



# BOOK OF ABSTRACTS

6TH NORTHERN PHILIPPINES BUSINESS  
RESEARCH CONFERENCE

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# HISTORY

**The Northern Philippines Business Research Conference (NPBRC)** has rapidly established itself as a pivotal event for business researchers, educators, and practitioners across the Northern Philippines and beyond. Initiated in 2019 by Dr. Eric Parilla and Northwestern University, the conference was envisioned as a dynamic platform to foster collaboration, share innovative research, and discuss the challenges and opportunities within the field of business research. ***The inaugural NPBRC in December 2019*** set a high standard for the series. Held in partnership with Mariano Marcos State University-College of Business, Economics, and Accountancy, the conference centered on the theme "Breakthrough to Excellence in Business Research." This first gathering aimed to highlight groundbreaking research and foster excellence in the field, setting a tone of ambition and innovation that would characterize the NPBRC in the years to follow. ***The second edition of the NPBRC***, conducted in February 2021, took on an urgent and contemporary issue with the theme "The Role of Business Research Amidst the Pandemic." Partnering with Don Mariano Marcos Memorial State University, the conference tackled the crucial role of business research in navigating the challenges posed by the COVID-19 pandemic. The discussions focused on how businesses could adapt to the changing economic landscape, highlighting resilience and innovation in times of crisis.



# HISTORY

**By the third conference, held on February 23-24, 2022, the NPBRC** had expanded its horizons significantly. Themed "Together Towards Tomorrow" emphasized collaboration and forward-thinking strategies for a post-pandemic world. This event was notable for its collaboration with the University of Asia and the Pacific and the Research Synergy Foundation, reflecting the growing scope and influence of the conference. The discussions delved into recovery strategies, sustainability, and the future of business in an increasingly interconnected world.

**The fourth NPBRC, which took place on February 16-17, 2023,** continued the tradition of addressing timely and relevant themes. "Transitions, Transformations, and Reformations: the Adaptation and Evolution of Business Due to Changing Times" captured the essence of the evolving business landscape in the face of global changes. In partnership with Saint Mary's University and the Institute of Industry and Academic Research Inc. and Innovations (IIARI), this edition explored the multifaceted adaptations and transformations businesses undergo to thrive in dynamic environments.



# HISTORY

**The 5th Northern Philippines Business Research Conference (NPBRC)** was successfully held at Angeles University Foundation in Pampanga. With the theme "Business Beyond Boundaries: Navigating the Future of Research and Innovation," the conference continued its tradition of fostering academic excellence, innovation, and collaboration among business researchers, educators, and practitioners. This edition of the NPBRC featured seven thematic tracks, allowing researchers to present studies across various fields of business and economics. A total of 61 research papers were presented, covering topics such as entrepreneurship, digital transformation, sustainability, financial management, marketing strategies, business ethics, and the evolving global economic landscape.

Throughout its brief but impactful history, the NPBRC has become more than just an annual event; it has evolved into a beacon for business research in the Northern Philippines. It provides a crucial platform for dialogue, collaboration, and the exchange of ideas among academics, researchers, and practitioners. Each year, the conference themes have been carefully chosen to reflect the current challenges and opportunities within the business world, ensuring the event remains relevant and forward-looking.



# HISTORY

Northwestern University's vision of creating an avenue for business researchers to excel and collaborate has been realized and continues to grow with each iteration of the NPBRC. The conference highlights the latest in business research and fosters a community of scholars and practitioners dedicated to excellence and innovation in their field. As it moves forward, the NPBRC is poised to continue its contribution to the advancement of business research, both in the Northern Philippines and beyond.



## **Conference Chair**

***Eric S. Parilla, DBA, FBE***

**Northwestern University**

## **Co-chair**

***Anna Maria Mendoza, DBA***

**University of Asia and the Pacific**

## **Co-chair**

***Karen Joy Catacutan, DBM***

**University of St. Louie Tuguegarao**

## **Organizing Committee**

**Samantha Aira Alonzo**  
**Claire Adana Shane Arzadon**  
**Arestday Dagani**  
**Shiela Navasca, MSPT**  
**Ruby Ann Suguitan**  
**Northwestern UniVerity**

**Neris Cebritas**  
**Jennifer Delfino**  
**Jennifer Guimare**  
**Elsie Laguador**  
**Marylyn Martinez**  
**Jodie Claire Ngo**  
**University of Asia and the Pacific**



## Message of the Conference Chair



*Today, as we gather for the 6th NPBRC, I am deeply moved by the remarkable journey that has brought us together. This conference is more than a scheduled event—it is a celebration of our shared quest for knowledge, a tribute to the human spirit of discovery, and a powerful reminder of the transformative potential of collaboration.*

*In an era of rapid change and challenge, research serves as both a beacon and a bridge. It guides us through uncertainty, encouraging us to question established norms, embrace the unknown, and forge new paths with courage and curiosity. Over the next few days, we have the unique opportunity to engage in conversations that will not only expand our intellectual horizons but also inspire us to see our work in a broader, more meaningful context.*

*Every presentation, discussion, and interaction at this conference holds the promise of sparking transformative change. As we explore pioneering ideas and cutting-edge developments, let us also reflect on the deeper purpose that unites us: our collective desire to make a lasting impact on the world. Whether our focus is scientific inquiry, technological innovation, or social progress, every shared insight is a step toward building a future enriched by understanding, empathy, and purpose.*



## Message of the Conference Chair

*I extend my heartfelt gratitude to the organizers, speakers, sponsors, and every participant who has contributed to bringing this vision to life. Your passion and commitment are not only the foundation of this event but also a testament to the power of community in driving progress.*

*As we embark on this journey together, I encourage you to embrace both the knowledge shared and the personal connections forged along the way. May this conference be a catalyst for personal and professional growth, inspiring us all to become not only better researchers but also more compassionate global citizens.*

*Thank you for being an integral part of this extraordinary gathering. I look forward to the vibrant discussions and enduring collaborations that will shape our future.*

*Prof. Eric S. Parilla, DBA, FBE*



## The Conference Chair



**Eric Santos Parilla, DBA, FBE**, is a distinguished academic and professional with a robust background in business education, research, and organizational development. Currently serving as the Vice-President for Research, Community, Social Development, and Internationalization at Northwestern University (NWU), he also holds the positions of Dean of the College of Business Education and Director for Research. Parilla has a prolific career marked by significant contributions to scholarly research, with topics ranging from cryptocurrencies and online education to supply chain management and the impacts of COVID-19 on business operations. He holds advanced degrees including a Doctor of Business Administration and a Master of Science in Management, alongside various specialized certifications. Parilla is an active participant in numerous national and international conferences and serves as a peer reviewer and editor for several academic journals, underscoring his influence and dedication to advancing business education and research.



## The Guest Speaker



**Prof. Sunu Widiyanto** is a distinguished academic and researcher specializing in strategic leadership and organizational behavior, currently serving as a Professor at Universitas Padjadjaran. With a Ph.D. in Change Management and Leadership from the University of Twente, he has established himself as a leader in academia, holding positions such as Founder of the Indonesia Academy of Management, Editorial Board Member at *Acta Psychologica* (Elsevier), and Editor-in-Chief of *AFEBI Management and Business Review*. His research focuses on organizational change, leadership, and managerial capabilities, with numerous high-impact publications in Q1 and Q2-ranked journals, including the *Leadership and Organizational Development Journal*, *International Journal of Educational Management*, and *Journal of Asia Business Studies*. Beyond academia, he actively contributes as a consultant for government institutions and corporations, providing expertise in organizational development, digital transformation, and human resource management.



## The Guest Speaker



*An award-winning scholar, Prof. Widiyanto has received accolades such as the Best Paper Award at Monash University's QIK Conference and recognition as the Most Productive Publication Lecturer in Social and Humanistic Studies at Universitas Padjadjaran. He is a frequent speaker at international conferences, including the British Academy of Management, Academy of Management (AOM), and International Leadership Association (ILA). His contributions extend to research grants, thesis supervision, and corporate training programs, where he has led projects on SME development, fintech, and digital banking. A member of prestigious academic organizations such as the British Academy of Management, European Academy of Management, and Indonesia's Economic Bachelor Association (ISEI), Prof. Widiyanto continues to shape the field of management and business education through his teaching, research, and professional engagements.*



## The Plenary Speakers



**Mr. Cris Delgado** is an accomplished leader with over 25 years of experience spanning non-profit and for-profit sectors, specializing in entrepreneurship, technology management, and enterprise development. He has played a pivotal role in launching and scaling impact-driven organizations across Southeast Asia, notably leading startup operations for Wadhvani Foundation Philippines, Grameen Australia Philippines, and Southern New Hampshire University's School for Community Economic Development Southeast Asia office. With an extensive background in economic empowerment, education, and financial inclusion, he has worked on projects that drive entrepreneurial growth, workforce development, and access to financial services for underserved communities.



## The Plenary Speakers



Currently serving as a Regional Director in Entrepreneurship, Cris is also the President and Co-Founder of Upskilling and Development, Inc. and the Co-Founder and Managing Director of MicrobizOne, Inc., a technology management company focused on leveraging digital solutions for small businesses. His leadership extends to serving on the boards of microfinance organizations, non-profits, and rural banks, where he contributes to strategic decision-making and organizational growth. Academically, Cris holds an MA in School Counseling (with Distinction) from De La Salle University, a BA in Psychology, and has completed his final year of Bachelor of Laws at the University of St. La Salle. He has also pursued executive business education, completing the academic requirements for an MBA-Top Executive Program at Pamantasan ng Lungsod ng Maynila. His extensive experience in entrepreneurship, education, and financial inclusion continues to make a significant impact on organizations and communities striving for economic and social development.



## The Plenary Speakers



**Dean Maria Christina G. Aquino** is a seasoned academic, industry expert, and consultant in tourism and hospitality education, with extensive experience in academic leadership, curriculum development, and professional training. Since retiring from full-time work, she has continued her contributions as an Adjunct Professor at Taylor's University Lakeside Campus, Malaysia, and a part-time faculty member at the Graduate Studies of Lyceum of the Philippines University, Batangas. Additionally, she serves as a Resource Person for the Development Academy of the Philippines and the Department of Trade and Industry (DTI) for Philippine Quality Award (PQA) training programs, and collaborates with the Department of Tourism (DOT) on tourism-related initiatives. She is an active member of several quality assurance and accreditation bodies, including the CHED Technical Panel for Tourism and Hospitality Management, NCR Regional Quality Assurance Team (RQAT), TESDA STAR External Validator, and SEAL of Integrity Validator. Her expertise in quality assurance extends to her role as an ASEAN Master Tourism Assessor for Housekeeping and an ALCUCOA Accreditor.



## The Plenary Speakers



**Dean Aquino** has held several prestigious leadership positions in academia, notably as the Executive Director for Linkages & Standards and International Affairs at Lyceum of the Philippines University, Manila, where she oversaw institutional quality assurance, ISO programs (QMS & EMS), and international partnerships. She was instrumental in the LPU-Dusit Thani partnership, integrating industry standards into the university's tourism and hospitality programs. She has served as Dean of the College of International Tourism and Hospitality Management and held various faculty and administrative roles at the University of the Philippines Diliman and the Center for Culinary Arts, Manila. Her industry experience includes being a flight attendant for Cathay Pacific Airways, a cabin services line instructor for Qatar Airways, and an entrepreneur in food service. She has authored several books and journal articles, presented research at international conferences, and worked on consultancy projects in tourism and hospitality operations. Academically, she holds a BS in Hotel and Restaurant Administration (cum laude), an MA in Education (Educational Administration), and has completed the academic requirements for a PhD in Education (Curriculum Studies) from the University of the Philippines Diliman. She is also a Certified Hospitality Educator (CHE), Certified Guest Service Professional (CGSP), and an ASEAN Master Assessor for Housekeeping, reinforcing her expertise in tourism and hospitality education.



## The Plenary Speakers



**Professor Melchor Morandarte** has been teaching entrepreneurship in various schools since 1998. In 2009, one year into teaching entrepreneurship, he put up Sir Mong's Food Products in his residence in Biñan, Laguna. The business specializes in native Bicol delicacies like bottled Laing, Bicol Express and Sinantolan. Ginataang Tilapia and seafood special (made with shrimps, crabs, and squid) are available by special order. Prof. Morandarte considers himself a teacher first and an entrepreneur second. He is the current president of the Small Enterprise Research and Development Foundation. The Small Enterprise Research and Development Foundation (SERDEF) was established in 1976 with a mission to foster an enterprising culture and support the growth of small and medium enterprises, particularly in the Philippines. By complementing other initiatives such as those undertaken by the UP Institute for Small-Scale Industries, SERDEF has dedicated itself to promoting entrepreneurship through a range of research, training, extension, and information programs. Its efforts are designed to help existing entrepreneurs expand and innovate—by exploring new technologies, diversifying their product lines, and entering new markets—while also preparing aspiring entrepreneurs through business planning, management skills development, and readiness assessments. Ultimately, SERDEF aims to increase self-employment and job creation, thereby contributing to broader economic development and social progress.



# 6<sup>th</sup> NORTHERN PHILIPPINES BUSINESS RESEARCH CONFERENCE 2025

THEME: "EMPOWERING INNOVATIONS: DRIVING INCLUSIVE GROWTH IN THE ASIA PACIFIC BUSINESS LANDSCAPE"

Day 1

February 26, 2025

8:00 - 9:00 AM	Registration	
9:01 - 9:15 AM	Opening Prayer	Fr. Edgar Soria, SMN Chaplain
9:16 - 9:20 AM	Philippine National Anthem	
9:21 - 9:30 AM	Welcome Address	Atty. Ferdinand S. Nicolas President, NWU
9:31 - 9:35 AM		Dr. Winston Padojinong President, UA&P
9:36 - 9:40 AM		REV. FR. Macwayne N. Maniwang, CICM, Ph.D. President, USL Tuguegarao
9:41 - 10:00 AM	Background, Rationale and History of NPBRU	Prof. Dr. Eric S. Parilla, FBE Overall Chairman of NPBRU
10:01 - 10:20 AM	Introduction of the Guest Speaker	Prof. Dr. Eric S. Parilla, FBE Overall Chairman of NPBRU
10:21 - 11:30 AM	Empowering Innovations: Driving Inclusive Growth in the Asia Pacific Business Landscape	Dr. Sunu Widiyanto Faculty of Economics and Business, UnPad
11:31 AM	Open Forum	
12:00 PM	Lunch	
1:00 - 2:30 PM	Plenary Session: Innovation Strategies in Tourism Management: Fostering Sustainable Growth and Inclusive Development in the Asia Pacific Region	Dr. Ma. Christina G. Aquino CHED Technical Committee of Tourism Hospitality Programs
2:31 - 3:00 PM	Plenary Session: Building Impact-Driven Enterprises: The Future of Sustainable Business.	Lucrecio D. Delgado, Jr. Regional Director, WE SEA Wadhvani Foundation
3:15 - 4:00 PM	Plenary Session: Empowering Small and Medium Enterprises (SMEs) for Sustainable Growth: Innovation, Digitalization and Inclusive Development	Dr. Melchor C. Morandarte President, Small Enterprise Research and Development Foundation
4:01 - 4:15 PM	Open Forum	
4:16 - 4:30 PM	MOU Signing	Between Small Enterprises Research and Development Foundation, INC., and Northwestern University
4:20 PM	Closing Remarks	Dr. Anna Maria Mendoza Dean, School of Management UA&P

FEBRUARY 26-27, 2025

UNIVERSITY OF ASIA AND THE PACIFIC



# 6<sup>th</sup> NORTHERN PHILIPPINES BUSINESS RESEARCH CONFERENCE 2025

THEME: "EMPOWERING INNOVATIONS: DRIVING INCLUSIVE GROWTH IN  
THE ASIA PACIFIC BUSINESS LANDSCAPE"

Day 2

February 27, 2025

8:00 AM

Research Presentation

Faculty Research Track 1

**Dr. Sunu Wadianto**  
*Session Chair*

Faculty Research Track 2

**Dr. Anna Maria Mendoza**  
*Session Chair*

Faculty Research Track 3

**Dr. Eric S. Parilla**  
*Session Chair*

Entrepreneurship and General  
Management Track 1

**Dr. Maricris Unico**  
*Session Chair*

Entrepreneurship and General  
Management Track 2

**Prof. Lota Kristine San Juan-Nable**  
*Session Chair*

Finance and Accounting Track

**Prof. Jodie Claire Ngo**  
*Session Chair*

HR and Operations Track

**Dr. Maria Steffi Manhit**  
*Session Chair*

Marketing and Tourism Track

**Prof. Jojo Villamin**  
*Session Chair*

1:00 PM

Awarding of Certificates

FEBRUARY 26-27, 2025

UNIVERSITY OF ASIA AND THE PACIFIC



# 6<sup>th</sup> NORTHERN PHILIPPINES BUSINESS RESEARCH CONFERENCE 2025

THEME: "EMPOWERING INNOVATIONS: DRIVING INCLUSIVE GROWTH IN THE ASIA PACIFIC BUSINESS LANDSCAPE"

## FACULTY RESEARCH TRACK 1

Session Chair: Dr. Sunu Widiyanto

Time	Title	Affiliation	Researchers
8:00-8:30 AM	Campus Catalysts: Unleashing Northwestern University's Potential for Achieving the Sustainable Development Goals (SDGs)	NWU	Juliane Jireh Navarro Nicole Angela Gonzales
8:31-9:00 AM	Alalay Sa Kabuhayan: Baking And Pastry Making: A Process- Documentation & Analysis	Manuel V. Gallego Foundation Colleges	Asst. Prof. Rene Boy E. Abiva, MAMP, MPSC(c), D.Litt. (H.C.), FMERU Angelo D. Sera, LPT Edison Diego, MBA Ma. Victoria R. Victa, RSW
9:01-9:30 AM (Online)	What Makes Teachers Stay in An Organization? The Case of a Private University in Northern Philippines	USL	Ivan Clark R. Cabasal, Paula Lorraine A. Pua, Constantino A. Soriano, Maria Jose C. Talosig, And Marie Jhoy Nica G. Yadan, John Mosel Bitonio and Gladys Tumbali
9:31-10:00 AM	Home-Based Internship Model: Exploring Employment Outcomes And Educational Strategies In Public Administration	Benguet State University	Atty. Julie M. Binaldo-Velasco, PhD
10:01-10:30 AM	Virtues-Practice-Goods-Institutions Framework, the Market Economy and Virtue Ethics	UA&P	Jovi C. Dacanay, Ph.D., Mila Araneta, Mary Anne Ruiz, Ph.D
10:31-11:00 AM (Online)	Perceived Mathematical Ability and Academic Performance Of Undergraduate BSAC Students	USL	Bridget Jewel P. Algeria, Yol Bryner V. Beran, Krisha Joy A. Constantino, Kryslene Joy A. Lorenzo, Jhoana Mae S. Mangupag, Alyssa Cassandra G. Torida, Jerome Marquez Marie Joyce Aggabao
11:01-11:30 AM	Espresso Innovation: The Perceived Level of Influence of Product Differentiation Strategy on the Business Growth of Coffee Shops in Tuguegarao City	USL	Faith Mary Andrea P. Asuncion, Edshirl Mae S. Baccay, Kathleen Faye G. Guinucud, Marc Johnneil C. Pintucan, Joana Mae T. Soriano, Kurt Warren Cusap, LPT, Darwin Dumlaio
11:31-12:00PM	Success Factors and Moderators of Entrepreneurship among Filipinos Overseas	UA&P	Dr. Veronica Ramirez

Room Assignment - ACB 201A

FEBRUARY 26-27, 2025

UNIVERSITY OF ASIA AND THE PACIFIC



## **Campus Catalysts: Unleashing Northwestern University's Potential for Achieving the Sustainable Development Goals (SDGs)**

*Prof. Eric S. Parilla, DBA, FBE,  
Nicole Angela Gonzales, BSBA  
Juliane Jireh Navarro, AB  
Northwestern University*

*The research investigates Northwestern University's role in achieving Sustainable Development Goals (SDGs) through teaching, research, and community involvement actions. Based on the Theory of Planned Behavior and Institution theory, it assesses how the university's strategies and operations help to attain sustainable development. This study applied a descriptive-causal research design involving a survey of 396 students and 50 faculty members with a validated Likert-scale questionnaire. In addition, findings indicate areas of strength for NWU like gender equality, poverty reduction, and improved quality of education among others, but it also revealed some weaknesses in terms of communication, program accessibility, or even stakeholder engagement mechanisms. This study postulates that the university could provide a platform for sustainable development; however, there are no considerable links concerning integration activities under SDG-related actions. These insights are expected to assist NWU and other similar entities in contributing towards local/global sustainability.*

**Keywords:** Sustainable Development Goals, Higher Education Institutions, Theory of Planned Behavior, Quality Education, United Nations



## **Alalay Sa Kabuhayan: Baking And Pastry Making: A Process- Documentation & Analysis**

Asst. Prof. Rene Boy E. Abiva, MAMP, MPCS(c), D.Litt. (H.C.), FMERU

Angelo D. Sera, LPT

Edison Diego, MBA

Ma. Victoria R. Victa, RSW

### **Manuel V. Gallego Foundation Colleges**

*Livelihood development in the Philippines revolves around strategies aimed at improving income stability and fostering community resilience. Key approaches include diversified livelihoods, targeted training, and asset ownership, all of which contribute to enhanced socio-economic conditions. Community extension programs play a pivotal role in these efforts by integrating skill development, resource management, and sustainable practices to empower individuals and promote overall well-being. These programs support local businesses, cooperatives, and small to medium enterprises, driving self-reliance and economic vitality. In many communities, such initiatives have successfully bolstered local economies and encouraged sustainability.*

*The Talipapa Association, a collaboration between MVGFC CEOP and the Institute of Business Management, serves as a prime example of effective community-driven initiatives. Through activities such as baking skills training and feasibility studies for a community bakeshop, the association addresses technical proficiency while providing financial literacy programs and grants for economic support. Accreditation from the Department of Social Welfare and Development and partnerships with public and private organizations further reinforce the sustainability and growth of these efforts.*

*This project adopts the Community-Based Participatory Action Research (CBPAR) methodology, which emphasizes collaboration, cultural relevance, and sustainability. Tools such as socio-demographic profiling, SWOT analysis, and pre-tests ensure interventions are targeted and effective. Training in food safety, quality control, and financial management addresses identified gaps, enabling participants to meet higher standards and achieve greater resilience.*

*While challenges such as resource constraints and varied community engagement exist, these programs demonstrate adaptability and potential for long-term impact. By strengthening training, mentorship, financial support, and socio-economic resilience, these initiatives foster empowerment and sustainable growth. The Talipapa Association's accomplishments underscore the transformative potential of community-led efforts to uplift livelihoods and drive sustainable development.*

**Keywords:** Livelihood Development; Community Extension Programs; Socio-Economic Resilience; Community-Based Participatory Action Research (CBPAR); Sustainable Growth



## ***What Makes Teachers Stay in An Organization? The Case of a Private University in Northern Philippines***

Ivan Clark R. Cabasal  
Paula Lorraine A. Pua  
Constantino A. Soriano  
Maria Jose C. Talosig  
Marie Jhoy Nica G. Yadan  
John Mosel Bitonio  
Gladys Tumbali

**University of Saint Louis Tuguegarao**

The most essential resource for the university is its teachers. They are the most important factor in the school's success and sustainability over the long run. Hence, it is the responsibility of the organizations to guarantee that their teachers are satisfied and completely motivated with their work. This study is implemented to explore factors that make teachers stay at the University of Saint Louis, Tuguegarao. Specifically, this research aims to identify and analyze the key elements contributing to teachers' decision to stay within the organization. Using the qualitative method and descriptive research design, the researchers conducted a structured interview with the teachers of the University of Saint Louis to gain a better understanding of their reasons on why they are staying for a long term. The results of the study yielded one theme a) Various Factors Affecting the Teachers' Decision to Stay, which also dealt with two sub-themes: a) Extrinsic Factors, and b) Intrinsic Factors. The findings of this study are substantial to teachers and also help the organization to produce a strategic plan for managing employees and how to encourage their employees to stay.

**Keywords:** Decisions to Stay, Extrinsic Factors, Intrinsic Factors, Job Satisfaction, Retention, Teachers



## ***Community-Centered Internship Model: Exploring Employment Outcomes And Educational Strategies In Public Administration***

Atty. JULIE M. BINALDO-VELASCO, PhD  
**Benguet State University**

Public administration internship programs serve as a vital link between academic learning and practical experience. This study examines the "home-town" deployment strategy implemented by the College of Public Administration and Governance (CPAG) at Benguet State University, designed to address underrepresentation and foster community-centered professional development. The research explores how placing Bachelor of Public Administration (BPA) students within their local communities impacts employment, skill development, and local government capacity building, emphasizing the benefits of localized internship practices in shaping future public administration professionals.

Findings reveal a high level of awareness among interns regarding the objectives of the program, reinforcing experiential learning theories, particularly Kolb's Experiential Learning Model. The study aligns with national trends indicating that employers prioritize graduates with practical experience, highlighting the effectiveness of indigenous deployment strategies (NACE, 2021). Moreover, the research underscores the value of community-centered learning, demonstrating that localized internships can create sustainable career pathways, especially in economically disadvantaged regions. By prioritizing contextual and culturally embedded professional experiences, the study showcases the transformative potential of home-based internships in public administration.

**Keywords:** home-based internship, employment



## ***Virtues-Practice-Goods-Institutions Framework, The Market Economy And Virtue Ethics***

Jovi C. Dacanay, Ph.D.

Mila Araneta<sup>2</sup>, Mary Anne Ruiz, Ph.D.<sup>2</sup>

**University of Asia and the Pacific**

**2Foundation for Professional Training, Inc.**

MacIntyre's virtues-practices-goods-institutions framework offers an approach to confront managerial and ethical challenges in the hospitality and tourism sector. This framework is a way to operationalize the virtues expounded by Aristotle. The study expounds MacIntyre's virtue ethics theory for the hospitality and tourism industry thriving in a commercial and competitive business environment. A sustainably fair, just, and ethical environment can be achieved through the mutually virtuous obligations of hosts (i.e., employers and employees) and guests within the hospitality/tourism industry. The study has the following objectives: first, to discuss the limitations of the virtues-practices-goods-institutions framework; second, to apply a modified virtues-practices-goods-institutions framework that is focused on organizational learning; third, to exemplify how the modified virtues-practices-goods-institutions framework applies to a specific sector in the hospitality/tourism industry and the achievement of self-growth. Finally, the study shall exemplify the inculcation of virtues through the training and mentoring of employees/students through their close collaboration with industry partners and through the commitment of its managers towards women's development. This will be based on the practice of technical-vocational educational training of the schools under the Foundation for Professional Training, Inc. (FPTI).

With key informant interviews done in 2021, it is observed that attaining a conducive atmosphere for flourishing requires the collaboration of hosts and guests within the hospitality/tourism industry. In collaboration with industry partners the students are taught not only technical skills but also participate in practices that could lead to the acquisition of virtues. The commitment of managers towards the development of people working with them is key to achieving the ends of virtuous practices. In all, the study serves as an introductory exploration into different roles, contexts, and significance of virtues in the hospitality industry.

**Keywords:** Aristotle's social virtues, virtue ethics, MacIntyre's virtues-practices-goods-institutions framework, organizational learning



## ***Perceived Mathematical Ability and Academic Performance Of Undergraduate BSAC Students***

Bridget Jewel P. Algeria  
Yol Bryner V. Beran  
Krisha Joy A. Constantino  
Kryslene Joy A. Lorenzo  
Jhoana Mae S. Mangupag  
Alyssa Cassandra G. Torida  
Jerome Marquez  
Marie Joyce Aggabao

**University of Saint Louis, Tuguegarao City, Philippines**

This study aimed to determine the relationship between the perceived mathematical ability and the academic performance of undergraduate Bachelor of Science in Accountancy (BSAc) students. Students' academic performance was measured in terms of their General Weighted Average (GWA) in their accounting courses, which include Financial Accounting, Advance Accounting, Cost Accounting, Management Advisory Services, Auditing, and Taxation. Meanwhile, the students evaluated their perceived mathematical ability using an adopted survey questionnaire. Quantitative correlational research was conducted among second-year, third-year, and fourth-year BSAc students who took the accounting program at the University of Saint Louis, Tuguegarao City. The data gathered by the researchers were analyzed using descriptive and inferential statistics. Using the mean, the results showed that students' perceived mathematical ability was high, while their general weighted average was considered very good. Furthermore, the Pearson Correlation Coefficient employed showed an insignificant relationship between the Perceived Mathematical Ability and Academic Performance of undergraduate BSAc students. This suggests that the perceived mathematical ability of accounting students is not a primary factor and does not significantly impact their academic performance.

**Keywords:** Perceived Mathematical Ability, Academic Performance, Self-Efficacy, Accounting Subjects, GWA, Accountancy Program, Undergraduate Students



## ***Espresso Innovation: The Perceived Level of Influence of Product Differentiation Strategy on the Business Growth of Coffee Shops in Tuguegarao City***

Faith Mary Andrea P. Asuncion

Edshirl Mae S. Baccay

Kathleen Faye G. Guinucud

Marc Johnneil C. Pintucan

Joana Mae T. Soriano

Kurt Warren Cusap, LPT

Darvin Dumlao

**University of Saint Louis, Tuguegarao City, Philippines**

The current expanding coffee shop businesses are characterized by a large number of well-known brands and creative competitors, making them an extremely competitive landscape, particularly for the owners. The purpose of this quantitative non-experimental study is to determine the perceived level of influence of product differentiation strategy on the business growth of coffee shops in Tuguegarao City. The data was collected from 31 coffee shop owners or managers in Tuguegarao City using non-probability sampling, specifically purposive sampling through structured questionnaires and were administered as printed handouts. Frequency, percentage, mean, and ANOVA test were used to measure the collected data from the survey questionnaire. The result shows that coffee shop owners or managers perceive product differentiation strategy to have a high influence on business growth in all four categories: revenue growth, customer base expansion, market share growth, and brand development. The study's findings indicate that there is no significant difference between the level of influence of product differentiation strategy on the business growth of coffee shops, regardless of the years in the business, number of employees, type of ownership, and product differentiation strategy used which will serve as a foundation for future investigations. Despite its valuable contributions, the study's limitations include a small sample size due to time constraints, potentially affecting the generalizability of the findings. For future research, exploring various growth strategies, expanding respondents, and utilizing open-ended questions for deeper perspectives is recommended. Continuous evaluation and monitoring of product differentiation adoption are essential for sustainable business growth in the coffee industry of Tuguegarao City.

**Keywords:** Product Differentiation Strategy, Coffee Shops, Business Growth



## ***Success Factors and Moderators of Entrepreneurship among Filipinos Overseas***

Dr. Veronica Ramirez  
**University of Asia and the Pacific**

The entrepreneurial success of Filipinos overseas has become a significant aspect of global business and economic development. This study, titled "Success Factors and Moderators of Entrepreneurship Among Filipinos Overseas", examines the key determinants that contribute to the success of Filipino migrant entrepreneurs and the moderating factors that influence their business ventures in various host countries. The research employs qualitative analysis of documents, published data, and testimonials from Overseas Filipino Entrepreneurs (OFEs) to explore their challenges, opportunities, and success factors. Findings reveal that Filipino entrepreneurs abroad engage in diverse industries, with food services, retail, remittances, real estate, and professional services emerging as dominant sectors. The study highlights key success factors, including strong work ethic, adaptability, resourcefulness, business acumen, family support, and community networks. Additionally, Filipino entrepreneurs benefit from mentorship, continuous learning, and digital innovation, enabling them to navigate competitive international markets effectively.

However, the study also identifies several moderating factors that can either facilitate or hinder their business success, such as capital access, financial literacy, cultural adaptability, regulatory policies in host countries, market competition, digital literacy, and social networks. The research underscores the role of government support, with initiatives from the Philippine Department of Trade and Industry (DTI) and the Migrant Workers Department aimed at equipping OFWs with entrepreneurial skills, financial management training, and business opportunities. By analyzing challenges and strategies for sustaining overseas entrepreneurship, this study provides actionable insights for policymakers, investors, and aspiring Filipino entrepreneurs. It concludes that fostering a supportive entrepreneurial ecosystem, promoting business education, and enhancing government-private sector collaboration will significantly contribute to the growth and sustainability of Filipino-owned businesses abroad.

**Keywords:** Success factors, migrant workers, entrepreneurship



# 6<sup>th</sup> NORTHERN PHILIPPINES BUSINESS RESEARCH CONFERENCE 2025

THEME: "EMPOWERING INNOVATIONS: DRIVING INCLUSIVE GROWTH IN THE ASIA PACIFIC BUSINESS LANDSCAPE"

## FACULTY RESEARCH TRACK 2

Session Chair: Dr. Anna Maria Mendoza

Time	Title	Affiliation	Researchers
8:00-8:30 AM (Online)	Leveraging Transformative Learning for Business Growth in International Higher Education: Insights from Asian International Students in Singapore	AMA University - DBA Student / Singapore Raffles Music College	Johanna R. Austria
8:31-9:00 AM (Online)	Physical Activity and Sedentary Behavior of Northwestern University Students: A Cross-Sectional Study	NWU	Navasca, S., Ancheta, M., Melendez, M., Barruga, A.
9:01-9:30 AM	AI Ethics and Governance: Recommending the Human-Centered AI Framework for the Philippines	Cesar E.A. Virata School of Business, University of the Philippines Diliman	Dr. Aliza Racelis
9:31-10:00 AM	ELKEA Technology: A Self-Service Automated Cashless Canteen Transactions	USL	Lanz Chester B. Ambrocio, Krishna Jade V. Balucay, Earl Khenedy T. Bosi, Francheska Angel H. Capanan, Euro Jules E. Duriguez, Viccia Mari A. Manuyag, Jomel M. Mabborang, LPT
10:01-10:30 AM (Online)	Predictive Validity of Undergraduates' General Weighted Average On Licensure Examination for Certified Public Accountants Subjects to LECPA Results	USL	Laica Mae J. Barnacha, Mercy Grace M. de la Cruz, April Joy A. Orpilla, Meriah Elizabeth C. Palor, Rodessa L. Pariñas, Jerome Marquez
10:31-11:00 AM	Highlighting Lag-Lagto River: Developing A Promotional Video To Position San Miguel Baggao As A Key Tourist Site	USL	Trisha Angelica S. Bacud, Babyjane Casillano, Diana Elizabeth L. Lumabao, Gianne Kyle F. Quilang, Rose Fatima G. Suyu, Belman Jr. Oliver Millan, Fscso, MBA
11:01-11:30 AM	Family Involvement, Board Characteristics, and Dividend Payout Policy: Examining Agency Theory in an Emerging Market Context	Cesar E.A. Virata School of Business, University of the Philippines, Diliman	Maria Regina Lucia M. Lizares, PhD Pamela Anne Lloren-Alcantara
11:31-12:00 PM	The Relationship of Servant Leadership to Employees' Job Satisfaction and Organizational Commitment: Basis for a Proposed Business Model for Higher Educational Institutions	General De Jesus College	Jeffrey P. Franco Gina B. Garcia Ma. Cristina D. Ravela Lorelie D. Alarcon

Room Assignment - ACB 301

FEBRUARY 26-27, 2025

UNIVERSITY OF ASIA AND THE PACIFIC



## ***Leveraging Transformative Learning For Business Growth In International Higher Education: Insights From Asian International Students In Singapore***

Johanna R. Austria  
**AMA University**

This study examines Transformative Learning (TL) as a strategic business tool to enhance institutional growth in higher education, focusing on Asian International Students (AIS). As AIS represent a growing market segment in the multi-billion-dollar international education industry, institutions must leverage TL to address their academic and cultural needs while fostering revenue growth and sustainability. Using a mixed-methods approach, the study analyzes TL engagement among 150 AIS in Singapore, revealing significant variations across educational levels, cultural influences, and teaching strategies.

Findings show that 63% of participants engaged with TL, with postgraduate students demonstrating deeper critical reflection. AIS from collectivist cultures favoured practical over reflective learning phases, highlighting the need for culturally adaptive strategies. Structured and hybrid teaching models emerged as the most effective for fostering engagement and satisfaction. Recommendations include embedding TL in curricula, promoting career-focused programs, and leveraging alumni advocacy to drive institutional competitiveness and long-term growth.

**Keywords:** Transformative Learning, Higher Education, Asian International Students, Institutional Growth, Cultural Adaptation, Employability, Hybrid Teaching, Alumni Advocacy, Revenue Sustainability, Global Competitiveness. Students Mobility, Internationalisation



## ***Physical Activity And Sedentary Behavior Of Northwestern University Students: A Cross-Sectional Study***

Shiela Navasca, MSPT

Mangel Ancheta, RPT

Menchie Melendez, RPT

A. Barruga

**Northwestern University**

In October 2021, the World Health Organization reported a high global prevalence of physical inactivity, with the Philippines having a 93.4% rate. Filipino adolescents were found to be particularly inactive, with over 90% of teens aged 11-17 years not engaging in sufficient physical activity; this trend was more pronounced among boys. In adults, 30% of males and 40% of females were physically inactive according to the 2022 WHO report. Significantly, school-based quality physical education data was missing. Previous research has suggested that PA tends to decrease with age, notably during the transition to early adulthood, with the biggest drop around the time students enter university. The COVID-19 pandemic has exacerbated this issue due to lockdowns and the shift to remote learning, highlighting the need for research into current PA levels among students to inform interventions aiming to improve student well-being. The main objective of this study is to examine the current physical activity and sedentary behavior of students at Northwestern University. It also aimed to determine the influence of sociodemographic profiles on their level of physical activity and sedentary behavior. A total of 336 students enrolled freshmen in a private university during the 1st semester of SY 2023-2024 aged 18-21 y/o were recruited through stratified random sampling from November 2023 to January 2024. The study utilized two published and validated data-gathering instruments. The Godin-Leisure-Time Exercise questionnaire was utilized to assess the physical activity level of the participants in the study based on the three subcategories that were indicated in the questionnaire which include, "strenuous, moderate and mild.". Meanwhile, in assessing their level of Sedentary behavior, the short version of the International Physical Activity questionnaire was used. The sedentary group is mostly young females, with varied BMI profiles and across different economic classes. Similarly, the moderately active group consists of predominantly young females, mostly maintaining a healthy weight and from lower-income backgrounds. The active group shows more active young males, with diverse BMI profiles, and a wide representation across economic classes, particularly in lower-income brackets.

**Keywords:** physical activity, sedentary behavior, university students



## **AI ETHICS AND GOVERNANCE: RECOMMENDING THE HUMAN-CENTERED AI FRAMEWORK FOR THE PHILIPPINES**

Dr. Aliza Racelis  
**Cesar E.A. Virata School of Business  
University of the Philippines Diliman**

The rapid advancement of artificial intelligence (AI) has raised significant ethical concerns, prompting the need for well-structured governance frameworks to regulate its application. This paper examines AI ethics and governance in the Philippines, emphasizing the necessity of a human-centered AI (HCAI) framework. The study reviews existing literature on AI governance, regulatory policies, and AI ethics, comparing global and local approaches. It highlights critical issues such as data privacy, bias, accountability, and the societal impact of AI on employment, healthcare, education, and government operations.

The research finds that while AI adoption in the Philippines is growing, ethical guidelines remain underdeveloped, with existing policies focusing primarily on innovation and economic growth rather than human dignity and social well-being. The proposed HCAI framework advocates for responsible AI development that ensures human oversight, transparency, and the promotion of human flourishing. It integrates ethical principles with technical advancements to strike a balance between automation and human control.

This paper concludes that AI governance in the Philippines should prioritize ethical considerations, integrating virtues such as fairness, accountability, and inclusivity into AI design and implementation. The recommendations emphasize the need for policymakers, educators, and industry leaders to adopt HCAI principles to create AI systems that empower, rather than replace, human decision-making. By fostering a more ethical AI ecosystem, the Philippines can navigate AI's challenges while harnessing its benefits for social and economic progress.

**Keywords:** AI ethics, governance, human-centered



## ***Elkea Technology: A Self-Service Automated Cashless Canteen Transactions***

Lanz Chester B. Ambrocio

Krishna Jade V. Balucay

Earl Khenedy T. Bosi

Francheska Angel H. Capanan

Euro Jules E. Duriguez

Viccia Mari A. Manuyag

Jomel M. Maborang, LPT

**University of Saint Louis, Tuguegarao City, Philippines**

Traditional canteen management is complex and involves manual cash transactions and pen-and-paper record-keeping. This leads to issues like long waiting times, inefficient inventory control, and deficient real-time tracking. These problems make it difficult to serve food efficiently and adapt to changing operational requirements. The study investigates the efficiency of ELKEA technology, an advanced automated system that enables self-service, cashless transactions, and seamless integration with modern technologies, to transform traditional canteen management. This research employs a true experimental design to evaluate the efficiency of ELKEA technology in a university canteen, specifically focusing on its impact on product scanning and payment efficiency. The study aims to determine if ELKEA can significantly reduce waiting times, streamline inventory management, and improve overall customer satisfaction. Data gathering involves simulating transactions, testing omnidirectional scanners, and evaluating real-time tracking via a website. A statistical test, specifically an individual t-test, was used to test the significant differences in efficiency between the ELKEA technology and the traditional canteen. The results show that there is a significant difference between the level of efficiency of ELKEA technology and traditional canteen management. Hence, the implications of this study are broad, benefiting students by offering faster and more convenient transactions, reducing canteen staff workload, providing real-time transaction tracking, and reducing accounting errors.

**Keywords:** omni directional bar code scanner, cashless payment, canteen management, self-service, queuing system, inventory, student id



## ***Predictive Validity of Undergraduates' General Weighted Average On Licensure Examination for Certified Public Accountants Subjects to LECPA Results***

Laica Mae J. Barnacha  
Mercy Grace M. de la Cruz  
April Joy A. Orpilla  
Meriah Elizabeth C. Palor  
Rodessa L. Pariñas  
Jerome Marquez

**University of Saint Louis, Tuguegarao City, Philippines**

The purpose of this research is to show the relationship between the Undergraduate General Weighted Average (GWA) and the Licensure Examination for Certified Public Accountants (LECPA) among Accountancy graduates from the University of Saint Louis from 2018 to 2022. Documentation was employed by the researchers to collect data. The results of LECPA from October 2018 to May 2022 were obtained through a request letter addressed to the Philippine Regulatory Commission. The undergraduate GWA, on the other hand, was calculated using data requested and received from the University Registrar. Undergraduate GWA and LECPA data were evaluated using frequency and percentage. While the Pearson-R Correlational Coefficient was utilized to establish whether or not there is a significant correlation between the undergraduates' GWA of LECPA-related subjects and the Licensure Examination for Certified Public Accountants results. The study revealed that Undergraduate GWA and LECPA results are positively related, and having a high Undergraduate GWA can help to pass the LECPA.

**Keywords:** Licensure Examination for Certified Public Accountants (LECPA), Accountancy, LECPA Result, LECPA Subject, General Weighted Average (GWA), Correlation



## ***Highlighting Lag-Lagto River: Developing A Promotional Video To Position San Miguel Baggao As A Key Tourist Site***

Trisha Angelica S. Bacud

Babyjane Casillano

Diana Elizabeth L. Lumabao

Gianne Kyle F. Quilang

Rose Fatima G. Suyu

Belman Jr. Oliver Millan, FscO, MBA

**University of Saint Louis, Tuguegarao City, Philippines**

This study explores the potential of using a high-quality promotional video to enhance the visibility and attractiveness of the Lag-Lagto River in San Miguel, Baggao, as a premier tourist destination. Recognizing the current gaps in marketing and data collection, the research employs a developmental design to produce a compelling promotional tool. Respondents, including local government officials, locals, tour guides, vloggers, and tourism professionals, were selected using purposive sampling to provide insights and evaluations of the promotional video. Data was gathered through both online and face-to-face surveys, with descriptive statistics employed to analyze the responses. The findings reveal the promotional video's effectiveness in communicating the river's appeal, significantly boosting its profile in the competitive tourism market. Key elements contributing to the video's success include a balance of visually appealing design, relevant information, emotional engagement, and the use of engaging content such as music and storytelling. The study concludes that the promotional video serves as a powerful marketing tool, capable of attracting a wider audience and increasing visitor interest. Recommendations include leveraging social media platforms, collaborating with travel agencies, and engaging influencers to further enhance the video's reach. Overall, the research highlights the strategic role of promotional videos in destination branding, offering a replicable blueprint for promoting similar tourist attractions and ensuring tourism growth in the region.

**Keywords:** Laglagto River, promotions, tourism



## ***Family Involvement, Board Characteristics, and Dividend Payout Policy: Examining Agency Theory in an Emerging Market Context***

Pamela Anne Lloren-Alcantara  
Maria Regina Lucia M. Lizares, PhD  
**University of the Philippines, Diliman**

This study investigates the influence of family involvement and board characteristics on dividend payout decisions in an emerging market context. Drawing upon agency theory, it analyzes 438 firm observations across 146 Philippine publicly listed companies from 2017 to 2019 using logit and Tobit panel regressions. The findings reveal that family ownership, family board membership, and board independence significantly influence the probability of dividend payout, but not its magnitude. This suggests potential entrenchment of dividend policies and/or strategic focus on maintaining stable payout rates, potentially limiting adjustments to payout amounts. Aligned with agency theory, family ownership negatively impacts the probability of dividend payout. Conversely, a higher proportion of independent directors is associated with a higher likelihood of dividend distribution. Intriguingly, a greater proportion of family members on the board also positively impacts the probability of dividend payout, contradicting agency theory and prior research findings. This unexpected result warrants further investigation, as it may indicate that: non-family board members effectively neutralize or weaken the influence of family board members, thereby encouraging dividend payouts; and/or family board members leverage their influence to ensure the appropriate distribution of free cash flows, deterring potential managerial misuse and ultimately leading to higher payout probabilities. Finally, this study finds no significant relationship between dividend payout policy and CEO duality, or interaction effect between family ownership and board independence.

**Keywords:** Dividend payout policy, family involvement, board characteristics, Philippines



## ***The Relationship of Servant Leadership to Employees' Job Satisfaction and Organizational Commitment: Basis for a Proposed Business Model for Higher Educational Institutions***

Jeffrey P. Franco

Gina B. Garcia

Ma. Cristina D. Ravela

Lorelie D. Alarcon

**General De Jesus College**

The study investigated the impact of servant leadership on job satisfaction and organizational commitment of managerial and non-managerial employees in selected CHED-recognized private higher education institutions in Nueva Ecija. Grounded in the principles of servant leadership, the research aims to fill the existing gap in literature regarding its application in educational settings, as most prior studies have focused on corporate environments. Utilizing a descriptive-correlational research design, the study employed a structured questionnaire to assess the perceptions of employees regarding their leaders' servant leadership qualities, as well as their own levels of job satisfaction and organizational commitment. The findings reveal a significant positive relationship between servant leadership traits—such as empathy, empowerment, accountability, and humility—and employee outcomes, including job satisfaction and organizational commitment. Employees reported higher levels of contentment and loyalty when they perceived their leaders as embodying servant leadership characteristics. The study concludes that implementing a servant leadership-based business model can enhance employee engagement and foster a culture of commitment within educational institutions. Recommendations for educational administrators include the development of training programs focused on cultivating servant leadership qualities among leaders, as well as establishing feedback mechanisms to continuously assess and improve leadership practices. This research contributes valuable insights for enhancing leadership effectiveness and employee satisfaction in the higher education sector.

**Keywords:** Servant Leadership, Job Satisfaction, Organizational Commitment, Higher Education, Employee Engagement.



# 6<sup>th</sup> NORTHERN PHILIPPINES BUSINESS RESEARCH CONFERENCE 2025

THEME: "EMPOWERING INNOVATIONS: DRIVING INCLUSIVE GROWTH IN THE ASIA PACIFIC BUSINESS LANDSCAPE"

## FACULTY RESEARCH TRACK 3

Session Chair: Dr. Eric S. Parilla

Time	Title	Affiliation	Researchers
8:00-8:30 AM	Comparative Study Between the Tourist Satisfaction of Virtual and Traditional Tour Guiding in Intramuros, Manila	National Teachers College	Dr. Josephine Y. Talania, Dr. Lurhen Cortes, Prof. Angelique Piapa Cruz, Gwen Stephanie D. Lubo, Jetzzhalan T. Calindatas, Leila Marie M. Macalinao, Sarah Mae P. Ramos, Melrose M. Yamson
8:31-9:00 AM	Bridge to the Profession: Evaluating Accountancy Internship Programs from the Employer Perspective	NWU	Faith Joangelica E. Santiago, MBA Jocelyn Evangelista, MBA Lucky Angeline Juan, CPA
9:01-9:30 AM	Comparative Analysis on the Impact of Pop-Up Commercials between Generation Y and Generation Z	National Teachers College	Dr. Dindo C. Inso , Jay Ryan M. Cruz , MBA , Ma. Catherine Arboleda MBA and Norme Philipp Adolfo , MBA
9:31-10:00 AM	Tourist Experiences In Ilagan Sanctuary: A Basis For A Proposed Intervention Program	USL	David Kent M. Acuesta, Maria Joy Loidelene D. Lacambra, Sienna Mae G. Ramos, Krishie Ann E. Salta, Jhon Angelo C. Yacat, Rizza Ramos-Velasco
10:01-10:30 AM (Online)	Assessing The Service Quality of a Higher Education Library	USL	Kristel Ann S. Acab, Angeline C. Estanes, Daniel Martin L. Libres, Queenie Angela C. Maggay, Frances Kate D. Mariñas, Junarch Niño S. Melad, Fe Rose-Anne B. Maramag, DBM and Ma. Sherelyn Tama
10:31-11:00 AM	Experiences Of Business Owners On Business One Stop Shop (BOSS) In A Component City	USL	Estrella Marie A. Eugenio, Elizabeth S. Putnam, Rolaine Mae G. Santiago, Rhea Joy G. Soliven, John Mosel B. Bitonio, MBA
11:01-11:30 AM	The Level of Effectiveness of Shopee's Sales Promotion: Basis for Marketing Strategy	National Teachers College	Dr. Andres A. Regondola , Olivia L. Yosa , MBA, Louie Fababaer , MaEd THM, LPT, Mark Joseph G. Cruz
11:31-12:00 PM	The Effect of the Determinants of the Health Belief Model and the Technology Continuance Theory on the Continuance Intention to use Mobile Fintech Services	UA&P	Justin Reginald Nery Ronan Victor Salting

**Room Assignment - ACB 302**

**FEBRUARY 26-27, 2025**

**UNIVERSITY OF ASIA AND THE PACIFIC**



## ***Comparative Study Between The Tourist Satisfaction Of Virtual And Traditional Tour Guiding In Intramuros, Manila***

Dr. Josephine Y. Talania  
Dr. Lurhen Cortes  
Prof. Angelique Piapa Cruz  
Gwen Stephanie D. Lubo  
Jetzzhalan T. Calindatas  
Leila Marie M. Macalinao  
Sarah Mae P. Ramos  
Melrose M. Yamson  
**National Teachers College**

This study explores a comparative analysis of tourist satisfaction between virtual and traditional tour guiding experiences in Intramuros, Manila. The findings aim to improve traditional tours and enhance virtual tour content and interactivity to better meet tourist expectations. The respondents included tourists who had experienced both types of tours in Intramuros, with a total sample size of 116 determined using Cochran's formula. These respondents were deemed suitable for the study as they had relevant experiences with both tour formats. This quantitative research employed statistical tools such as mean, standard deviation, skewness, Pearson chi-square, and t-test for data analysis. Results revealed that the majority of tourists (45.69%) were aged 18-24, with females (58.62%) more likely to visit the tours. Additionally, locals comprised 72.28% of the tourists, indicating higher participation among residents. In terms of tourist satisfaction, the virtual tours received a highest weighted mean score of 3.48 for the information provided, while traditional tours scored a higher weighted mean of 3.72 in the same category. Statistical analysis indicated a significant relationship between tourist satisfaction and demographic profiles, with a p-value of 0.025, which is below the significance threshold of 0.05. Furthermore, there was a notable difference in satisfaction levels between virtual and traditional tours, as indicated by a p-value of 0.000, confirming a significant disparity.

**Keywords:** Virtual Tours, Traditional Tours, Tourist Satisfaction, Comparative Analysis



## ***Bridge to the Profession: Evaluating Accountancy Internship Programs from the Employer Perspective***

Faith Joangelica E. Santiago, MBA

Jocelyn Evangelista, MBA

Lucky Angeline Juan, CPA

**Northwestern University**

This documentary analysis study evaluates the competencies of Accountancy student interns from Northwestern University during 2022 and 2023, based on feedback from employers in various sectors including Government, Auditing Firms, Realty and Brokerage, Cooperatives, and other institutions. The study aims to assess the performance of these interns and propose strategies to enhance the internship program. The findings reveal that interns exhibit exceptional skills in reading comprehension, mathematical procedures, written and verbal communication, active listening, and analytical problem-solving. These competencies are critical for success in the accounting profession. However, there are areas for improvement, particularly in creative problem-solving and organizational effectiveness, despite these still being rated highly. To address these insights, the study recommends several strategic initiatives: Enhanced Problem-Solving Workshops, Advanced Analytical Training, Organizational Leadership Development, Cross-Functional Projects, Structured Feedback Mechanisms, and Industry Exposure Programs. These initiatives aim to build on the existing strengths of the internship program, fostering both technical prowess and essential soft skills, thereby preparing students comprehensively for their professional careers in accountancy.

**Keywords:** internship, employers, accountancy program, industry, competencies



## ***Comparative Analysis on the Impact of Pop-Up Commercials between Generation Y and Generation Z***

Dr. Dindo C. Inso

Jay Ryan M. Cruz , MBA

Ma. Catherine Arboleda, MB

Norme Philipp Adolfo , MBA

**National Teachers College**

The study evaluates and compares how these two generations respond to pop-up advertisements. The research focused on three key factors affecting ad effectiveness: frequency of appearance, graphics, and content, and assessed their impact on lead generation, brand retention, and bounce rate. Data was collected from respondents in Barangays 87 and 89 in Tondo, Manila, using a structured survey questionnaire distributed online. The study employed a descriptive-comparative research design, and the results were analyzed using statistical tools, including percentage analysis, weighted means, and independent T-tests. The findings revealed that both generations perceive pop-up advertisements as moderately effective, with slight differences in preferences. Generation Y showed higher engagement with visually appealing and detailed content, particularly in lead generation, while Generation Z responded better to frequent exposure and concise, creative messaging, which improved their brand retention. However, excessive ad frequency led to increased bounce rates for both generations, with Generation Z being more sensitive to intrusive and poorly designed pop-ups. Statistical analysis confirmed no significant difference between the two generations' overall perceptions of pop-up effectiveness in terms of frequency, graphics, and content. This study concludes that pop-up commercials remain a viable advertising tool for engaging both Generation Y and Generation Z, provided they are strategically designed. Marketers are advised to balance frequency, prioritize visually impactful designs, and create concise and relevant content to optimize consumer engagement. Additionally, businesses are encouraged to integrate pop-up ads with other digital marketing strategies, such as email and social media marketing, to reduce user fatigue and enhance overall effectiveness. These findings offer valuable insights for improving the efficiency of pop-up advertisements while respecting generational preferences.

**Keywords:** generation Y , generation X , pop-up commercial , content.



## ***Tourist Experiences In Ilagan Sanctuary: A Basis For A Proposed Intervention Program***

David Kent M. Acuesta

Maria Joy Loidelene D. Lacambra

Sienna Mae G. Ramos

Krishie Ann E. Salta

Jhon Angelo C. Yacat

Rizza Ramos-Velasco

Ma. Sherelyn Tama

**University of Saint Louis, Tuguegarao City, Philippines**

This study aimed to explore the tourists' experiences of Ilagan Sanctuary at all stages of their visit, including pre-arrival, arrival, on-site exploration, departure, and post-departure. To improve the overall tourist experience, it explored how visitors interacted with various tourism-related activities and generated suggestions, proposed programs, and policies. The study employed a qualitative research design with descriptive research techniques to gain a better grasp of their experiences. This was accomplished by interviewing thirty (30) informants, primarily those who visited after the month-long intensive rehabilitation of the Sanctuary. Six (6) themes were identified. Concerns were determined through informants' responses, including inadequate parking space, safety issues with road infrastructure, deficiencies in staff service, challenges with activities organization, further road safety concerns, facility upkeep negligence, staff service deficiencies, shortage of employees, and absence of follow-up initiatives. Through these concerns, the study yielded seven (7) intervention programs and policies designed to address the issues and further improve the tourists' overall experience. Conclusively, these challenges, methodically uncovered by the study, provided a basis for specific adjustments to surpass visitor expectations rather than guaranteeing satisfaction. The study laid the groundwork for establishing strategic interventions to improve the overall tourist experience at the Ilagan Sanctuary significantly.

**Keywords:** Ilagan Sanctuary, Intervention Programs, Tourist Experiences



## ***Assessing The Service Quality of a Higher Education Library***

Kristel Ann S. Acab  
Angeline C. Estanes  
Daniel Martin L. Libres  
Queenie Angela C. Maggay  
Frances Kate D. Mariñas  
Junarch Niño S. Melad  
Fe Rose-Anne B. Maramag, DBM  
Ma. Sherelyn Tama

**University of Saint Louis, Tuguegarao City, Philippines**

Academic libraries play a vital role in supporting teaching, learning, and research in higher education institutions. This study aimed to assess the service quality of the University of Saint Louis Tuguegarao Bishop Constant Jurgens Campus (USLT-BCJC) Library to identify strengths and areas for improvement. The study employed a quantitative, descriptive research design, surveying students from the School of Accountancy, Business Management, and Hospitality (SABH) and the School of Education, Arts, and Sciences (SEAS) during the 2023-2024 academic year. A modified LIBQual+ survey instrument was used to assess library services across three key dimensions: Information Control, Effects of Service, and Library as a Place. Respondents rated their satisfaction on a 4-point Likert scale. Data were analyzed using descriptive and inferential statistics, including frequency distribution, weighted means, and independent sample T-tests/ANOVA to examine differences in assessments based on demographic variables such as gender, year level, and department. Findings showed that students were generally satisfied with the library's services, with no significant differences in service quality assessments based on demographic profiles. This indicates a consistent level of satisfaction across various student groups. The study highlights the importance of regular library assessments in ensuring that library services meet user needs and contribute to academic success. The results will inform future improvements at USLT-BCJC, enhancing the library's role in supporting the university's educational mission.

**Keywords:** academic library, higher education, library assessment, LibQual+, quantitative research, service quality, user satisfaction



## ***Experiences Of Business Owners On Business One Stop Shop (BOSS) In A Component City***

Estrella Marie A. Eugenio

Elizabeth S. Putnam

Rolaine Mae G. Santiago

Rhea Joy G. Soliven,

John Mosel B. Bitonio, MBA

**University of Saint Louis, Tuguegarao City, Philippines**

To address the issue in the difficulty of obtaining permissions, licenses, and clearances, among others, the Philippine government resulted in the establishment of a Business One Stop Shop (BOSS). BOSS is a Business Permit and Licensing System (BPLS) conducted by different government agencies placed in a single site or location, to process applications, payments, and approval of licenses or permits. Nonetheless, several studies showed that there still are problems encountered by business owners during transacting with simplified registration and renewal. Thus, the researchers conducted the study to determine the experiences of business owners on BOSS in a Component City, specifically Tuguegarao City, Cagayan, as a basis for a proposed plan of action. Qualitative research, specifically descriptive design, was utilized in the study. Through purposive sampling, 24 informants from Tuguegarao City participated in the study. The data were gathered through an interview to identify and obtain the experiences of business owners towards the implementation of BOSS. The results revealed two (2) recurring themes in the Positive Experiences: (1) Faster Processing of Documents; and (2) the Process is Easy to Follow. The negative experiences were categorized into five (5) recurring themes: (1) Encountered Unorganized Waiting Lines; (2) Encountered Discomfort due to Crowded Area; (3) Certain Clients Underwent Geographical Proximity Difficulty; (4) Delayed Processing of Documents due to Numerous Requirements, and (5) Encountered Impatient and Mean Employees. The study concludes that BOSS has numerous benefits. However, it is important to acknowledge that there are still some flaws that require further improvement.

**Keywords:** Business One Stop Shop, Business Owners, Positive and Negative Experiences, Tuguegarao City



## ***The Level of Effectiveness of Shopee's Sales Promotion: Basis for Marketing Strategy***

Dr. Andres A Regondola

Olivia L. Yosa, MBA

Louie Fababer, MAEd, THM, LPT,

Mark Joseph G. Cruz

**National Teachers College**

The study examines the effectiveness of Shopee's sales promotions and their impact on consumer behavior, particularly focusing on the demographic profile of respondents. According to Farkash (2021), a successful marketing strategy aims for sustainable competitive advantage, with Shopee leveraging online shopping to facilitate direct purchases from sellers. The research indicates that promotions such as coupons, free shipping, and cash-back vouchers are highly effective in driving sales, particularly among respondents aged 21-25, who represent 76.77% of the sample. Additionally, 64.65% of respondents are female, reflecting a growing trend of female shoppers in the Philippines.

Awareness of Shopee is notably high, with 96.97% of respondents familiar with the platform and 88.98% actively using it for purchases, primarily in apparel and accessories. The effectiveness of various promotions was quantified with a composite mean score of 3.18, highlighting shipping fee promotions as particularly impactful. The study found no significant differences in perceptions of promotional effectiveness based on age or gender, suggesting a uniformity in consumer response across demographics.

In conclusion, the researchers advocate for the continued use of coupons and vouchers as effective marketing strategies that foster consumer savings. Recommendations include increasing the frequency of free shipping vouchers and enhancing promotional offerings to support local businesses. The study emphasizes the importance of responsible buying practices and suggests that future research should delve deeper into e-commerce marketing strategies to better understand consumer behavior in this rapidly evolving landscape.

**Keywords:** Sales Promotion, Consumer Behavior, Marketing Strategies, Online Shopping



## ***The Effect of the Determinants of the Health Belief Model and the Technology Continuance Theory on the Continuance Intention to use Mobile Fintech Services***

Justin Reginald Nery

Ronan Victor Salting

**University of Asia and the Pacific**

This study explores the factors influencing the continuance intention to use mobile fintech services in the post-pandemic context among Filipino users of digital wallets, payments, banking, and lending. Drawing on the Technology Continuance Theory (TCT) and Health Belief Model (HBM), 403 valid responses were collected in 2023, which were analyzed using partial least squares structural equation modeling and descriptive statistics, supplemented by qualitative insights from two focus group discussions. Among the determinants of TCT (consisting of confirmation, perceived ease of use, perceived usefulness, satisfaction, and attitude), the results reveal that confirmation significantly positively influences perceived usefulness and satisfaction. Perceived ease of use demonstrates significant positive effects on perceived usefulness and attitude. Moreover, perceived usefulness exhibits significant positive effects on satisfaction, attitude, and continuance intention. While satisfaction positively impacts attitude, it does not significantly affect continuance intention. Attitude significantly influences continuance intention. Exploring the determinants of HBM (consisting of perceived severity, perceived susceptibility, and self-efficacy), conflicting relationships are identified among perceived severity and susceptibility to COVID-19, highlighting a misalignment between quantitative data and qualitative insights. On the other hand, self-efficacy emerges as a key driver, significantly influencing determinants of TCT. Lastly, demographic profiles showed no significant moderating effects. The study contributes to our understanding of user behaviors of mobile fintech products, which gained much popularity during the COVID-19 pandemic, in a post-pandemic world. Based on the empirical results that aligns with the most related literature in the field, the study offers recommendations for the academia, fintech firms, and fintech regulatory entities based on comprehensive insights extracted from the findings.

**Keywords:** technology continuance theory, health belief model, fintech, continuance intention, consumer behavior



# 6<sup>th</sup> NORTHERN PHILIPPINES BUSINESS RESEARCH CONFERENCE 2025

THEME: "EMPOWERING INNOVATIONS: DRIVING INCLUSIVE GROWTH IN THE ASIA PACIFIC BUSINESS LANDSCAPE"

## ENTREPRENEURSHIP AND GENERAL MANAGEMENT TRACK 1

Session Chair: Dr. Maricris Unico

Time	Title	Affiliation	Researchers
8:00 - 8:20 AM	Career Pathways And Employment Outcomes Of COBE Graduates: A Tracer Study For Sy 2019-2023	NWU	Rhenzo Mar Manayan, Jhonecka Roselle Portela Chrizalyn Andres, Weltz Qely Gregorio Luckxus Melchor
8:21 - 8:40 AM (Online)	Factors Influencing the Pricing of Small and Medium Enterprises: A Basis For Service-Learning Program Intervention	USL	Trixie Gale U. Gayagoy, Chester John T. Ibay, Vladi Joem R. Parayo, Aslanie C. Pundato, Jecris R. Semaña, John Michael C. Parales, MBA
8:41 - 9:00 AM	Skill Application In The Real World: Analyzing The Competencies Of COBE Graduates Sy. 2015-2019	NWU	Maila Perez, Artemis Deianira Barayuga Mark Vincent Miguel, Allyana Charaine Quiazon
9:01 - 9:20 AM	Sustainable Farming and AgriTech: Assessing Business and Management Practices for a Resilient Agricultural Future	UA&P	Bea Kristine Caronan Jed Ivan Fiedalan Jireh Jaib Marabe Jocelyn Del Castillo Michaela M. Rafael Dr. Ruel Maningas
9:21 - 9:40 AM (Online)	Testimonies of Nursing Students Living in Dormitories and Boarding Houses	NWU	Dlanor Acacio, Zinia M. Aglipay, Hannah Mae M. Agustin, Vianie Mae A. Bagoisan, Heivry Khane B. Bundoc, Cyra B. Ferreria, Jensen Rix B. Ibuyat, Reya Gene R. Lacro, Guianne Shy M. Rasalan, Iza Geehnel R. Vizcarra
9:41 - 10:00 AM (Online)	Level of Awareness of Imposter Syndrome among High Achievers Nursing Students at Northwestern University	NWU	Ana Suzette R. Ariola, Princess Anne M. Agra, Mark Austin Alonzo, Acezen Krell R. Ancheta, Winnie Grace A. Balanay, Ma. Catherine Keith F. Castro Kimberly B. Francisco, Frances Kyle T. Lapitan, Laribel B. Longboy, Lowella Kate A. Ranada

Room Assignment - ACB 201B

FEBRUARY 26-27, 2025

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## ***Career Pathways And Employment Outcomes Of COBE Graduates: A Tracer Study For SY 2019-2023***

Rhenzo Mar Manayan  
Jhonecka Roselle Portela  
Chrizalyn Andres  
Weltz Qely Gregorio  
Luckxus Melchor  
**Nortwestern University**

This tracer study evaluates the career pathways and employment outcomes of graduates from the College of Business Education for the academic years 2019-2023. The study employed a mixed methods approach, utilizing both qualitative and quantitative data gathered through survey questionnaires. A questionnaire consisting of both structured and unstructured questions was used as the main research instrument. A total of 194 people participated in this study, 179 of those are graduates of the university, and 15 of those are employers of the graduates. The study aimed to characterize the job status of graduates when completing the programs in 2019–2023 and identify elements connected with education and work experience that influence the graduates' employability and progress at NWU. The outcomes showed that most graduates found work within a short period following graduation.. Moreover, the majority of the graduates perceived that their current job was related to the program that the respondents took up in college. It took years of the respondents to find their job. Further, difficulties and problems encountered and recommendations to strengthen the business education program were noted. These may become a yardstick for curriculum review and even further offer recommendations for subsequent tracer studies.

**Keywords:** Tracer Study, Graduates, Employability, Skills



## ***Factors Influencing the Pricing of Small and Medium Enterprises: A Basis For Service-Learning Program Intervention***

Trixie Gale U. Gayagoy

Chester John T. Ibay

Vladi Joem R. Parayo

Aslanie C. Pundato

Jecris R. Semaña

John Michael C. Parales, MBA

**University of Saint Louis, Tuguegarao City, Philippines**

Price is an important aspect of any business and can determine its survival. If the price is not set in accordance with the target market, it can have a negative impact on both the product and the company's profitability. This research investigates the factors influencing pricing decisions of small and medium enterprises (SME) in Tuguegarao City, Philippines, with a specific focus on service-related businesses. The study employed a quantitative descriptive research design, analyzing data collected through a questionnaire administered to 46 SME owners/managers. The findings indicate that both internal and external factors significantly influence pricing decisions. While all factors are influential, government policy emerges as the most influential external factor, with a mean score of 3.20, indicating an "extremely influential" level. Similarly, organizational objectives are identified as the most influential internal factor, with a mean score of 3.48, signifying "extremely influential" impact. This research underscores the critical role of government policy in shaping the external environment for SMEs and the importance of aligning internal organizational objectives with pricing strategies for success. In essence, the finding from the research imparts useful information among small and medium enterprises owners for further developing effective pricing strategies to enhance their profitability, competitiveness, and customer satisfaction.

**Keywords:** Pricing, Small and Medium Enterprises (SMEs), External factors, Internal factors



## **SKILL APPLICATION IN THE REAL WORLD: ANALYZING THE COMPETENCIES OF COBE GRADUATES SY: 2015- 2019**

Maila Perez

Artemis Deianira Barayuga

Mark Vincent Miguel

Allyana Charaine Quiazon

**Northwestern University**

This study aimed to trace the graduates, "SKILL APPLICATION IN THE REAL WORLD: ANALYZING THE COMPETENCIES OF COBE GRADUATES SY: 2015-2019". It also determined their sex, age, year graduate, civil status, employment data, employment status Occupation, occupational Sector, Place of work, Job level position, reasons for being unemployed, What competencies and skills learned in BSBA and BSA the graduate respondents acquired as to Information, Media and Technology, communication skill, Problem-Solving Skill, Life and career skill, professional competencies, learning and innovative Skill, digital age literacy skills, decision-making skills, and lastly is what strategic recommendation to improve the curriculum of BSBA and BSA graduates. It also figures out the relevance of the programs, how the competencies and skills based on 21st-century skills contributed to their present job and their suggestion for improving the curriculum. Along the profile of the respondents, the majority are female, graduated in 2019, and are single, and in terms of employment status, most of the graduates in SY: 2015- 2019 are employed. Most graduates who work in the private and government sectors in different places prefer to work here in Region I. Some graduates are unemployed because of a lack of skills, especially in technology skills. However, they need training, seminars, enhancing technology skills, and exposing the BSBA and BSA in real work, especially when they go on their OJT. The foundational courses contributed much to their present job, competencies, and skilled-based and 21st-century skills. The respondents suggested updating references and instructional materials, more technology subjects, more training and seminars, improving students' communication skills, more job fairs, and making the students competitive in the market by providing them with opportunities to have different certificates.

**Keywords:** skill application, competencies, tracer, technology



## ***Sustainable Farming and AgriTech: Assessing Business and Management Practices for a Resilient Agricultural Future***

Bea Kristine Caronan

Jed Ivan Fiedalan

Jireh Jaib Marabe

Jocelyn Del Castillo

Michaela M. Rafael

Dr. Ruel Maningas

**University of Asia and the Pacific**

As the agricultural sector faces increasing pressure, agricultural technology (AgriTech) application offers promising solutions for enhancing productivity and sustainability. This literature review examines the sustainable farming in the Philippines, exploring on how agritech innovations can address the growing challenge of food security amid a rising population and dwindling natural resources. This review employs a combination of systematic and narrative review methodologies to explore business management practices in sustainable farming within the agritech industry highlighting strategic approaches that can support the scaling of sustainable farming solutions based on the current practices, challenges, and best practices, as identified, while analyzing the technologies used in sustainable farming, particularly in the Philippines.

The scope is limited to studies published between 2021 and 2024, providing a contemporary perspective on the intersection of agritech and business management in the Philippine context. A total of 20 references were identified and analyzed to support this study. Selected articles were reviewed for data on business processes, AgriTech applications, challenges, and best practices. A thematic analysis categorized the findings into three main areas: business management practices, AgriTech adoption in the Philippines, and case studies demonstrating successful integrations.

**Keywords:** Sustainble farming, agriculture, future



## ***Testimonies of Nursing Students Living in Dormitories and Boarding House***

Dlanor Acacio  
Aglipay, Ziniah M.  
Agustin, Hannah Mae M.  
Bagaoisan, Vianie Mae A.  
Bundoc, Heivry Khane B.  
Ferreria, Cyra B.  
Ibuyat, Jensen Rix B.  
Lacro, Reya Gene R.  
Rasalan, Guianne Shy M.  
Vizcarra, Iza Geehnel R.  
**Northwestern University**

This research aimed to explore the lived experiences of nursing students residing in dormitories and boarding houses. The qualitative phenomenological study analyzed the testimonies of these students through guided questionnaires and Collaizi's data.

Significant findings were derived from in-depth interviews with nursing students who had lived in dormitories and boarding houses for at least two years. The study identified four major themes: physical environment, social relationships, struggles, and coping mechanisms. From these themes, recommendations for nursing education, nursing research, policy implementation, and dissemination were developed. This study addresses the lack of data regarding nursing students' experiences living in dorms and boarding houses. While some research examines service quality, their narratives remain largely unexplored. The researchers emphasize the necessity of investigating these experiences to understand better the impact of living conditions on their academic and social lives, aiming to highlight the unique perspectives of nursing students in these settings.

**Keywords:** Lived Experiences, Dormitories and Boarding Houses, Nursing Students, Physical Environment, Social Relationship, Struggles, Coping Mechanism



## ***Level of Awareness of Imposter Syndrome among High Achievers Nursing2 Students at Northwestern University***

Ana Suzette R. Ariola,  
Princess Anne M. Agra,  
Mark Austin Alonzo  
Acezen Krell R. Ancheta  
Winnie Grace A. Balanay  
Ma. Catherine Keith F. Castro  
Kimberly B. Francisco  
Frances Kyle T. Lapitan  
Laribel B. Longboy  
Lowella Kate A. Ranada  
**Northwestern University**

This study investigates the level of awareness of Imposter Syndrome (IS) among high-achieving nursing students at Northwestern University. Imposter Syndrome, a psychological phenomenon where individuals doubt their accomplishments and fear being exposed as frauds, significantly affects high achievers, leading to self-doubt anxiety, and depression. Despite substantial recognition, limited empirical attention has been given to imposter syndrome, particularly in the context of nursing students. This research utilizes a descriptive quantitative approach to assess imposter syndrome awareness among 40 high-achieving nursing students from the second and third years. Data were collected through a structured survey, divided into sections on sources of imposter syndrome information and level of awareness regarding imposter syndrome definition, causes, effects, and management. Results indicate varied levels of awareness, highlighting the need for targeted interventions to support students' mental well-being. The findings underscore the importance of comprehensive mentoring programs to address imposter syndrome and enhance students' confidence and academic performance. This study contributes to the understanding of imposter syndrome in nursing education and informs strategies to mitigate its impact on future healthcare professionals.

**Keywords:** imposter syndrome, high-achievers, nursing students



# 6<sup>th</sup> NORTHERN PHILIPPINES BUSINESS RESEARCH CONFERENCE 2025

THEME: "EMPOWERING INNOVATIONS: DRIVING INCLUSIVE GROWTH IN THE ASIA PACIFIC BUSINESS LANDSCAPE"

## ENTREPRENEURSHIP AND GENERAL MANAGEMENT TRACK 2

Session Chair: Prof. Lota Kristine San Juan-Nable

Time	Title	Affiliation	Researchers
8:00 - 8:20 AM	Digital Transformation Meets Green Innovation: A Literature Review of Digital Transformation's Role in Telcos' Sustainable Management and Business Practices	UA&P	Dr. Ruel Maningas, Lorenzo Miguel Bernad, Guada Teresa dela Cruz, Rose Ann Panganiban, Gio Eiron Villanueva
8:21 - 8:40 AM (Online)	Exploring The Correlation Between Facebook Usage Patterns, Mental Health, And Learning Engagement	NWU	Jonalyn Jose, Reyna Diana Salvatierra Shaina Ann Basilio, Hannah Mae Cabiles Dexter Gumapos, Angel Macugay Andrea Pula, Karl Nelson Reyes, Junie Daino Siruno
8:41 - 9:00 AM	Recharge and Thrive: The Effect of Mid-Afternoon Naps on Nursing Students' Academic Performance and Mood	NWU	Agpalasin, Nemalyn. Balalio, Keisha. Cadiente, Mariah Desiree. Calma, Aldrich. Cariaga, Christian Mark Louise. Florentino, Lian Jerizarine. Lacusong, Allyssa. Laem, Leimarie. Lecetivo, Noela Mae. Nalundasan, Charrize Jewelle
9:01 - 9:20 AM (Online)	Local Pride and Product: Investigating the One-Town One Product Program Awareness and Support in Ilocos Norte	NWU	Aranda, Jasmin Danielle, Asuncion, Chrystler Korte, Estavillo, Christine Joy, Mangoma, Mark Vincent, Salvador, Jhilce
9:21 - 9:40 AM	Probing Preferences for Local and Foreign Products: Study on the Level of Xenocentrism and its Determinants among Iloilo City Consumers	UP HS Iloilo	Hyacinth Trish M. Quiambao, Tiffany Lorraine J. Casidsid, Mary Antoniette S. Nalangan, Robert Caesar Pinuela, Justin Mark L. Solas, Wayne Diah F. Umani

**Room Assignment - ACB 202A**

FEBRUARY 26-27, 2025

UNIVERSITY OF ASIA AND THE PACIFIC



## ***Digital Transformation Meets Green Innovation: A Literature Review of Digital Transformation's Role in Telcos' Sustainable Management and Business Practices***

Lorenzo Miguel Bernad

Guada Teresa dela Cruz

Ruel Maningas

Rose Ann Panganiban

Gio Eiron Villanueva

**University of Asia and the Pacific**

This literature review explores the pivotal role of digital transformation in advancing sustainable business practices within the telecommunications (telco) industry, focusing on its alignment with Sustainable Business Practices and Sustainable Development Goals (SDGs), particularly SDG 9 (Industry, Innovation, and Infrastructure) and SDG 13 (Climate Action). By examining academic studies, industry reports, and practical case applications, the review highlights how telcos leverage technologies such as Artificial Intelligence (AI), 5G, Internet of Things (IoT), and Big Data to drive operational efficiency, reduce environmental impact, and foster innovation. The study employs a framework analyzing production systems, consumption systems, and adaptation systems to offer a comprehensive understanding of how digital transformation enhanced telecom operations, shifts consumer behavior, and enables resilience in a rapidly evolving industry. It also addresses challenges such as high investment costs, regulatory compliance, and workforce adaptation, while uncovering opportunities like green innovations, strategic partnerships, and consumer-driven sustainability initiatives. Using local and global telco companies as case studies, the review showcases real-world applications of digital transformation in achieving sustainable growth. Key insights include the implementation of energy-efficient networks, AI practices, and digital solutions for social impact. The findings emphasize the importance of integrating sustainability into telcos' strategic priorities, offering actionable recommendations for industry leaders, policymakers, and researchers.

**Keywords:** digital transformation, green innovation, sustainable management, telco industry, sustainable growth



## ***Exploring The Correlation Between Facebook Usage Patterns, Mental And Learning Engagement***

Jonalyn Jose  
Reyna Diana Salvatierra  
Shaina Ann Basilio  
Hannah Mae Cabiles  
Dexter Gumapos  
Angel Macugay  
Andrea Pula, Karl  
Nelson Reyes  
Junie Daino Siruno  
**Northwestern University**

In today's digital age, social media platforms like Facebook significantly influence students' lives, particularly in higher education. This study examines the relationship between Facebook usage patterns, mental health, and learning engagement among nursing students at Northwestern University. Employing a descriptive-correlational quantitative design, the study sampled 293 nursing students across all academic years using stratified random sampling. Data were collected through a structured questionnaire distributed in person and analyzed using descriptive statistics and Pearson's correlation. The findings suggest that students perceive Facebook as moderately effective for peer interaction, academic discussions, and mental health support. Active Facebook users reported improved well-being and greater academic engagement, while lower engagement was associated with increased mental health challenges and reduced participation. The results also highlight a mix of resilience, enthusiasm for learning, and anxiety among students. A significant positive correlation was identified between Facebook activity and perceptions of mental health and learning engagement, emphasizing the potential benefits of intentional and balanced social media use in academic settings.

**Keywords:** Academic Performance, Digital Student Well-Being, Facebook Usage Patterns, Learning Engagement, Mental Health, Nursing Students



## ***Recharge and Thrive: The Effect of Mid-Afternoon Naps on Nursing Students' Academic Performance and Mood***

Nemalyn Agpalasin,  
Keisha Balalio  
Mariah Desiree Cadiente  
Aldrich. Calma  
Christian Mark Louise Cariaga  
Lian Jerizarine Florentino  
Allyssa Lacusong  
Leimarie. Laem  
Noela Mae Lecetivo  
Charrize Jewelle Nalundasan  
**Northwestern University**

This study investigated the impact of a 20-minute mid-afternoon nap on the academic performance and mood of second-year nursing students at Northwestern University. It aimed to determine if there were significant differences in academic performance and mood between students who took a 20-minute nap and those who did not. An experimental research design was used, with 20 participants assigned to an experimental group that took a 20-minute nap and a control group that did not. This study specifically answers the effect of a 20-minute mid-afternoon nap on the academic performance of nursing students and the effect of a 20-minute mid-afternoon nap on the mood of nursing students. Academic performance was assessed through pre-test and post-tests, while mood was measured using the Positive and Negative Affect Schedule (PANAS). Data analysis included t-tests to compare the two groups. The study reveals that students who took the 20-minute nap had significantly higher academic performance scores compared to the control group. As a result, the distribution of grades leans towards higher performance in the experimental group. The experimental group also demonstrated more positive mood and less negative mood, though the effects on mood were less consistent. The findings suggest that incorporating a brief mid-afternoon nap can have beneficial effects on the academic performance and mood of nursing students. It implies that taking short breaks can be a simple yet effective means to improve alertness and cognitive function. This highlights the importance of sleep for college students and the potential value of incorporating napping into academic schedules. Further research is needed to explore the mechanisms underlying these effects and their long-term implications.

**Keywords:** academic performance, mood, 20 minute nap, mid-afternoon nap, nursing students



## ***Local Pride and Product: Investigating the One-Town One Product Program Awareness and Support in Ilocos Norte***

Jasmin Aranda Danielle  
Chrystler Korte Asuncion  
Christine Joy Estavillo  
Mark Vincent Mangoma  
Jhilce Salvador  
**Northwestern University**

The One Town, One Product (OTOP) program in the Philippines serves as a government-driven initiative to promote micro, small, and medium-sized enterprises (MSMEs) by leveraging local culture, resources, and skills to develop and market unique products. This study, titled “Local Pride and Product: Investigating the One-Town One Product Program Awareness and Support in Ilocos Norte”, aims to assess the level of awareness, attitudes, and support among residents of Batac, San Nicolas, Paoay, and Currimao regarding their town’s designated OTOP products. Using a descriptive-correlational research design, this study surveyed 222 respondents across the four municipalities, analyzing sociodemographic factors, awareness levels, attitudes, and participation in the OTOP program. Results indicate high levels of awareness and positive attitudes towards OTOP, with residents expressing strong support for their respective town’s signature products, such as empanada (Batac), pottery (San Nicolas), chichacorn (Paoay), and native delicacies (Currimao). Findings also reveal a significant relationship between awareness and participation, mediated by positive attitudes, confirming that the more aware residents are, the more likely they are to support and engage with OTOP-related activities. However, participation levels varied, with lower engagement in activities and events despite strong awareness and positive attitudes. The study recommends targeted promotional campaigns, improved marketing strategies, and stronger community engagement efforts to enhance local participation. Additionally, collaborations between local government units (LGUs), MSMEs, and stakeholders should be strengthened to ensure the sustainability and growth of the OTOP program in Ilocos Norte.

**Keywords:** OTOP, product, local goods



## ***Probing Preferences for Local and Foreign Products: Study on the Level of Xenocentrism and its Determinants among Iloilo City Consumers***

Hyancinth Trish M. Quiambao

Tiffany Lorraine J. Casidsid

Mary Antoniette S. Nalangan

Robert Caesar Pinuela

Justin Mark L. Solas

Wayne Diah F. Umani

**UP HS Iloilo**

Globalization, despite its benefits, introduces another relevant issue known as xenocentrism– the preference or the use of other cultures, societies, and countries' cultural practices, ideas, or products rather than using or practicing one's own. This study will provide a concise understanding of xenocentrism among Iloilo City residents, and its understanding will benefit the local communities, especially in the context of what people consume and how they affect local businesses. This study aims to measure the level of xenocentrism among Iloilo City residents and determine the factors that affect the level of xenocentrism. The primary data was gathered through a face-to-face survey of 100 Iloilo City residents aged 18 to 59 using printed/physical questionnaires. Descriptive statistics and ANOVA were used to analyze the data. The questionnaires included demographic questions, and psychographic questions that can be answered using the 5-point Likert scale. Subsequently, descriptive statistics and ANOVA were used to analyze the data. The results indicated that the Iloilo City residents have neither low nor high xenocentrism – a balance between ethnocentrism and xenocentrism. Additionally, the results show a highly significant difference in belief across income groups and attitude vis-à-vis education status, thus indicating that the demographic variables income and education are determinants of xenocentrism. Furthermore, the result also suggested that those within the lower-income class lean toward the belief that foreign products perform better than domestic products. It was recommended that local businesses should cater their marketing strategies to appeal to these demographics by emphasizing and capitalizing on the premium quality and innovative features of local products. It was also recommended that local businesses collaborate with foreign partners to bring in new ways of sourcing, production, and field expertise, improving local product standards and allowing local businesses to compete with foreign brands.

**Keywords:** xenocentrism, business, marketing, product, domestic



# 6<sup>th</sup> NORTHERN PHILIPPINES BUSINESS RESEARCH CONFERENCE 2025

THEME: "EMPOWERING INNOVATIONS: DRIVING INCLUSIVE GROWTH IN THE ASIA PACIFIC BUSINESS LANDSCAPE"

## FINANCE AND ACCOUNTING TRACK

Session Chair: Prof. Jodie Claire Ngo

Time	Title	Affiliation	Researchers
8:00 - 8:20 AM (Online)	Financial Attitudes of Micro Business Owners On Insurance: A Basis for Service Learning Program Implementation	USL	Lyka Marie M. Buquel, Diana Mae G. De Guzman, Sarah Abigail B. Malabad, Jamaica A. Telan, John Carlo C. Talattad, Fe Rose-Anne B. Maramag, DBM
8:21 - 8:40 AM (Online)	Learning Experiences in Personal Finance Course Towards Improved Financial Literacy	USL	Gian Christine L. Adducul, Bennet C. Avila, Klythe Xyrinne P. Balubal, Kristine Camille R. Chan, Rossenie Angelika O. Clamares, Fe Rose-Anne B. Maramag, DBM
8:41 - 9:00 AM	Navigating The New Normal: Assessing The Awareness And Adoption Of Artificial Intelligence In Financial Reporting Practices Of Micro And Small Enterprises	NWU	Missy Krizzelle Degabi, Lyca Angeline Domingo, Althea Mae Estavillo Raven Keith Gairan, Angelica Bren Ibea Karen Joy Valiente
9:01 - 9:20 AM	Tax Awareness, Taxpayer's Perception And Attitude Among Micro And Small Enterprises In Ilocos Norte	NWU	Agbisit, Frances Aira, Allagadan, Dianne Valerie, Altuna, Anjhel Ulep, Kathleen Joy Villafior, Anela Rocel, Yarte, Divina Rose
9:21 - 9:40 AM	Inventory Management Practices And Its Impact On The Financial Performance Of Selected Retail Stores In Ilocos Norte	NWU	Agbayani, Patrizia Lynne, Carlos, Gwyneth Liberty, Medrano, Bea Trisha, Miguel, Janica Nicole, Pascua, Kristine Joy Silva, Nohren
9:41 - 10:00 AM	Financial Literacy of Micro and Small-Business Owners in Iloilo City	University of the Philippines High School in Iloilo	Ryan Anthony P. Araneta, Karl Dwayne F. Legario, Jeremy Christoff N. Nismal, Rhexson Herrick Isaac I. Tuson, Jaycon E. Villa
10:01 - 10:20 AM	Financial crisis averted: What the Philippines can learn from the 2023 collapse of Silicon Valley Bank and Signature Bank	UA&P	Erico Carlo Santiago, Master Gooyit, Reginald Nery, Ronnel Maruquez, and Dr. Ruel V. Maningas
10:21 - 10:40 AM (Online)	Inventory Management Practices and their Relationship with Healthcare Delivery Outcomes	NWU	Precious Rumbaoa

Room Assignment - ACB 202B

FEBRUARY 26-27, 2025

UNIVERSITY OF ASIA AND THE PACIFIC



## ***Financial Attitudes of Micro Business Owners On Insurance: A Basis for Service Learning Program Implementation***

Lyka Marie M. Buquel

Diana Mae G. De Guzman

Sarah Abigail B. Malabad

Jamaica A. Telan

John Carlo C. Talattad

Fe Rose-Anne B. Maramag, DBM

**University of Saint Louis, Tuguegarao City, Philippines**

Understanding the financial attitudes of micro business owners toward insurance is essential for enhancing business stability and effective risk management. This study assessed the attitudes of 200 micro business owners in Tuguegarao City, Philippines, utilizing a quantitative research approach, with data collected through structured questionnaires. Results shown a generally positive attitude toward insurance, ascertaining its perceived importance in providing financial security and managing risks. Specifically, the cognitive attitude towards insurance, with a mean score of 3.56, implied a strong belief in its role in reducing risks and supporting long-term financial planning. Behavioral attitudes, scoring a mean of 3.64, implied a preference for affordable, understandable insurance products from reliable firms. Despite these positive attitudes, the study found no significant differences in attitudes when analyzed by variables such as age, education, or years in business. These findings suggest a uniformity in perceptions across different demographic groups. Hence, the study was able to recognize that there is a need for targeted insurance education and awareness programs to further enhance understanding and adoption of insurance among micro business owners. Such initiatives could strengthen business resilience, mainly in local regions where micro businesses are critical to economic stability. In essence, the findings from the research impart useful information for insurance companies and legislators for further developing policies and initiatives that prioritize the demands of microbusiness owners, encouraging sustainable operations and stimulating the Philippine economy.

**Keywords:** behavioral attitude, cognitive attitude, financial attitudes, insurance, and micro business.



## ***Learning Experiences in Personal Finance Course Towards Improved Financial Literacy***

Gian Christine L. Adducul

Bennet C. Avila

Klythe Xyrinne P. Balubal

Kristine Camille R. Chan

Rossenie Angelika O. Clamares

Fe Rose-Anne B. Maramag, DBM

**University of Saint Louis, Tuguegarao City, Philippines**

Personal Finance Education is increasingly recognized globally for its role in helping individuals make smart financial choices (Fornero & Lo Prete, 2023). It equips people with essential skills for managing money, including investing, saving, and budgeting. As economic complexities grow, the importance of personal finance education becomes more paramount. Inadequate financial knowledge often leads to poor decision-making, resulting in immediate financial strain and long-term consequences such as missed opportunities and unrealized financial potential (Lusardi & Tufano, 2015). This study aimed to provide insights for developing a financial literacy program tailored to students' needs and aspirations through a careful analysis of the integration of the Personal Finance course as a source of learning experiences. Using a qualitative research design with descriptive methods by Creswell, the study involved interviews with 25 BSBA students who had previously enrolled in the Personal Finance course at the University of Saint Louis, Tuguegarao City, Cagayan. Thematic analysis by Braun and Clarke was used for data analysis. The results revealed that budgeting, investments, and financial planning were the most impactful aspects, significantly enhancing students' financial knowledge and decision-making abilities. The course increased students' confidence and empowered them to make informed financial decisions, fostering better spending awareness and financial planning. However, students faced challenges with complex concepts, setting financial goals, and managing money, indicating a need for clearer explanations and practical guidance. Despite these difficulties, students adopted disciplined spending habits, improved budgeting, committed to saving, and explored investment options.

**Keywords:** personal finance, financial literacy, budgeting, saving, investing



## ***Navigating The New Normal: Assessing The Awareness And Adoption Of Artificial Intelligence In Financial Reporting Practices Of Micro And Small Enterprises***

Missy Krizelle Degabi  
Lyca Angeline Domingo  
Althea Mae Estavillo  
Raven Keith Gairan  
Angelica Bren Ibea  
Karen Joy Valiente  
**Northwestern University**

When artificial intelligence is embedded in financial reports then there is a potentiality in the enhancement of accuracy efficiency and decision-making for Micro-Small Enterprises (MSEs). Focusing on the possibilities of AI in dealing with the challenges of the “new normal”, The study aims to measure the level of knowledge, acceptance, and perceptions of AI in financial reporting among entrepreneurs in Ilocos Norte. The survey involved 324 MSE owners through a descriptive-correlational research design that was done with structured questionnaires as a tool for data collection. According to the findings, there is little utilization of it despite people having scanty information about its advantages like elimination of errors or making more open accounting processes but high-cost factors, while others consider the use of this technique as not secure because they do not have any affinity towards all thing’s technology related or lack sufficient training. To this effect, common feelings about artificial intelligence are attributed to optimistic results as they see beyond mere financial statements to embrace the actual essence of competitiveness even when looking at such issues like job security being at risk. In fact, an interrelationship exists between awareness, attitude’s aspect, and adoption which demonstrates that creating good mental perception and coming with specified teachings can lead to the utilization of this new innovation in conducting finances. The current paper underscores how stakeholder cooperation should be enhanced in order to design training courses, tackle perceived frontier factors as well as set up conducive platforms towards AI integration. Consequently, these results offer practical recommendations for policymakers, scholars and decision-makers in the business field to improve financial reporting systems and foster sustainable digital-age growth.

**Keywords:** AI, financial reporting, micro and small businesses, attitude, awareness



## ***Tax Awareness, Taxpayer's Perception And Attitude Among Micro And Small Enterprises In Ilocos Norte***

Frances Aira Abisit  
Dianne Valerie Allagadan  
Anjhel Altuna,  
Kathlen Joy Ulep  
Anela Rocel Villaflor  
Divina Rose Yarte  
**Northwestern University**

This study was conducted with the primary objective of assessing tax awareness, taxpayer perception, and attitudes among micro and small enterprises (MSEs) in Ilocos Norte, to contribute significantly to improving tax compliance and fostering sustainable economic growth in the region. Despite existing research on tax compliance, there remains a lack of studies on the awareness and perceptions of MSEs in specific regions, particularly in Ilocos Norte. This study aimed to address this research gap by exploring the relationship between tax awareness, perceptions toward government spending, and attitudes toward tax compliance, particularly within MSEs. A descriptive-correlational research design was employed, utilizing data from 324 participants, including MSE owners and employees, selected through convenience sampling. Data were gathered using a close-ended questionnaire, validated for reliability with a Cronbach's alpha of 0.713. The results revealed that business owners exhibited higher levels of tax awareness, more positive perceptions of government spending, and more favorable attitudes toward tax compliance than employees, with statistically significant differences. These findings suggest that business owners are more likely to recognize the importance of tax compliance and the role taxes play in funding public services, which may influence their overall approach to tax obligations. On the other hand, employees showed lower levels of awareness and less favorable attitudes, highlighting the need for targeted educational initiatives to bridge these gaps and encourage greater compliance across both groups. In consideration of these analyzed findings, the researchers propose targeted tax education and awareness programs for both business owners and employees, emphasizing taxation, compliance requirements, and the benefits of paying taxes. To build trust in the tax system, they recommend increasing transparency in government spending through public reports that highlight how tax revenues fund essential projects like roads, schools, and healthcare. Enhanced awareness campaigns utilizing social media, radio, and print media are suggested to communicate the role of taxes in community development.

**Keywords:** Micro and Small Enterprises, Tax Awareness, Taxpayer Perception and Attitude, Business Owners, Employees



## ***Inventory Management Practices And Its Impact On The Financial Performance Of Selected Retail Stores In Ilocos Norte***

Patrizia Lynne Agbayani

Gwyneth Liberty Carlos

Bea Trisha Medrano

Janica Nicole Miguel

Kristine Joy Pascua

Nohren Silva

**Northwestern University**

This study examines inventory management practices and their impact on the financial performance of selected retail stores in Ilocos Norte. The researchers aim to explore the challenges of implementing these practices, assess their effectiveness and efficiency, and evaluate their overall impact on business performance. Thus, the quantitative approach is used to analyze data using descriptive-correlational methods. The findings highlight that effective inventory management practices, including Economic Order Quantity (EOQ), Periodic Inventory System, ABC Analysis, Safety Stock, and Materials Requirement Planning (MRP), have a positive correlation with financial performance. However, several challenges and limitations were identified. These include high ordering costs, inventory discrepancies, and difficulties in implementing Vendor-Managed Inventory (VMI). The research further indicates that while these inventory management practices improve financial performance, such as operating and net profit margin, the degree of impact may vary, despite having a low inventory turnover ratio and accounts receivable turnover ratio. The study concludes that financial performance in retail stores varies. While some businesses may not adopt advanced inventory management practices due to resource constraints, some entities unknowingly employ these practices without recognizing their potential benefits. Despite the challenges, the findings underscore that effective inventory management can significantly enhance retail businesses' performance, efficiency, and financial outcomes.

**Keywords:** Inventory Management, Financial Performance, Retailers



## ***Financial Literacy of Micro and Small-businesses Owners in Iloilo City***

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Rhexson Herrick Isaac I. Tuson  
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**University of the Philippines High School in Iloilo**

This study focused on the financial literacy of micro and small business owners in Iloilo City, a group integral to the region's economic growth and sustainability. Financial literacy plays a critical role in enabling business owners to effectively manage resources, make informed decisions, and sustain their operations over the long term. Despite their contributions to the local economy, micro and small enterprises (MSEs) often face challenges due to gaps in financial knowledge, limiting their potential for growth and resilience. This research addressed these issues by investigating the current financial literacy levels among MSE owners and identifying factors that influenced them. The study answered key questions, including how variables such as educational attainment, business type, years of operation, start-up capital, and daily sales impacted the financial literacy of MSE owners. Using a quantitative descriptive cross-sectional design, the researchers surveyed 96 micro and small enterprises (MSE's) owners across Iloilo City's primary districts. The findings revealed that educational attainment had a significant correlation with financial literacy levels. The research highlighted the need for targeted financial education initiatives, including integrating financial management topics into educational curricula, conducting community workshops, launching awareness campaigns, personal finance and assessment. By addressing these gaps, local entrepreneurs could be empowered with the knowledge and skills to make better financial decisions, enhance their business sustainability, and strengthen Iloilo City's economic resilience. This study contributes to the broader understanding of financial literacy's importance and provides practical recommendations for policymakers and stakeholders to support MSE development.

**Keywords:** financial literacy, financial education, micro and small enterprises (MSE's), local entrepreneurs.



## ***Financial crisis averted: What the Philippines can learn from the 2023 collapse of Silicon Valley Bank and Signature Bank***

Erico Carlo Santiago

Master Gooyit

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Ronnel Maruquez

Dr. Ruel V. Maningas

**University of Asia and the Pacific**

The collapse of Silicon Valley Bank (SVB) and Signature Bank in March 2023 marked a significant event in the global financial sector, prompting a deeper examination of underlying business and management practices. This paper assesses these institutions' business strategies and management decisions through a review of literature and analysis of business cases, highlighting dimensions such as risk management, liquidity management, and governance. Key business functions, including financial operations, compliance, and stakeholder engagement, are evaluated to identify the primary issues and challenges that contributed to their downfall. Furthermore, the study identifies the impacts of the SVB and Signature Bank collapses on the broader banking sector and other affected institutions. The relevance of these events to the Philippines is also discussed, particularly in terms of the response by local regulators, including the Bangko Sentral ng Pilipinas (BSP), the Philippine Deposit Insurance Corporation (PDIC), and the Securities and Exchange Commission (SEC). These institutions have taken proactive steps to assess and strengthen the resilience of the Philippine banking sector in light of the 2023 banking crisis. The BSP emphasized the importance of robust risk management frameworks, while the PDIC reviewed its deposit insurance policies to ensure adequate protection for depositors. Conversely, the SEC focused on improving corporate governance standards to prevent similar governance failures. Recommendations, which are succinct to the root causes, are proposed to mitigate similar risks in the future, focusing on enhancing regulatory oversight, improving risk management frameworks, and fostering stronger internal controls. This paper aims to contribute to a better understanding of the key factors that led to the collapse of these banks, and it provides actionable strategies to address systemic vulnerabilities within the financial sector, including insights relevant to the Philippine context.

**Keywords:** Financial crisis, financial sector, Philippine Banking sector, risk management, liquidity management, governance



## ***Inventory Management Practices And Their Relationship With Healthcare Delivery Outcomes***

Precious Rumbaoa  
**Northwestern University**

Inventory is a critical asset for companies across various industries, and its management significantly impacts business operations. Effective inventory management helps companies avoid overstocking and stockouts, enhancing efficiency and customer satisfaction. This study aims to assess the impact of inventory management practices on the performance of District hospitals in Ilocos Norte, examining the relationship between inventory management and healthcare delivery outcomes to inform policy decisions and strategic planning for optimizing healthcare services in the region.

A mixed-method research design was employed, gathering data from 20 staff and 40 patients across four District hospitals. Surveys and interviews were conducted with hospital staff and patients to gather comprehensive insights. The findings revealed that inventory management practices were generally implemented to a great extent, with e-Procurement being the most utilized and Vendor Managed Inventory System the least. Patients reported high levels of satisfaction with service delivery, especially in hospital admissions. Notably, e-Procurement and Just-in-Time inventory practices showed significant positive correlations with the quality of care and treatment provided.

**Keywords:** inventory, inventory management, healthcare, District hospitals, patients



# 6<sup>th</sup> NORTHERN PHILIPPINES BUSINESS RESEARCH CONFERENCE 2025

THEME: "EMPOWERING INNOVATIONS: DRIVING INCLUSIVE GROWTH IN THE ASIA PACIFIC BUSINESS LANDSCAPE"

## HR AND OPERATIONS TRACK

**Session Chair: Dr. Maria Steffi Manhit**

Time	Title	Affiliation	Researchers
8:00 - 8:20 AM	Beyond Command And Control :How Transformational Leaders Shape Intentions To Quit	NWU	Karl Cedrick Gareth G. Agustin, Daniel Justine Raphael Balaba, Patrick Galzote Leniel Kate Raquinio Rabang, Cohleenn Jeah Reyes Simon
8:21 - 8:40 AM (Online)	Streamlining New Product Development Process Through Value Stream Mapping In A Confectionery Manufacturing Plant	Sucere Foods Corporation	Angelica Jose
8:41 - 9:00 AM	The Effect of Leader Motivating Language on the Innovative Work Behavior of Employees in Heavy Equipment Industry	UA&P	Anthony C. Betia, MScM
9:01-9:20 AM (Online)	Exploring The Sanitary and Hygiene Practices Of Carinderias Along University Campuses As A Basis For An Intervention Program	USL	Helga Janine S. Barsatan, Ace M. Lazo, Janelle Ena P. Marquez, Ara Mae M. Masirag, Trisha Dhen P. Piñon, Fe Rose-Anne B. Maramag, DBM

**Room Assignment - ACB 204A**

**FEBRUARY 26-27, 2025**

**UNIVERSITY OF ASIA AND THE PACIFIC**



## ***Beyond Command And Control: How Transformational Leaders Shape Intentions To Quit***

Karl Cedrick Gareth G. Agustin

Daniel Justine Raphael Balaba

Patrick Galzote

Leniel Kate Raquinio Rabang

Cohleen Jeah Reyes Simon

**Northwestern University**

The researcher/s conducted a survey to know the relevance and level of the transformational leader the institution has and the employee's intentions to quit. A questionnaire has been floated around the institution's departments to be answered by the employees. The results of the survey showed that the employees are happy with the transformational leader they have and there is a low chance of them leaving the institution by next year. The research showed that when a transformational leader affects its members positively there's a lower chance of them leaving the institution, hence, there is a relationship between transformational leadership and the intention to quit.

**Keywords:** Transformational Leadership, Intentions to Quit, Relationship



## ***Streamlining New Product Development Process Through Value Stream Mapping In A Confectionery Manufacturing Plant***

Angelica Jose  
**Sucere Foods Corporation**

In today's dynamic business environment, the success of new product development (NPD) is critical for sustaining competitive advantage. However, inefficiencies such as high project shelving rates, repetitive iterations, and long waiting times hinder the new product development (NPD) process. This study aims to optimize the new product development (NPD) process in a confectionery manufacturing plant by applying Value Stream Mapping (VSM) to identify waste and streamline operations. A detailed analysis of historical data revealed a mere 4% success rate in launched projects, underscoring the need for improvement. Using a descriptive action research, the current new product development (NPD) process was visualized through value stream map (VSM), pinpointing inefficiencies and proposing solutions. Supported by academic literature and industry best practices, the introduction of early-stage feasibility assessments and structured stage-gate reviews provided a robust framework for addressing these wastes. These interventions reduced time-to-market by a potential of 52%, from 549 to 263 days, demonstrating significant operational improvements. The findings highlight the transformative potential of value stream mapping (VSM) in enhancing new product development (NPD) efficiency, reducing waste, and accelerating product launches. This study contributes actionable insights for businesses aiming to optimize resource utilization, boost profitability, and maintain market relevance through streamlined product development process.

**Keywords:** new product development (NPD), value stream mapping (VSM), process optimization, waste reduction, competitive advantage



## ***The Effect of Leader Motivating Language on the Innovative Work Behavior of Employees in Heavy Equipment Industry***

Anthony C. Betia, MScM  
**University of Asia and the Pacific**

Economic uncertainties and development opportunities in a volatile and competitive business landscape have highlighted the need to enhance employee innovation. This study addresses the gap in understanding how innovation is driven within firms. Using Motivating Language Theory (MLT) as a framework, a mixed-method approach was employed with 425 valid survey responses and 12 focus group discussion participants from the Philippine Heavy Equipment Industry. Descriptive statistics, PLS-SEM, and hierarchical regression analysis revealed that leader motivating language positively influences both innovative work behavior and psychological empowerment, and that psychological empowerment positively influences innovative work behavior. Among the three types of motivating language, empathetic (illocutionary) language was the most effective. Psychological empowerment partially mediated the positive relationship between motivating language and innovative work behavior, while demographic moderators were not significant. These findings suggest that promoting and enhancing motivational language in the workplace can improve employee empowerment and innovation, offering valuable insights for management strategy. Directions for future research and practical recommendations are also discussed.

**Keywords:** Heavy equipment, motivating language, psychological empowerment, innovative work behavior, Philippines



## ***Exploring The Sanitary and Hygiene Practices Of Carinderias Along University Campuses As A Basis For An Intervention Program***

Helga Janine S. Barsatan<sup>1</sup>

Ace M. Lazo

Janelle Ena P. Marquez

Ara Mae M. Masirag

Trisha Dhen P. Piñon

Fe Rose-Anne B. Maramag, DBM

**University of Saint Louis, Tuguegarao City, Philippines**

This study investigates the sanitary and hygiene practices of carinderias located near the USL BCJ and Main Campus to provide a basis for an effective intervention program. While carinderias are vital to the local food service industry, no study in the city focuses on their sanitary and hygiene practices, creating a critical knowledge gap. A quantitative research design was employed, involving a structured survey of 22 staff members from various carinderias. The results reveal no significant correlation between the levels of sanitary and hygiene practices and the profitability of these establishments. Nevertheless, the findings indicate that carinderias consistently adhere to essential hygiene standards, with staff demonstrating diligent efforts to maintain cleanliness. While these practices do not directly impact profitability, they play a crucial role in ensuring customer safety and satisfaction. These findings highlight the importance of maintaining high hygiene standards and provide a foundation for developing targeted intervention programs to further improve sanitation practices in these dining establishments.

**Keywords:** carinderia, cleanliness, hygiene practices, profit, sanitary practices.



# 6<sup>th</sup> NORTHERN PHILIPPINES BUSINESS RESEARCH CONFERENCE 2025

THEME: "EMPOWERING INNOVATIONS: DRIVING INCLUSIVE GROWTH IN THE ASIA PACIFIC BUSINESS LANDSCAPE"

## MARKETING AND TOURISM TRACK

Session Chair: Prof. Jojo Villamin

Time	Title	Affiliation	Researchers
8:00 - 8:20 AM (Online)	Influence Of E-Wallet On The Spending Behavior Of Consumers In Tuguegarao City: A Basis For Finance Seminar To Expand Users' Knowledge And Maximize E-Wallet Utilization	USL	Maria Angeline Bugayong, Shiho F. Denna, Dan Jervis B. Gammad, Veia Monique V. Paynor, Marielle Miuccia P. Prada, Rhodelyn A. Paguirigan, MBA
8:21 - 8:40 AM	Buying Behaviour Of Ilocanoes Towards Green Marketing: The Case Of Starbucks Philippines	NWU	Richelle Agor, Kasandra Claire Pedronan Michael Bj Yanga, Carl Andrew Cabias Kayvin Cris Cacal
8:41 - 9:00 AM	Greening The Brand: Assessing The Effect Of Environmental CSR On Brand Image, Brand Equity, And Customer Satisfaction	NWU	Christian Bassig, Rhaismia Mycel Rodrigo Hannah Crishiel Clemente, Angel Manzano, Cherry Pie Aquino, Mathew Nicholai Agustin
9:01 - 9:20 AM	Generation Green: Understanding Generation Z's Buying Behavior Toward Sustainable Products	NWU	Stephanie Pizarro, Edlyn Alberto Shaloom Kaye Bayudan, Christian John Corpuz, Bryan Jay Tomas
9:21 - 9:40 AM	Consumer Behavior and Preferences Towards Green Skincare Products	University of the Philippines High School Iloilo	Francisca Victoria Jocsing, Deborah Jane C. Leigh, Kyrapielle D. Fortaleza, Maria Mariella E. Eclar, Rexes C. Mombay Jr.
9:41 - 10:00 AM (Online)	Exploring The Role of Influencer Marketing On Consumer Buying Behavior Among Generation Z	USL	Rhobee Shane Airish G. Araño, Jamaica B. Barangan, Tinee Gayle S. Calagui, Ronamae D. Soriano, Michael Vincent R. Bayucan, Jean Cyrus P. Napila, Rhodelyn Aglugub-Paguirigan
10:01 - 10:20 AM	Craftsmanship, Heritage, And Adaptation: Marikina's Shoe Industry In The Digital Marketplace	UA&P	David Neil Joseph V. Lumba

**Room Assignment - ACB 303**

**FEBRUARY 26-27, 2025**

**UNIVERSITY OF ASIA AND THE PACIFIC**



## ***Influence Of E-Wallet On The Spending Behavior Of Consumers In Tuguegarao City: A Basis For Finance Seminar To Expand Users' Knowledge And Maximize E-Wallet Utilization***

Maria Angeline Bugayong

Shiho F. Denna

Dan Jervis B. Gammad

Veia Monique V. Paynor

Marielle Miuccia P. Prada

Rhodelyn A. Paguirigan, MBA

**University of Saint Louis, Tuguegarao City, Philippines**

This study aimed to understand the increasing popularity of e-wallets among young adults and its influence on consumer spending behavior in the city of Tuguegarao. The results will be utilized to generate a proposed finance seminar to expand users' knowledge and maximize e-wallet utilization. To gather the needed data, a quantitative descriptive research design was utilized. The respondents were chosen via purposive sampling technique. Following a specific criterion. A validated research questionnaire served as the research instrument. The data was collected and analyzed using frequency and percentage distribution, T-Test and ANOVA. Based from the results, five influence of e-wallet was identified. This includes Impulse Buying, Interactivity, Visual Appeal, Subjective Norms and Risk. The research found out that e-wallets are prevalent among young adults, suggesting its increasing popularity. Furthermore, E-wallets moderately influence the spending behavior of consumers in Tuguegarao City. Various factors including discounts, versatility, visually pleasing design, influence of family, and concerns about transaction security has significantly affect the spending patterns of individuals Moreover, the data also revealed that there is a significant difference in the Influence of E-wallets on the spending behavior of consumers in Tuguegarao City in terms of the age and sex of the respondents. From there, a proposal finance seminar has been generated. Identifying the different components to help individuals to increase knowledge and expand usage regarding e-wallets.

**Keywords:** E-wallet, Spending Behavior, Finance Seminar



## ***Buying Behaviour Of Ilocanoes Towards Green Marketing: The Case Of Starbucks Philippines***

Richelle Agor

Kasandra Claire Pedronan

Michael Bj Yanga

Carl Andrew Cabias

Kayvin Cris Cacal

**Northwestern University**

This study analyzed the relationship between consumers buying behaviour regarding eco-friendly and sustainable packaging at Starbucks Philippines using the AIDA model. The used survey questionnaire was adapted from Grace and Sukrisno, and the mean was utilized to determine the level of consumer behaviour of Starbucks customers towards sustainable packaging. The findings emphasized that Ilocano tumbler owners may have some curiosity and awareness, but their willingness to actively acquire and utilize Starbucks tumblers is minimal. They usually have a good view of Starbucks tumblers and understand their function, implying a reasonable level of understanding and interest in sustainable methods in Starbucks packaging. Overall, the link between customers and purchasing behaviour is such that consumers are drawn to the concept of minimizing waste while still enjoying their favourite beverages in style. Their demand for Starbucks tumblers rises, and the bottom line is that preferences and perceptions impact a consumer's purchasing behaviour. It indicates that Starbucks tumblers efficiently capture consumer attention and interest, resulting in desires and actions that are consistent with sustainability aims and preferences.

**Keywords:** Starbucks, sustainable packaging, consumers, buying behavior



## ***Greening The Brand: Assessing The Effect Of Environmental CSR On Brand Image, Brand Equity, And Customer Satisfaction***

Christian Bassig  
Rhaismia Mycel Rodrigo  
Hannah Crishiel Clemente  
Angel Manzano  
Cherry Pie Aquino  
Mathew Nicholai Agustin  
**Northwestern University**

This study examines how corporate social responsibility (CSR) initiatives affect brands and consumer satisfaction. It fills a gap in the existing literature by exploring satisfaction with the brand, simultaneously considering factors such as image, value, and CSR actions. Contrary to previous findings, the study reveals that CSR actions indirectly impact brand satisfaction through brand image and equity. It provides insights for students, marketers, and professionals in marketing and management, offering suggestions for effectively implementing CSR actions to enhance consumer satisfaction. The study also highlights that environmental CSR has a greater impact on brand image, equity, and customer satisfaction among male NWU students. Therefore, it emphasizes the importance of organizations developing and communicating CSR initiatives to improve brand equity and image, ultimately leading to higher consumer satisfaction. However, limitations include sample discrepancies in gender, qualifications, and age, as well as the focus on a limited number of brands, which may affect the generalization of the findings. Future research could explore additional constructs and expand the sample size for a more comprehensive analysis

**Keywords:** CSR, brand, consumer behavior



## ***Generation Green: Understanding Generation Z's Buying Behavior Toward Sustainable Products***

Stephanie Pizarro

Edlyn Alberto

Shaloome Kaye Bayudan

Christian John Corpuz

Bryan Jay Tomas

**Northwestern University**

Generation Z, often abbreviated as Gen-Z refers to the Group of people who were born roughly between. "Generation Green: Understanding Generation Z's Buying Behavior Toward Sustainable Products" delves into the consumer preferences and behaviors of Generation Z, born roughly between 1995-2010. The study highlights Gen Z's inclination towards eco-friendly items, reflecting their values and evolving consumer habits. Various research studies emphasize the influence of Quality, Environmental Consciousness, Price and Availability on Generation Z's purchasing decisions for green products. Understanding buying preferences is crucial for achieving customer's satisfaction, effective marketing strategies, and improved brand loyalty in businesses. The commitment to green products reflects Generation Z's dedication to environmental sustainability, driving them to choose environmentally friendly options. Companies introducing green products aim to align with the growing awareness of sustainability in the market, yet challenges persist in purchasing decisions. By recognizing the significance of eco-friendly values and promoting sustainable products, businesses can cater to Generation Z's preferences while contributing to environmental sustainability. The study's findings bridge the gap between buying preferences, business strategies, and environmental responsibility, guiding stakeholders towards sustainability in line with Generation Z's evolving demands and shaping a more sustainable future.

**Keywords:** Generation Green, Buying Preferences, Green Products, Generation-Z



## ***Consumer Behavior and Preferences Towards Green Skincare Products***

Eclar, Maria Mariella E.  
Fortaleza, Kyrapielle D.  
Josing, Francisca Victoria  
Leigh, Deborah Jane C.  
Mombay, Rexes Jr. C.

**University of the Philippines High School in Iloilo**

The growing trend of environmental awareness has resulted in a large growth in green skincare consumption in the Philippines, indicating a shift toward natural and sustainable personal care options. Despite this improvement, there is still a shortage of localized research on consumer behavior in Iloilo City, which provides a chance to better understand the area's distinct market dynamics. This study investigates the usage behavior, factors influencing consumer choices, and willingness to pay a premium for green skincare products among residents of Iloilo City, Philippines. The findings should assist consumers by enabling more educated purchasing decisions, providing businesses with concrete strategies to suit consumer requirements, and encouraging environmentally friendly practices in the skincare industry. The study employed a descriptive quantitative design with 96 respondents selected using Slovin's formula and stratified multi-stage sampling across four Iloilo City districts. Data were collected through an online survey based on the PERA model and analyzed using frequency counts, mean, standard deviation, and SEM. The study found that individuals with mid-range budgets were more likely to pay a premium for green skincare products, while those in certain income groups were less willing. This study further indicates the counterintuitive finding that lower-income individuals exhibit a greater willingness to pay a premium for green skincare products. Marketers should focus on individuals with mid-range budgets (e.g., 350–450), as they represent a critical segment with a higher willingness to pay a premium for green skincare products.

**Keywords:** consumer buying preferences, green skincare products, behavioral intentions, willingness to pay premium price, Iloilo City



## ***Exploring The Role of Influencer Marketing On Consumer Buying Behavior Among Generation Z***

Rhobee Shane Airish G. Araño,

Jamaica B. Barangan

Tinee Gayle S. Calagui

Ronamae D. Soriano

Michael Vincent R. Bayucan

Jean Cyrus P. Napila

Rhodelyn Aglugub-Paguirigan

**University of Saint Louis, Tuguegarao City, Philippines**

This study looks at how influencer marketing affects the buying behavior of Generation Z, a group that spends a lot of time on social media and values peer recommendations. It focuses on how an influencer's honesty, credibility, and transparency can shape consumer decisions. While many studies have shown the rise of influencer marketing, this research explores its specific impact on Generation Z, filling a gap in understanding their preferences. The research used interviews with 30 Generation Z students to gather insights into their experiences with influencers. A qualitative method called thematic analysis was used to identify key trends. The study focused on what makes influencer marketing work, such as trust, consistency, and alignment between the influencer's claims and the actual quality of the product. The results show that influencers play an important role in how Generation Z views brands and makes purchases. When influencers are seen as honest and authentic, they help build trust and encourage buying. However, if the product meets the influencer's expectations, it can lead to satisfaction. Transparency and genuine communication were highlighted as key factors in successful influencer marketing. This research highlights the importance of influencer marketing for brands aiming to engage with Generation Z. By partnering with credible influencers and ensuring that products deliver on their promises, businesses can foster stronger connections and long-term loyalty with this audience. The findings provide valuable insights for developing marketing strategies that resonate with this tech-savvy and socially connected generation.).

**Keywords:**Influencer Marketing, Generation Z, Role

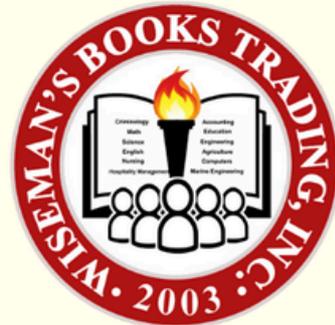


## ***Craftsmanship, Heritage, And Adaptation: Marikina's Shoe Industry In The Digital Marketplace***

David Neil Joseph V. Lumba  
**University of Asia & the Pacific**

Marikina's local shoe industry faces a unique threshold in its development as it embraces social media and e-commerce platforms to market its products and adapt to the digital economy. This study seeks to explore this phenomenon. First, it identifies local shoe brands' pertinent online marketing strategies. Then, it will assess their effectiveness in reaching target audiences, exploring challenges and opportunities in the transition from traditional to mixed digital marketing. To do this, the study employs a qualitative approach to analyze social media content, listings on e-commerce platforms, and public customer feedback from selected Marikina-based shoe brands. Further, the research categorizes recurring themes in promotional materials, including the emphasis on craftsmanship, Marikina heritage, and adaptation to contemporary settings, while examining certain promotional tactics, including partnerships and advertising. Lastly, it provides insights for small and medium enterprises (SMEs) in Marikina to enhance their digital presence, highlighting best practices for effective online marketing, and increasing modern competitiveness. By analyzing traditional industry values and new marketing approaches, this study aims to contribute to the sustainable growth of Marikina's shoe industry as it braves the waters of a digitalized frontier.

**Keywords:** Marikina shoe industry, digital marketing, social media, e-commerce, SMEs, branding strategies





# **6<sup>th</sup> NORTHERN PHILIPPINES BUSINESS RESEARCH CONFERENCE**

# 2025

**THEME:**

*“Empowering Innovations:  
Driving Inclusive Growth in the Asia  
Pacific Business Landscape”*

**FEBRUARY 26 - 27, 2025**

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*This serves as an invitation*

*University of Asia and the Pacific*

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