

College of Business Education
Academic Year 2022-2023

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

Eric S. Parilla, DBA, FBE*

Northwestern University

eric.parilla@nwu.edu.ph

Marc Edward Abadilla, MBA, AFBE

Northwestern University

marcedward.abadilla@nwu.edu.ph

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

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

**Eric Santos Parilla, DBA, FBE
Marc Edward Abadilla, MBA, AFBE
Northwestern University, Philippines**

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

By: Eric S. Parilla, DBA, FBE

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**

**Eric Santos Parilla, DBA, FBE
Marc Edward Abadilla, MBA, AFBE
Glory Domingo, MBA
Jayson Tan, MBA
Northwestern University, Philippines**

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

Academic Year 2021-2022

Perceived Risk and Mobile Shopping Motivations in Ilocos Norte Philippines

Eric S. Parilla, DBA, FBE
Marc Edward M. Abadilla, MBA

Abstract

This study aims to determine the effect of perceived risk on mobile shopping motivations. It proposes how product risks and service risks affect mobile shopping motivations. The study has implications for marketing management, such as online shop owners and advertisers who intend to measure how to promote products on online platforms. The original contribution of this study lies within its questionnaire that has been attuned to the effects of perceived risks to mobile or online shopping motivations. The mobile shopping motivations of Ilocano buyers are efficient to use, easy and convenient to use, and the sense of enjoyment when shopping online. The relationship between product risk and mobile shopping motivation is established in this research. Implications were also discussed.

Key Words: *Shopping Motivations, mobile shopping, perceived risk*

Tourist Engagement and Destination Loyalty Among Local Visitors in the Province of Ilocos Norte

**Eric Santos Parilla, DBA, FBE
Northwestern University, Philippines**

Abstract

The study aims to determine the effect of the five components of engagement to destination loyalty of 1400 local tourists in the Province of Ilocos Norte, particularly in enthusiasm, attention, absorption, interaction and identification were the variables in this study. The research used structural equation modeling and deployed a questionnaire attuned to the changes caused by the pandemic. The output of the investigation revealed that enthusiasm, Attention, interaction and identification were the variables affecting destination loyalty. Interaction has the highest effect on the destination loyalty, therefore it is recommended to enhance this aspect. Moreover, the study proposes that the provincial government and local tourism officers conduct further research on gender-based research to determine possible differences between responses of male and female tourists.

Key Words: *tourist engagement, destination loyalty, enthusiasm, attention, absorption, interaction and identification*

Factors Affecting the Growth of Micro, Small and Medium Enterprises in San Nicolas, Ilocos Norte

By: Marc Edward Abadilla, MBA

Abstract

This study determined the internal and external factors affecting the growth of SMEs in San Nicolas Ilocos Norte.

The descriptive-evaluative design was employed using a survey questionnaire to gather data. The respondents consisted of the entrepreneurs and employees of small and medium enterprises located San Nicolas Ilocos Norte.

Frequency count, percentage and weighted mean were used to analyze and interpret the data.

The findings of the study showed that most of the entrepreneurs of San Nicolas are male married individuals aged 31-40 years old. Also, they were able to finish college degrees and have attended 1-3 seminars. Most enterprises have existed for 1-5 years and are sole proprietors. Most of them are small businesses and have only between 1-10 workers. The main source of their start-up capital is from their own savings amounting to Php 2,000,000.00 and above. Most of them have sales growth and profitability growth of 0-10%.

The internal factor that has a great effect on SME's growth is management competence as perceived by entrepreneurs while marketing has greatest effect as perceived by employees. Lastly, the external factor that has a great impact on SME's growth is consumer behavior as perceived by entrepreneurs and employees.

Keywords: SMEs, growth, Development, Economy, Factors, Enterprise

Cryptocurrencies: Business Students' Awareness and Schools' Adoption Readiness and Compatibility of Use Considering the Mediation of Attitudes

By: Eric S. Parilla, DBA, FBE
eric.parilla@nwu.edu.ph

Marc Edward Abadilla, MBA
marc_abadilla@yahoo.com

Abstract

The study aims to determine the effect of awareness of business students towards cryptocurrencies and readiness of universities and colleges to accept cryptocurrencies as a medium of exchange considering the mediation of business students' attitude. The research used partial least squares structural equation modeling (PLS-SEM) and deployed a questionnaire attuned to the awareness and attitudes of business students towards cryptocurrencies and readiness and compatibility of use to universities and colleges in Ilocos Norte. The output of the investigation revealed that awareness of business students are not correlated to readiness of universities and colleges which means that even though students understand cryptocurrencies, it is not an assurance that universities and colleges are ready to accept it as medium of exchange. The study proposes that trainings and seminars for business students and professionals should be conducted to expand understanding and acceptance of cryptocurrencies.

Research/Project Title: Tracer Study of Graduates of Northwestern University

Name(s) of Proponent(s): Maricon M. Guillermo (Leader), Gregoria S. Najorda, Esmeralda A. Baldonado, Haidee V. Padayao, Edralin V. Bitanga, Agustina A. Dancel- Matias, Jennifer C. del Amen, Imee L. Cabugon, Charito F. Marcos, Shiela B. Navasca, Charliemane A. Bullalayao

Abstract

This study aimed to trace the graduates from the various colleges of this university enrolled from SY 2009-2017. It also determined their sex, civil status, degree earned, year graduated, licensure examination passed, and membership to a professional organization, employment status, occupation, occupational sector, place of work, promotions and needs. It also figured out the relevance of the programs, how the competencies and skills based on CMO and 21st-century skills contributed to their present job, and their suggestions for improving the program. Along with profile of respondents, the majority are male; single; with licensure examination passed and with membership to professional organization. As to employment data, most of them are employed in LGU's with non-supervisory position and with permanent status here in the country and were promoted due to their educational qualification. However, they need seminars, conventions, continuing professional development. Further, those who have difficulties in getting promoted are caused by a lack of training and seminar. The foundational courses contributed much to their present job and their competencies and skills-based on CMO and 21st-century skills. The respondents suggested updating of references and other instructional materials, participation of stakeholders, alumni, industry in the curriculum planning, competent faculty, aligning theory and practice, presence of simulation facilities, timely review of curriculum, and integration of students and faculty evaluation in the curriculum for the improvement of the various programs.

Impacts of Covid-19 to MSMEs Supply Chain and Business Operations on Enterprises in the Province of Ilocos Norte

**By: Eric S. Parilla, DBA, FBE
Marc Edward Abadilla, MBA**

Abstract

The study investigates the effects of the pandemic brought about by Covid-19 on Ilocos businesses and establishments on its business operations and supply chain. The study participants were the owners of micro, small, medium and large businesses in Ilocos Norte, and they were selected using a convenience sampling technique. The study employed a quantitative research design, and the entrepreneurs were asked about the perceived impact of Covid-19 on supply chain. Using descriptive statistics, the findings divulged that the impact of the Covid-19 pandemic on the businesses ranged from retrenchment of employees, disruption in the supply chain, and temporary to permanent shutdown. The impact of the pandemic includes uncertainties, the decline in productivity, demand, and sales. Implications, conclusions, and recommendations were also provided in the study.

Working from Home: What is the effect on employees' performance?

Lead Researcher: Eric S. Parilla, DBA, FBE
Co-Researchers: Marc Edward M. Abadilla, MBA
Harrison Villanueva, PhD. Commerce
Noel Tarrazona, PhD.

Abstract

This study aims to determine the effect of work-from-home on job performance. It proposes work environment, job satisfaction and work motivation as mediating variables, and answers how work-from-home affects employee performance through them. The study has implications for business practitioner who intend to measure the effectiveness of their work-from-home policies. This is especially pertinent during the coronavirus crisis. The original contribution of this study lies within its questionnaire that has been attuned to changes caused by COVID-19. To answer the research questions, this study used structural equation modelling. The output revealed that working from home, employees experienced greater enjoyment, satisfaction and motivation thus enhancing job performance.

Key Words: *Work-from-home scheme, job performance, work motivation, job satisfaction, work environment*

The Mediating Effects of Self-Concept in the Relationship of Brand Image and Purchasing Buying Behavior: The Case of Noah Skincare Solutions

By: Eric S. Parilla, DBA,FBE

Abstract

This study aims to determine the effect of brand image on purchasing buying behavior. It proposes self-concept as mediating variable, and answers how brand image affects purchasing buying behavior through it. The study has implications for marketing management such as advertisers who intend to measure the how to promote skincare products such as Noah Skincare products for men. The original contribution of this study lies within its questionnaire that has been attuned to effects of brand image to purchasing behavior. To answer the research questions, this study used structural equation modelling. The output revealed that there is a mediating effect of self concept in the association of brand image and purchasing buying behavior.

Key Words: *Brand image, self-concept, purchasing buying behavior*

Effect of COVID-19 Pandemic on Microbusinesses Operating in Ilocos Norte

Eric S. Parilla, DBA, FBE

Abstract

The study investigates the effects of the pandemic brought about by Covid-19 on Ilocos businesses and establishments. The study participants were the owners of micro, small and medium businesses in Ilocos Norte, and they were selected using a convenience sampling technique. The study employed a quantitative research design, and the entrepreneurs were asked about the perceived impact of Covid-19. Using descriptive statistics, the findings divulged that the impact of the Covid-19 pandemic on the businesses ranged from retrenchment of employees, disruption in the supply chain, and temporary to permanent shutdown. The impact of the pandemic includes uncertainties, the decline in productivity, demand, and sales. Implications, conclusions, and recommendations were also provided in the study.

Inventory Management Practices and Service Delivery of Healthcare Facilities in Ilocos Norte Philippines

Lead Author : Eric S. Parilla, DBA, FBE

Co-Authors : Roseli T. Aurelio, Ph. D

Charlemagne A. Bullalayao, MAN

Jocelyn G. Evangelista, MBA

Abstract

The study investigates the association between inventory management practices and service quality of healthcare facilities in the Province of Ilocos Norte. The study participants were the 16 purchasing officers of healthcare facilities in Ilocos Norte and their patients, and they were chosen using a convenience sampling method. The research used a quantitative research design and a casual research approach to measure the relationship between inventory management practices and service quality. Using Pearson's R, the findings revealed a significant relationship between personnel and stock control and monitoring to service quality. This means that more personnel training and proper tracking of stocks would yield higher satisfaction for patients. Implications, conclusions, and recommendations were also provided in the study.

Keywords: Inventory management practices, healthcare facilities, service quality

The Use and Effects of Smartphones in Students' Learning Activities

Eric S. Parilla, DBA, FBE
eric.parilla@nwu.edu.ph

Marc Edward Abadilla, MBA
marc_abadilla@yahoo.com

Abstract

The study investigates the use and effects of smartphones in online education. The study participants were the students of the seven major universities and colleges in Ilocos Norte, and they were chosen using a convenience sampling technique. The study employed a quantitative research design and a descriptive research approach to measure the use and effects of smartphones in the business students' learning activities. Using frequencies and weighted mean, it was found out that smartphones are used by students because they are flexible and convenient. The main advantage of using cellphones is the email capability. Though it is advantageous, there are also some detriments such as expensive and students cannot avoid distractions. Implications, conclusions, and recommendations were also provided in the study.

Keywords: *Online education, smartphones, mobile education*

Academic Year 2020-2021

Business Students' Assessment of Attitudes and Readiness towards Online Education

Eric S. Parilla, DBA, FBE
Northwestern University

Marc Edward Abadilla
Northwestern University

Abstract

The study investigates the association of students' attitudes towards online education and learners' readiness to online education. The study participants were the students of the seven major universities and colleges in Ilocos Norte, 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 of students' attitudes towards online education and learners' readiness. Using linear regression, the findings revealed a positive relationship between the attitudes and learners' readiness towards online education. Moreover, concerning the moderating effect of the demographic profile, using moderation analysis by Jamovi, the results was moderating effect of year level to the relationship of the two variables. Implications, conclusions, and recommendations were also provided in the study.

Keywords: Online education, learners' readiness, students' attitudes

ABSTRACT

EMPLOYER PERCEPTIONS ON THE EMPLOYABILITY SKILLS OF ENTRY-LEVEL EMPLOYEES OF THE MEDIUM-SIZED HOTELS IN ILOCOS NORTE, Imee L. Cabugon, Master of Science in Hospitality Management (MSHM) & Master in Business Administration (MBA), Research, Community Extension and Integrated Agriculture Development, Northwestern University, Inc., Laoag City.

This study aimed to determine the Employer Perceptions on the Employability Skills of Entry-Level Employees of the Medium-Sized Hotels in Ilocos Norte.

This study used the descriptive-survey method in determining the demographic profile of the HR Staff, factors for employability, employability skills do employers perceive to be important in the entry-level positions, and the problems/issues encountered by the respondents in hiring entry-level job positions. According to the findings, the succeeding conclusions were drawn: the respondents are predominantly female, young adults, and have been working as Human Resource (HR) staff for a couple of years. Likewise, the HR staff in the hospitality industry does not usually give intensive eyeing to the demographic profile of the as it does not affect the applicant's capability to do work well in the industry. In terms of physical appearance, good grooming and hygiene are the most observable factors in hiring applicants. Other important factors are soft competencies as they give a positive impact to the applicants and also benefit the hospitality firms. Having related work experience is a very essential hiring factor for the HR staff as it gives them the bird's eye view of the applicants' capabilities to do a job well.

Based on the findings and conclusions deduced, adopting of the strategies by Higher Education institutions to improve the employability skills of entry-level job applicants in the hotel industry is recommended.

Learning Preferences of Business Students in a Private Higher Education

**Eric S. Parilla, DBA
Jocelyn Evangelista, MBA
Imee Cabugon, MBA, MSHRM**

ABSTRACT

The study investigates the learning preferences of business students in a private higher education institution. The study participants were the students of this private university, and they were chosen using a convenience sampling technique. The research used a quantitative research design and a casual research approach to measure the degree of significant difference in the learning preferences of year level, gender, and course. Based on Fleming's VARK learning style inventory, these business students' most common learning preference was Writing/Reading. On the other hand, using chi-square tests of association, the findings revealed no significant differences in learning preferences as to year level, gender, and course. Implications, conclusions, and recommendations were also provided in the study.

Keywords: learning preferences, VARK, learning styles

A Tracer Study of Business Graduates at Northwestern University

**By: Eric S. Parilla, DBAFBE
Jayson Tan, MBA**

Abstract

This research is a tracer study of the graduates of College of Business Education. The researchers used convenience sampling and snowball sampling to trace the graduates of COBE. The study used quantitative and descriptive research design. It utilizes frequencies and weighted mean to show the results. The study showed that the graduates of COBE perceived that the lessons and learning activities done at the classrooms were very useful and the graduates are somewhat satisfied with the program they have graduated in the College.

The Mediating Effects of student Attitudes on the Learning Preferences and Perceived

Academic Stress towards Online Education

By: Eric S. Parilla, DBA

Abstract

The study investigates the association of the learners preferences of students and perceived academic stress and the mediating impact of students' attitudes towards online education. The study participants were the students of the seven major universities and colleges in Ilocos Norte, 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 of learning preferences and perceived academic stress and the mediating effect of students' attitudes towards online education. Using a linear regression, the findings revealed a low positive relationship between the learning preferences and perceived academic stress. Moreover, concerning the mediating effect of the students' attitudes towards online education, using structural equation modeling, the results was there was established effect. Implications, conclusions, and recommendations were also provided in the study.

Mediating Effects of Industry in the Relationship of Presence of Business Continuity Plans and Effects of COVID-19 to Businesses in Ilocos Norte, Philippines

Eric S. Parilla, DBA

ABSTRACT

The study investigates the effects of pandemic brought about by Covid-19 to Ilocos businesses and establishments. The participants of the study were the owners and employees of businesses in Ilocos Norte and they were selected using a convenience sampling technique. The study employed a quantitative research design and a causal research approach to measure the relationship of presence of a business continuity plan and perceived impact of Covid-19 and the mediating effect of type of industry. Using a descriptive statistics, the findings divulged that many establishments created a business continuity plan in response to the current pandemic. It is also revealed that most of the businesses are affected extensively with the pandemic. The Effects of the pandemic include uncertainties, the decline in productivity, demand, and sales. Using simple structural equation modeling, the findings revealed that there is a positive relationship between the presence of the business continuity plan and the effect of the pandemic. However, as regards the mediating effect of the type of industry, there was no established effect. Implications, conclusions, and recommendations were also provided in the study.

Employability Skills, Image and Attitudes of Graduates needed by Ilocos Norte Employers

Eric S. Parilla, DBA

Abstract

The study investigates the needed skills, image and attitudes by Ilocos Norte Employers. There are four industries for this study that includes food, retail, manufacturing and other services. These industries were selected because they are the major industries in Ilocos Norte. The study participants were Ilocos Norte's employers, and they were set using the non-probability quota sampling technique. The study employed a quantitative research design and a comparative research approach to measure the significant difference in the four industries' needed skills, image, and attitudes. Using weighted means and One-way Anova, the findings revealed that attitudes such as loyalty and honesty are more important than skills and image. Furthermore, Communications, leadership and critical thinking skills are also crucial to the Ilocos Norte employers. Implications, conclusions and recommendations were also provided in the study.

SOCIAL ENTREPRENEURSHIP ORIENTATION in Iloilo and Ilocos Norte, Philippines: AN EMPIRICAL STUDY

Abstract

The study investigates the significant difference in social entrepreneurship orientation in Ilocos Norte and Iloilo. The study participants were the business owners and managers residing in Ilocos Norte and Iloilo, and they were selected using a non-probability quota sampling technique. The study employed a quantitative research design and a comparative research approach to measure the significant difference in the two provinces' social entrepreneurship orientation. Using a t-test for independent samples, the findings revealed no significant difference in social entrepreneurship orientation in Ilocos Norte and Iloilo. Inferences and future research directions were also provided in the study.

Keywords: *social entrepreneurship, social passion*

Academic Year 2019-2020

Research Title: **Academic Performance and Student Satisfaction at College of Business Education Northwestern University**

Name(s) of Proponent(s): ERIC SANTOS PARILLA, DBA
 MARC EDWARD M. ABADILLA, BSC

Abstract

This study aimed to measure the relationship of academic performance and student satisfaction at College of Business Education. The respondents were students of the different courses of the college namely business administration, accountancy, tourism and hospitality management. Weighted mean and linear regression were used to determine the relationship. It was found out that there is no correlation between academic performance and linear regression as a whole, but in between courses, accountancy course was said to have correlation of academic performance and student satisfaction.

Supply Chain Management Adoption and Its Effect on Profitability of Philippine MSMEs

Eric S. Parilla, DBA
Marc Edward M. Abadilla, MBA

ABSTRACT

The study investigates the effect of the adoption of supply chain management adoption on Philippine MSMEs' profitability and the mediating impact of organizational profile such as the number of employees, business, and business size. The study participants were the owners and operations managers of manufacturing firms 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 of adoption of supply chain management strategies and profitability and the mediating effect of organizational profile. Using simple structural equation modeling, the findings revealed a positive relationship between the adoption of supply chain management strategies and profitability. However, concerning the mediating effect of the organizational profile, there was no established effect. Implications, conclusions, and recommendations were also provided in the study.

Keywords: Supply chain, profitability, supplier-customer relationship