

Saving, Buying and Spending Patterns of Overseas Filipino Workers in Ilocos Region

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Abstract

This study helped OFWs comprehend how to budget their income based on their demographic characteristics, spending and saving behaviors, and spending attitude. The identification of best practices regarding what to do and what not to do in terms of money allocation based on priorities, income budgeting, saving, and spending assisted them in better managing their personal finances and improving their financial condition; it can be used as an example or inspiration. This study's participants were Overseas Filipino Workers assigned to various countries, including Hong Kong, Saudi Arabia, Europe, and Singapore. The data was analyzed using descriptive statistics and partial least square structural equation modeling. According to the findings, the majority of their expenditures are for the health and education of their offspring. In contrast, the primary motivations for these Filipinos to labor abroad are the education of their offspring and a comfortable retirement. According to the findings, the majority of them prefer saving money to spending it, and they do not spend money on unnecessary items. The majority of them save a portion of their income and consider prices prior to making purchases. It was suggested that government agencies and universities work together to provide OFWs with financial literacy trainings so they can consider various types of investments.

Keywords: OFWs, spending pattern, savings pattern, Ilocos Region

Attitudes, Anxiety, Skills and Culture in Research: The Case of a Private Higher Institution

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Abstract

This study is about research attitudes, anxiety, skills and culture of private higher education institutions. Universities and colleges seek to cultivate and develop students. Their primary responsibilities are to provide quality education and substantially contribute to society. Moreover, the university should have a strong research culture to attain these goals. The study participants are full-time faculty members of the institution, and descriptive statistics and partial least squares are used to analyze data. The HEI under investigation showed a positive attitude towards research because the institution encourages its faculty members to do research activities. They also have moderate competence skills and are anxious about research activities.

On the other hand, the dominant research culture is constructive, and a supportive research environment characterizes it. According to the results of PLS-SEM, research skills are significantly related to research culture. Thus, the university should continuously upgrade its research skills to develop its research culture.

Keywords: attitudes, anxiety, skills, culture

**Assessment of the Competency Appraisal of the College of Criminal Justice
Education of Northwestern University**

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Abstract

The Competency Appraisal (CA) course was implemented, so this study was conducted. It specifically answered the profile of the respondents, the level of implementation of the competency appraisal and its impact on academic performance, licensure examination results and employment. Problems encountered were also identified during the implementation. The participants were 208 graduates from School Year 2016-2019. Descriptive method was utilized using a survey questionnaire to gather data online. Findings disclosed that most of the participants are from the police service and designated with the patrol section; some are also connected with other law enforcement agencies. They strongly agree on implementing assessment methods and student monitoring, while they agree on organizing activities, internal lecturers, external lecturers, and a grading system. They strongly agree that the CA impacts licensure and helps their academic performance. The primary problems encountered in implementing CA are non-observance of time management, lecturer concerns and lack of discipline of students.

Keywords: academic, competency appraisal, criminal justice, employment, licensure

Continuous Intention to Use E-wallet by Business Owners in the Context of Covid-19 Pandemic

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Abstract

The aim of this research paper is to scan the relationship between perceived susceptibility, perceived severity, self-efficacy, perceived ease of use, perceived usefulness, adoption to satisfaction and attitude towards the continuous use of e-wallets during the COVID-19 pandemic. The study included partial least squares structural equation modeling (PLS-SEM) and a questionnaire tailored to the understanding and attitudes of business owners towards the use of e-wallets. The investigation revealed perceived susceptibility, perceived ease use and perceived usefulness has a relationship to satisfaction in the use of e-wallets. Moreover, satisfaction in the use of e-wallet has a relationship in the attitude towards e-wallets. In addition attitudes towards e-wallets has impact in the continuous use of e-wallets by business owners in the Philippines. This means that because of the pandemic, there is a positive attitude towards the continuous use of e-wallets by the business owners. The study recommends policy makers to continue monitoring e-wallet providers since it is new scheme of payments.

Keywords: e-wallets, technology continuous theory, health benefit model, intention of use, COVID 19

Determinants that Influence Business Students to Establish Social Entrepreneurship in the Philippines

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Abstract

The study investigates the different factors that influence business students to put up their social enterprise which includes social entrepreneurship orientation, university and cultural support and entrepreneurial confidence. The study participants were the business students in the Philippines, and they were chosen using a convenience sampling technique. The study employed a quantitative research design and a casual research approach to measure the relationship between the determinants and intention to put up social enterprise. Using descriptive statistics, the findings revealed a moderate social entrepreneurship orientation, strong university and cultural entrepreneurial support and moderate entrepreneurial confidence of Filipino business students. Moreover, concerning the relationship to intention to put up social enterprises, the main determinant is university and cultural support. Implications, conclusions, and recommendations were also provided in the study.

Keywords: Social entrepreneurship, social entrepreneurial orientation, entrepreneurial confidence, intention

**Awareness, Acceptance and Perception of Northwestern University-College of
Business Education Stakeholders towards its Vision, Mission, Goals and Objectives**

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Abstract

This study is about the awareness, acceptance, and understanding, congruency and clarity and perception of the different stakeholders towards the vision, mission goals and objectives of Northwestern University. Stakeholders consisted of the students, faculty and staff, alumni and industry partners. The research used structural equation modelling to find the links between awareness, acceptance, and understanding, congruency and clarity and perception. The findings of the study was that the three variables have link to each other but personal profile of the respondents only affected the awareness, acceptance and understanding variable. This is indicative that, for example age of the stakeholder, the older the stakeholder, the more that he is aware and comprehends the VMGO of the University. Moreover, this study recommends that the Institution continues to think of ways on how to let its stakeholders comprehend the VMGO of the University.

Keywords: vision, mission, goals, objectives, stakeholders