abstract

It is important to expand one's investment capability since investment literacy can upraise effectively and informed money management decisions. All investments start with the first dollar; thus, it is vital to start early especially among young professionals such as college students. Moreover, knowledge of investment as a student is one of the best rewards life has to offer. This study was undertaken to determine the level of knowledge of college students on investment products. In addition, the study identified the demographic and financial profile of the students and their problems with regard to investing. The study was conducted in Southern Luzon State University, a prominent state university in the Philippines. Stratified random sampling was used for equal representations of the respondents across all departments. Using the Slovin's formula to identify the sample size from an 8,995 population, 383 served as participants of this study. The quantitative research design was implied in which a survey questionnaire served as the instrument for collecting the data. The research instrument was subjected to a reliability test using Cronbach's alpha to assess its internal consistency prior to data gathering. The researchers concluded that the majority of respondents are 15-18 years old, female, fourth-year students from the College of Engineering. Most were financially supported by their parents with an average weekly allowance of P1,000 and more, and average savings per week of P51 to P100. In terms of financial literacy, they are somewhat knowledgeable about the concepts of bank accounts, stocks, and real estate. However, they are not knowledgeable about the concepts of bonds, mutual funds, and precious objects. The problems encountered with regards to investing were lack of knowledge, unknown starting point, and investing in the wrong investment product. An investment guide on financial literacy was proposed to suffice the knowledge of college students on investment products. This was recommended since it is important to invest in one's financial education first before capitalizing. Ultimately, proper financial and investment planning should be included in the foremost responsibility of college students so they could be more sensible in financial decision-making in future time.

Keywords: college students, investment guide, investment literacy

TOURISM STUDIES

The Implementation of a Safety Policy on Tourists' Sea Transportation in Cagbalete Island, Philippines

Angelo Shan Mendoza

Abstract

Transport is undoubtedly a vital component in the tourism system. According to Eggler & Dupeyras (2015) in an international transport forum, transport is an essential component of tourism by definition, providing connections between regions, domestically and internationally, and connecting attractions, accommodation and commercial services at destinations. In the study of Prince Mduum (2016), it is stated that there is a general agreement that tourism expands more when there are better transportation systems. There is evidence, for instance, that satisfaction with public transport may influence a visitor's satisfaction with the destination. More so, to promote effective public transport use, it is important to have an excellent system of safety. This system includes safety and security which perceived by tourists to be at a high cost but relevant to transportation. This study aimed to present the extent of implementation of the safety policy, awareness and compliance to the Implementation of Safety Policy on Tourists' Sea Transportation in Cagbalete Island, Philippines. This study used a mixed-method research design through concurrent triangulation to which the data gathered from the survey with respondents were triangulate with the participants' interviews. The researcher employed a survey questionnaire for quantitative data and a guided interview for qualitative data. It revealed that safety policy is implemented, respondents are aware and boat operators are complying with the policy. In addition, there is no significant difference in implementation, awareness, and compliance between tourists and boat operators to the safety policy implementation on tourists' sea transportation of Cagbelete Island. It means that this result accepted the hypothesis. However, based on the most common participants' view, challenges exist due to lack of coordination and government systems such as bureaucracy and red tape. The result of the study will serve as a guide for the authority to effectively implement safety policy on sea transportation. Based on the findings and conclusions, it is recommended that a comprehensive guideline in implementing safety policy is needed to be adopted by the local government unit of Cagbalete Island, Mauban, Quezon, Philippines.

Keywords: policy implementation, awareness, compliance

WOMEN & GENDER STUDIES

The Level of Gender Responsiveness of the Sariaya East District: A Basis for Enhanced Programs, Projects and Activities

Glenda Lumanta, Carlito Gunay, & Allan Data

Abstract

This study aimed to identify the level of gender responsiveness of Secondary Schools of Sariaya East District in order to enhance the programs, projects, and activities (PPA). There were 65 respondents of this study which composed of Canda NHS (35); Castanas NHS (10); Pili NHS (10) and Sariaya NHS (10). Respondents are all Coordinators of different areas in Secondary schools of Sariaya East District who are involved in making PPA. Identifying and designing the PPA was assessed by the head of the school and the expert of Gender and Development. Furthermore, this study is innovative and has originality conducted from January 2018 to March 2019 with the support of studies and literature. Descriptive-Comparative and descriptive-evaluative were used in this study by comparing the interpretation of the GAD score result of the different said schools using the Harmonized Gender and Development Guidelines (HGDG), Generic Checklist. Later, it was evaluated. In order to have a more good result, the triangulation method was also used which means a combination of quantitative and qualitative methods. Focus group discussion was one of the essential elements of qualitative data. The first part of this study was discussed regarding Gender Analysis and the second part was Harmonized Gender and Development Guidelines with focus group discussion. Based on the assessment of the head of the school, there were only need some involve officials in designing and identifying PPA, all-male became their beneficiaries in Pedal ng Buhay para sa Bata (PBB) project; putting up a clinic with complete facilities can help to male and female students during disaster risk or even health problems; other was giving training on disaster risk reduction management and awareness on Violence Against /women and Children (VAWC) law on their School Youth Formation Program and also awareness on GAD Planning and Budgeting and HGDG. On the other hand, based on the assessment of the expert, in identifying and designing PPA, there must be involved male and female officials during a consultation with sex segregation including the beneficiaries, enough budget, and right gender analysis are also necessary for any PPA. Result of GAD Score of four (4) schools of Sariaya East District based on the Harmonized Gender and Development Guidelines (HGDG) were the following: Canda NHS, 11.67, (Gender Sensitive); Castanas NHS, 17.02 (Gender-Responsive); Pili NHS, 18.71 (Gender-Responsive) Sariaya NHS, 13.51 (Gender Sensitive).

Keywords: level of gender responsiveness, program, project and activities (PPA), harmonized gender and development guidelines (HGDG), gender and development (GAD), gender equality, women empowerment

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