THE BUSINESS RESEARCH

Lipa City Colleges Official Research Journal
School Year 2019-2020

THE BUSINESS RESEARCH

COLLEGE OF BUSINESS EDUCATION AND ACCOUNTANCY

STUDENT RESEARCH JOURNAL

SY 2019-2020

INSTITUTIONAL PROFILE

The earnest and noble desire of the late educators, Ricardo and Marcella Bonilla, was realized when the Lipa Business Institute was founded in July 1947. Its humble origin began with classes held in rented buildings along B. Morada Avenue, Lipa City. With an enrolment initially consisting of 65 students enrolled in a Secondary Course, what would later on become the Lipa City Colleges thus began.

As the population grew bigger on School Year 1948-1949, the administrators decided to acquire a bigger building not far from its former site. This paved the way for the complete Secondary Course and Collegiate Courses such as Liberal Arts, Junior Normal Education, Commerce and One-Year Secretarial Course.

Not to rest on his achievement and ever fueled by hard work and dedication, Mr. Bonilla obtained a more spacious location at G.A. Solis St., Lipa City, where the school is now presently housed. Hand-in-hand with its new edifice and the burning desire to be the first institution in the city to offer three levels of education – elementary, secondary, and tertiary, the name of the school was changed to Lipa City Colleges on its third year of operation at its new site, after which, successes were reaped continuously in the form of increasing population and improving image in the community as a provider of quality education.

The cause to serve the people in the City of Lipa and adjacent towns continued in the succeeding years, prompting the administrators to put up adjacent five-storey and four-storey buildings to house the needed facilities and serve as home to its growing workforce and clientele. The College of Law was opened and a provincial radio station was installed to tap the talent of students with interest in the field of Broadcast Communication.

Today, Lipa City Colleges is entering into a new phase in its history. Replacing the late Mr. Carlos R. Mojares who has made an indelible marks in the institution's progress, the wife Ms. Glecy B. Mojares is now taking the challenge as the new president with the able assistance of her daughters Ms. Marjorie M. Abiera and Ms. Beverly M.

Mendoza, as Vice-Presidents for Finance and Internal Affairs and External Affairs, respectively, and sons-in-law, Dr. Joe Vincent Abiera and Mr. Patrick Mendoza, as Vice-Presidents for Administration and Corporate Affairs and General Services, respectively.

For more than 60 years, the institution has continued to turn its vision and mission into reality, being one of the leading institutions in the region, producing responsible and competent individuals who have started their journey toward a milestone achievement.

Today, Lipa City Colleges is composed of the following departments - College of Business Education and Accountancy, College of Computer Studies, College of Criminology, College of Education and Liberal Arts, College of Computer Engineering, College of Hospitality Management, College of Nursing, High School Department, and the Graduate School.

The accredited status of the institution spawned a different milieu consisting of hardworking faculty and staff exhibiting dynamism and devotion with most of them having successfully obtained graduate and post graduate degrees.

In School Year 2009-2010, the institution was authorized to confer degree in Computer Engineering to serve the individuals who have an immense passion in this field of study which is vital in this age of complexity and modern technology. Part also of the incessant development to meet the demands of the changing times, the institution successfully completed its own swimming facilities. Continuous improvement of facilities and the acquisition of an additional lot where the Annex Building now stands are further testaments of the school's commitment to be the best in the region. Said building houses Computer and Nursing Skills laboratories and the adjacent lots contain provisions for athletics. Add to this are the improved instruction, research, upgraded laboratory equipment and supplies, increased library collections, more varied and responsive student services, strengthened community involvement as well as the furthering of teacher's qualification and excellence via further studies and trainings. What

we now have is Lipa City Colleges at its best and still on its way to outdoing itself by continuously living up to its vision of being a premier provider of higher education.

VISION

Lipa City Colleges is a dynamic provider of quality education. In the spirit of commitment, excellence and service, the institution forms responsible and competent individuals who participate meaningfully in social transformation.

MISSION

Inspired by our vision, Lipa City Colleges will become a leading institution in the region recognized for the quality of its programs and services. With its corps of professionally qualified and committed personnel, up-to-date technology and functional facilities, the institution offers responsive and innovative programs that integrate theory and practice for the holistic development of men and women in the service of God and country.

THE OFFICIAL STUDENT RESEARCH JOURNAL OF THE LIPA CITY COLLEGES

The LCC Student Research Journal (The Official Student Research Journal of Lipa City Colleges) is a peer-reviewed journal which publishes annually original research articles from student researcher and master's thesis.

As an academic publication, the LCC Student Research Journal is primarily decdicated to publish research articles for widest dissemination to scientific community.

The Publication Ethics

As an academic publishing journal, The LCC Student Research Journal maintains the highest ethical standard.The academic publication is dependent on the trust built among the Editorial board, the Institutional Ethics Review Committee, peer reviewers and authors. Each of them has ethical responsibilities to execute the publication process. As part of the publication ethics, it is the responsibility of the Editorial Boardto ensure that the articles published are original works of the authors and are not plagiarized or copied from other scholarly works. The Editorial Board shall strongly investigate in coordination with the proper authorities, any accusation of publication misconduct prior to and after publication and to take measures to contact institutions or funders of authors if needed. If evidence of misconduct such as plagiarism and submission of previously-published articles is clearly found, the necessary steps shall be taken to correct the scientific record which means issuing a correction or retracting the articles from circulation. The Institutional Ethics Review Committee is responsible in safeguarding the rights, safety, and well-being of all research participants, weather human or non-human.The following are the policies and ethics of publications for authors, editors and peer reviewers.

Authors should:

• ensure that their work is original

• ensure that the material is taken from other sources (including their own published writing) the source is clearly cited and that where appropriate permission is obtained

• ensure that the work does not infringe on any rights of others, including privacy rights and intellectual property rights

• ensure that their data is true and not manipulated

• safeguard data as their own or that they have permission to use data reproduced in their paper

• adhere to all research ethics guidelines of their discipline.

• contact the Editor to identify and correct any material errors upon discovery, whether prior or subsequent to publication of their work

• ensure that the authorship of the paper is accurately represented, including ensuring that all individuals credited as authors participated in the actual authorship of the work and that all who participated are credited and have given consent for publication

Editors should:

•maintain and promote consistent ethical policies for their journals

•oversee and act to enforce those policies as needed in a fair and consistent manner

•ensure the confidentiality of the review process

•exercise the highest standards of personality integrity in their work as editor of the journal, recognizing and planning for instances where they could have a competing interest or the appearance of a competing interest

•work with authors, reviewers, and Editorial Board members as necessary to ensure they are sufficiently advised regarding their journals' ethics and publishing policies and that the journal's stewardship on ethical matters is fair, unbiased, and timely.

Peer reviewers should:

• disclose conflicts of interest resulting from direct compretitive, collaborative, or other relationship with any of the authors, and avoidance cases in which such conflicts

preclude an objective evaluation.

• judge objectively the quality of the research reported and respect the intellectual independence of the authors. In no case is personal criticism appropriate.

• explain and support their judgments in such a way that editors and authors may understand the basis of their comments.

• point out relevant published work that has not been cited by the authors. Any statement that an observation, derivation, or argument had been previously reported should be accompanied by the relevant citation.

• call to the editor's attention any substantial similarity between the manuscript under consideration and any published paper or manuscript submitted concurrently to another journal.

• treat a manuscript sent for review as a confidential document. It should neither be shown to nor discussed with others except, in special cases, to persons from whom specific advice may be sought; in that event, the identities of those consulted should be disclosed to the editor.

• not use or disclose unpublished information, arguments, or interpretations contained in a manuscript under consideration, except with the consent of the author.

<u>The Publication Process</u>

The publication process starts from the time the manuscript is received by the Research Office until the manuscript is peer-reviewed and accepted for publication. The LCC Journal follows the following publication process:

Step 1. Submission of the Manuscript

1.1. The author(s) shall submit the manuscript to the Editorial Board following the given institutional publication format.

Step 2: Preliminary Review by the Editorial Board

2.1. The manuscript should be reviewed by Editorial Boardto ensure that the content, grammar and plagiarism are properly checked.

Step 3: Peer-Review Process

All manuscripts that passed the preliminary review by the Editorial Board will undergo the peer-review process. Note that only the manuscript that has the approval of the Editorial Board shall proceed to the review process. The following process applies:

a. Submission of the manuscript and proof of approval (Peer-Review Form) to the Internal Referee (expert in the discipline).

b. Author revises the paper according to the Internal Referee's suggestions.

c. Re-submission of the revised manuscript by the author to the Internal Referee, until approves.

d. Endorsement of the reviewed manuscript to the External Referee (expert in the discipline)

e. Author revises the paper according to the External Referee's suggestions.

f. Editor-In-Chief reviews the manuscript if the author follows the External Referee's suggestions.

g. Editor-In-Chief sends the manuscript to the External Referee, until approves.

h. Author sends the final paper to the Institutional Ethics Review Committee for the review of ethical standards.

h. Editor-in-chief does the final round of the manuscript review.

All manuscripts undergo one or more rounds of review depending on the recommendations of the peer reviewers. After each round, the author(s) must modify their submissions in line with the reviewers' comments and this process is repeated until the peer reviewers and the Editor are satisfied and the manuscript is accepted for publication.

TABLE OF CONTENTS

BUYING BEHAVIOR OF SELECTED MILLENIAL WORKERS IN CHOOSING LIFE INSURANCE

CLEVELAND RAFAEL L. BUCAYU l QUEENCESS F. HIDALGO EDRIANNE A. LUMBERA l JOHN PAULO M. SILVA l JANELLA A. YTABLE

ABSTRACT

This study analyzed the buying behavior of selected millennial workers without life insurance in Lipa city, Batangas. The researchers wanted to know the buying behavior of selected millennial workers in terms of personal, social, cultural, and psychological. It is an attempt to find out if there are significant relationship between the buying behavior of millennial workers and profiles of the respondents. The study adopted a selective method of research design, quantitative approach of data collection was employed. A total of fifty respondents constitute. Therefore the researchers conclude that Majority of the respondents belonged to the age range of 24-39, female, single, with monthly income of P10,000 and below and connected with technology sector. The respondents agreed that their buying behavior is affected by their personality and social relationship, and neutral in terms of cultural values / beliefs and in terms of psychologicial. Buying behavior of millenial workers in terms of personal, social, cultural and psychological have high significant relationships when grouped according to their age, gender, civil status, monthly income and nature of work. The reseachers proposed a program to encourage purchasing of Life Insurance.

Keywords: life insurance, buying behavior, millennial workers.

INTRODUCTION

The millennial era is the biggest age gather to develop since the child boom era. As this bunch develops altogether as a extent of the workforce over the another 20 a long time, bosses will have to be make significant adjustments in their engagement models. Millennials have a definitely distinctive viewpoint on what they anticipate from their

work involvement. Millennials are well taught, talented in innovation, exceptionally self-confident, able to multi-task and have bounty of vitality. They have tall desires for themselves and lean toward to work in groups instead of as people. Millennials look for challenges, yet work-life balance is of utmost importance to the environment (Gilbert, 2011).

According to Valeriano (2020), in an article published by TIME MAGAZINE, millennials have consisted of people born from 1980 to 2000. In America, they are the most significant grouping in history. Made up of mostly teens and 20-somethings, these are the people who are already in college and part of the workforce. Millennial described as there are social media- dependent and also the selfie generation. When it comes to excitement, millennials are usually seen spending time online and watching YouTube videos. Another set of descriptions that fits millennials are self -expensive, fun-loving, and materialistic.

According to Elrich (2019), consumer buying behavior alludes to the actions taken (both on and offline) by consumers before buying an item or benefit. This process may include counseling look motors, locks in with social media posts, or an assortment of other activities. It is important for businesses to get it this prepare since it helps companies better tailor their marketing initiatives to the marketing efforts that have successfully influenced consumers to buy in the past.

Over the past five years, the individual life insurance industry has experienced moderated development within the confront of financial headwinds and visit promoting inadequacy. In spite of the fact that industry development remains drowsy, the economy is bouncing back, diminishing unemployment and expanding customer certainty. Encouraged and intrigued rates stay more in an exertion by the government to energize optional investing. As a result, numerous buyers have shown a reestablished crave to buy monetary products with Life Protections speaking to one of the ripest ranges for potential growth (Deloitte 2015).

According to Abramson (2020), as new technology grows essential to this generation's lifestyle, millennials are more reliant on technology than any of the previous generations. Many would agree that millennials always face their cell phones because of their increased social media use. Millennials are currently the most educated generation. This increased time spent in the classroom directly impacts millennial consumer behavior and heavily influences millennial consumer trends. As more of the baby boomer workforce retire, more and more of these ambitious and well-educated millennials are taking up managerial positions. These changes allow millennials to step into jobs that provide better financially, opening up opportunities once considered out-of-reach.

Millennials make up for a large market for financial products across the globe. They are expected to become the largest market for the same soon. Generation Y, millennials have been brought up in digital technology, the internet, and social media. Millennials' behavior differs quite a lot in the financial investment market compared to their preceding generation. The millennial, as well as post-millennial generation, tend to evaluate investment from a technological perspective. When it comes to buying insurance, the ease of buying, maintaining, renewing, and claiming an insurance policy is of utmost importance (Konjengbam, 2019).

Life insurance policy and administration systems allow insurers to develop and administer new life, annuity, pension, and health insurance products for clients. Using these systems, organizations can design new policies, calculate policy costs, and maintain a record of clients' policies. Some plans offer libraries of prebuilt insurance product features that reduce time to market. Enterprise insurance organizations commonly use life insurance policy and administration systems to manage existing policies and develop new insurance products. These systems can improve policy flexibility and administration. Life insurance policy and administration systems can be implemented either as a standalone solution or as part of an integrated insurance suite.

When choosing a policy, it is essential to understand how insurance works. Two of the critical components of all insurance policies are the premium and the deductible. A firm understanding of these two concepts goes a long way in helping choose the best approach. A policy's premium is simply its price, typically expressed as a monthly cost.

The insurance company determines the premium based on the business' risk profile. The second important policy component is deductible. Deductibles can apply per-policy or per-claim depending on the guarantors and the sort of policy. Policies with very tall deductibles are regularly cheaper since the tall out-of-pocket fetched implies insureds are less likely to create little claims. For example, when it comes to health insurance, individuals who have chronic health issues or require normal restorative attention ought to explore for approacheswith lower deductibles. In spite of the fact that the annual premium is higher than a comparable policy with a higher deductible, it is cheaper get to medical care throughout the year may be worth the trade-off.

According to Mishra (2001), life insurance's function is to spread the loss over many persons who are agreed to cooperate at the time of loss. Somebody cannot avert this risk, but the loss is happening due to certain risk can be disseminated amongst the concurred persons' life insurance could be a contract between a safety net providers and a policyholder in which the insurer ensures payment of a death benefit to named beneficiaries when the insured passes on.

As presented by Mylene Lopa, chief marketing officer of SLFP, the results of the latest Sun Life Study of Lifestyles, Attitudes, and Relationships (Solar), which surveyed 1,200 respondents from the A, B. and C income segments in late 2017 showed that the Philippine insurance industry has been around for over a century. However, only 16 percent of middle- to upper-income Filipinos have insurance products, which are still deemed as a liability than a source of funds for contingencies, research from Sun Life Financial Philippines Inc. (SLFP) showed.

However, only 16 percent of middle- to upper-income Filipinos have insurance products, which are still deemed a liability than a source of funds for contingencies. The survey showed that about 71 percent of these middle- t upper-class Filipinos knew about insurance, but only 16 percent owned life insurance products. The level of awareness goes up the higher one's income segment is. In the lower-middle-class or C2 part, lack of understanding was at about 85 percent, while only 8 percent of the upper-middle class (C1) and 7 percent of the upper level (AB) lacked awareness insurance products. When it comes to investments, Lopa said the research showed that only 43 percent of Filipinos from the ABC segments were aware of mutual funds. She said this was understandable given that mutual funds were newer financial products compared to insurance.

It is the social and demographic determinants of life insurance demand study in Croatia. The empirical research was based on the survey data collected on a sample of 95 respondents. According to the results, age, employment, and education show a statistically significant impact on households' life insurance demand in Croatia. Other examined factors-gender, marital status, and family members do not influence life insurance consumption. The results of the research have implications on decision makers on both macro-economic and micro-economic.

To encourage life insurance demand, macroeconomic decision-makers should provide policies that ensure employment and promote education. It is upper-class Filipinos knew about insurance, but only 16 percent owned life insurance products. The level of awareness goes up the higher one's income segment is. In the lower-middle-class or C2 part, lack of understanding was at about 85 percent, while only 8 percent of the upper-middle class (C1) and 7 percent of the upper level (AB) lacked awareness insurance products. When it comes to investments, Lopa said the research showed that only 43 percent of Filipinos from the ABC segments were aware of mutual funds. She said this was understandable given that mutual funds were newer financial products compared to insurance.

It is the social and demographic determinants of life insurance demand study in Croatia. The empirical research was based on the survey data collected on a sample of 95 respondents. According to the results, age, employment, and education show a

statistically significant impact on households' life insurance demand in Croatia. Other examined factors-gender, marital status, and family members do not influence life insurance consumption. The results of the research have implications on decision makers on both macro-economic and micro-economic.

To encourage life insurance demand, macroeconomic decision-makers should provide policies that ensure employment and promote education. It is To encourage life insurance demand, macroeconomic decision-makers should provide policies that ensure employment and promote education. It is ating, acquiring, using, or disposing of goods and services.

The millennials now constitute a large populaAfter all, everyone is born at other times because someone was taken at different times, and it also affects buying behavior. According to Louden & Bitta (2009), consumer behavior is the decision process and physical activity, which individuals engage in when evalution, and their purchasing power is making them an attractive target for many consumer industries. Therefore, the millennials have become an impre ssive group to be studied since they have different behaviors than other generations; this is why studying them acquires importance and relevance (Smith, 2011). Also, something that characterizes them is that they will represent 50 percent of global consumption in 2017 (Orozpe, 2014).

On the other hand, millennials have different tastes in consuming their money and choices. The millennial generation is distinguished by being users and consumers of technology that expose their tastes and preferences around the articles they constantly use to make a permanent promotion of what is attractive to them and which is not in real-time connectivity is another element that characterizes them. The millennials are a generation of young people. They were characterized by using and adapting technology in their daily lives and values, life experiences, motivations, and common buying behaviors.

This generation was born between 1980 and 2000 (Lee & Kotler, 2016). They are currently between 17 and 37 years old, which according to the geographical area or different theoretical positions, this generational range can vary. They are currently developing a social group that has been influenced by the changes they have had in their lives from childhood to adulthood. Also, the results show that the millennials are more attracted by virtual advertising as coupons or discounts. The products contribute to the literature by describing millennial consumers, showing in detailed the importance of this market segment and their buying behaviors.

Santos (2013) stated that consumer behavior changes as discussions on this topic become more prevalent, influencing consumer choice of products and retailers. It is essential to point out that for Blackwell, et al (2011), purchasing behavior was influenced by a variety of factors: cultural (culture, sub-culture, social class); social (reference groups, family, social role and position); personal (age, occupation, economic status, lifestyle, and personality) and psychological (motivation, perception, education, beliefs, and attitudes). Thus, organizations have to develop new competitive strategies that consider the changes that influence consumers: personal, psychological, or cultural. Within this context, they need to assess consumers' greater awareness of the importance of preserving the environment.

Raman & Gayatri (2004) had observed the customers Awareness towards new insurance companies. The researchers found that 53% of the respondents have a place to the age gather "30", 24% of the age bunch 31-40, 20% have a place to the age bunch of 41-50. The remaining had a home to bunch over 50They also observed that many insured respondents (32%) are professionals, and 56% of respondents are married. Moreover, it is found that most of the respondents (52%) have taken an approach to cover the chance and 44% to maintain a strategic distance from Udy suggests that understanding the customer better will enable insurance companies to design appropriate products, determine price correctly and increase profitability.

According to Buzatu (2013), some people refuse to buy insurance is a perception related to constraints of income or cash flows available in the future and the lack of funds available to invest in the protection against some events with a low probability. Of course, if the protected asset is a financial one, it will be an irrational

response "I cannot afford insurance" that would protect against the loss of the asset. If I cannot afford insurance means that I do not"allow" the asset maintenance in the current form or at the current value. It would be more rational to sacrifice a part of the asset to pay for insurance than to take the risk of losing the entire activity.

Loewenstein & Romer (2000) considered the emotions caused by love, fear, and anxiety, playing an essential role in people's decision to buy insurance. A series of experiments conducted by Hsse & Kunreuther (2000) examined whether the attachment of a person to an object like a vase, painting or other object affects the premium that the person is willing to pay for insurance and the length of time acceptable to receive compensation if the item was damaged or destroyed. The result was that people are willing to pay considerably more and wait a more extended period to collect the compensation for the exact item when they were informed that they just loved it compared with the situation in which they were told they had no special feeling for it. Similarly, some people may pay more for insurance if they are afraid of an specific event (stealing a car or a painting, house damages caused due to a natural disaster) then if they are not worried about its appearance.

Experimental studies conducted by Rottenstreich & Hsee (2001) and Sunstein (2003) indicate that people focus more on the negative aspects of the outcome of an event than the probability of its occurrence when they have a strong emotional involvement. Emotional involvement maybe due to past events (such as natural disasters) or attachment against the property insured.

According to the conventional economic theory, the fact that people live in society and communities should not influence their decisions and preferences. Instead it incorporates a variety of influence factors: history, culture, religion and social norms. Social norms are informal rules followed by all the members of a community. They are known to all community members and often followed even if there are no explicit penalties for non-compliance. Violation of such rules is not punished by a court, but family and close friends would disapprove this action, reducing the level of satisfaction or well-being. A "punishment" even more severe may be the loss of reputation in the community that automatically leads to economic consequences.

Zelizer (1978) in a study on life insurance and death in the nineteenth century in the United States, shows that life insurance as an expression of human life financial evaluation was initially rejected because it was considered to be a desecration which transforms the sacred event of death into an economic value (Buzatu, 2013).

In conventional economic theory, history has no analytical consequence in the decision-making process. Experience is considered that it should not affect the current decision-making process. But history refers to a series of events and choices from the persons' past. These experiences and choices contribute to the personal ability and willingness to take custom, individual decisions. The social interactions from a person's past influence his current choices. For example, suppose a person bought insurance for home and car in the past and enjoyed their benefits, even sporadically. In that case, this person would likely continue to purchase such insurance. Culture is not an easy concept to define, especially regarding its financial side.

As people's preferences for food, art, music are affected by culture, so the preferences for saving, investment, entrepreneurship, insurance will be affected by the level of culture (Buzatu, 2013).

People decisions in general, and insurance decisions in particular are subject to the influence of many factors: risk perception influence, lack of information, or submission of false information, biases and patterns behavior, leading to a behavior that is not always rational. Given the preceding, each actor involved in the insurance market can help to its healthy development: state, regulatory entities, educational institutions, insurance companies, insurance brokers, insurance agents and insured persons (Buzatu, 2013).

Enz (2000) studied the effect of income on insurance and found out that consumption becomes less sensitive to income growth as insurance product saturation is reached at higher income insurance levels. The main reason for this phenomenon is that

consumers become so wealthy that they can afford to retain risk and start saving at high-income groups.

As is evident from the study, 'Product attractiveness and Promotional efforts by an insurer' have got the highest mean difference gender-wise, so insurance companies should design product and promotional strategy differently to target male and female customers. However, the insurer's service quality, socialization of respondents, and Ease of access factors mean the difference is not significantly different in gender-wise and equally influencing male and female respondents.

So, accordingly, PODs and POPs can be designed for branding by an insurance firm. Marital Status wise mean difference is highest for service qualities provided by insurer, Ease of Access to Customer and Concerns for family needs of customers, so insurance companies thus should try to maintain the timely and satisfactory service, Ease of access for customers and understanding needs of customers especially i.e. married customers by carrying out marketing research as majority of respondents in this study were married respondents (Jaideepsingh, 2017).

Kirubashini (1991) attempted to know the level of awareness, preference, and influencing factor on and test the relationship between the influencing factors and policy holdings. The respondents' majorities are aware of the endowment assurance policy and considered to rank it as number one. The study also revealed that there was a significant relationship between personal factors and policy holdings. Sanu, et al, (2009) revealed that in the present Indian market, the investment habits of Indian consumers are changing very frequently. The individuals have their perception of various types of investment plans.

The life insurance industry in India is still at deficient penetration levels. The reason being a lack of awareness and no product innovation. Today life insurance is not bought by individuals, and it is purchased. Life insurance companies must change this approach and must start attracting the public. The insurance companies do not meet consumer expectations, and it is being sold with products that they don't require. This type of misselling has led to low persistency levels and customer grievances. It is always better to understand the customer's requirements and sell products or services they require.

Hwang & Greenford (2005) provided a cross-section analysis of factors affecting life insurance consumption in mainland China, Hong Kong, and Taiwan. They identified key factors affecting life insurance purchases in China: income, education, social security, social structure, the one-child policy in China, the price of insurance, and economic development. However, the under-utilization of insurance does not mean that consumers do not value insurance, nor are they suspicious of the insurance industry.

As reported, it is also found that consumers maintain affirmative attitudes and a receptive view on insurance. Only 3% of consumers think that insurance is an unnecessary expense. Further, consumers consider the insurance industry trustworthy. This reveals that the insurance industry would encounter little adverse reaction or suspicion from the consumers' community as it attempts to tap into the community's great market potential. (Rao, 2007)

The study of Rao (2007) found that consumers are price-conscious of some factors that have influenced, or would affect, their decision in buying insurance; price is the most influential. Quality of customer service and terms of coverage are also ranked higher than other factors, such as the company's size or name recognition. Consumers' community is not homogenous. There are variations within the community. Consumers differ depending on their level of income and education. More importantly, however, consumers' attitudes, preferences, and behavior vary significantly by the city's length of residence. Life insurance, in its different forms, is an integrated financial component for most consumers. Market opportunities exist for the insurance industry as it is also increased financial protection for consumers as a whole (Rao, 2007).

Truett et al,. (1990) explored demographic factors like age, education, and income, which affect the demand for life insurance. This study's results are in line with the previous study that considered demographic factors such as dependency ratios, life

expectancy, and literate adult population have a relationship with a life insurance purchase. They found that individuals who did not know the kind of policies they had bought were more likely to let their policies lapse. Tax saving motives were negatively associated with lapsation probability, and the agent's influence was positively associated with the probability of lapsation. The fact that 102 lapsation probability was high for individuals who did not know the kind of policies they had indicates a lack of awareness (either due to lack of knowledge or lack of interest) leading to them possibly buying insurance coverage that they did not need or want.

The lapsation of policies purchased because their agent advised them to do so indicates a possibility that misselling was the root cause behind lapsation (Rahman, 2019)

Ekeng et al., (2012) examined the influence of consumer demographics on impulse buying. Their empirical study on 400 consumers revealed that demographic characteristic significantly influences the behavior. Gender and education play a significant role in spontaneous buying decisions. Chui & Kwok, (2008) studied the nation culture effect on life insurance buying. Individualism was found to impact life insurance consumption significantly, but power distance, masculinity, and femininity negatively affect life insurance purchase.

METHODOLOGY

The researchers conducted this study with the interest to find out the buying behavior of selected millennial workers in purchasing life insurance. The researchers employed a quantitative descriptive design.

To characterize, quantitative research focuses on gathering numerical data and generalizing it across groups of people or to explain a particular phenomenon. The goal in conducting quantitative research study is to determine the relationship between one thing (an independent variable) and another (dependent variable) within a population.

A descriptive study establishes associations between variables. This is a fact-finding study with adequate interpretation. Descriptive studies in which the researchers interact with the participants, may involve surveys or interviews to collect the necessary information. Correlation is the statistical measure used to find a relationship between two or more variables. The researcher used this kind of design to gather enough data for the valid results only.

According to Zoldyck (2011), survey research contains of structured questions to assess behaviors, beliefs or attitudes within the population. Descriptive research uses surveys because of their correlative nature that allows researchers to compare and group question responses based upon age, gender, or other demographical responses.

RESULTS AND DISCUSSIONS

Table 1
Ethical Decision Making of Managerial Level Personnel In Terms of Reward System

Items	Weighted Mean	Interpretation	Rank
1. The organization has designed and implemented reward systems.	3.27	Always	5
2. The organization has clear policies on salaries, raises, and bonuses.	3.73	Always	1.5
3. The organization has a fair distribution of rewards.	3.73	Always	1.5
4. The organization recognizes my excellence.	3.53	Always	3
5. I am satisfied with the level of overall compensation.	3.40	Always	4
Composite Mean	**3.53**	**Always**	

Legend: 1.00 - 1.49 = Never (N) 1.50 - 2.49 = Rarely (R)
2.50 - 3.49= Sometimes (S) 3.50 – 4.00 = Always (A)

On the contrary, the manager has always designed and implemented reward systems with the least weighted mean of 3.27 and the least 5. By this means, managerial personnel still think and unbiased when giving and implementing a reward system.

Reynolds (2020) stated that, if it is structured, such as the excellent job output of workers is in line with business goals, the incentive program will facilitate optimum fulfillment in a business. There is no reason to treat a scheme of monetary incentives,

such as bonuses, as part of standard pay. With impressive milestones, equate financial incentives. For individuals or groups of people, a reward scheme can apply.

The term incentives can simply be defined as a specific monetary return, item, or event that an employee receives in return for his/her job or for doing something well (Schultz, 2006). A trader makes a significant profit for their bank and earns a big bonus as a consequence.

The composite mean implied that the manager always implements a reward system as ethical decision making of managerial level personnel. Every company needs a strategic reward system for employees. Reward system involves assessing and supplying an employee with the reward by their job results and keeping track of this. It will inspire workers to make an effort to accomplish the organizational objective. Tip helps to create distinct identities within organizations of the same mind. Appropriate, up to date, transparent, and competitive reward management will provide high morale to the employees. They feel proud to be associated with the organization. The reward can be considered as a benefit, facility, and career development. It should match with the job performance level, employee's requirement, and overall organizational capacity.

Table 2
Ethical Decision Making of Managerial Level Personnel In Terms of Authority

Items	Weighted Mean	Interpretation	Rank
1. I delegate the authority in a good way for the employees to help them think about the decision ethically.	3.73	Always	4
2. I utilize my authority properly to exercise good judgment.	3.60	Always	5
3. I consider my staff's decision making.	3.80	Always	2.5
4. I always communicate with my employee with clarity.	3.80	Always	2.5
5. In our company, I show no favoritism that makes me behave unethically.	4.00	Always	1
Composite Mean	**3.76**	**Always**	

Legend: 1.00 - 1.49 = Never (N) 1.50 - 2.49 = Rarely (R)
2.50 - 3.49= Sometimes (S) 3.50 – 4.00 = Always (A)

As discussed in Table 2, the manager always shows no favoritism that makes them behave unethically with the highest weighted mean of 4.00 and the highest rank of 1. Based on the findings, shows that the manager has no favoritism among his employees that means that every decision of the respondents is based on their ethical decision making which aligns to the company's goals without neglecting their employees feeling.

Table 3
Ethical Decision Making of Managerial Level Personnel In Terms of Work Roles

Items	Weighted Mean	Interpretation	Rank
1. I am recognized by the organization in terms of my work roles.	3.73	Always	4
2. I give recognition to my subordinates after every successful event.	3.87	Always	1.5
3. I am satisfied with the amount of control and involvement I have at work.	3.73	Always	4
4. I am encouraged to solve as many of my work-related problems as possible.	3.73	Always	4
5. Diagnosing and resolving problems within and among workgroups.	3.87	Always	1.5
Composite Mean	**3.78**	**Always**	

Legend: 1.00 - 1.49 = Never (N) 1.50 - 2.49 = Rarely (R)
2.50 - 3.49= Sometimes (S) 3.50 – 4.00 = Always (A)

As given in Table 3, the respondents perceived that the manager always gave recognition to their subordinates after every successful event and always diagnosed and resolved problems within and among workgroups, which obtained the highest and equal-weighted means of 3.87 at ranks 1.5. Based on the findings, it means that the manager always gave recognition to their subordinates after every successful and significant event in the organization. Employee recognition has long been a cornerstone of effective management. Award supports employees know their contributions are recognized and appreciated. Also, it shows that the manager is effective problem solvers; one of the manager's most important responsibilities is to solve problems within and among groups.

Jackall (2010) stated that the managers' moral decision-making since the manager plays an exceptionally extended position in organizational practices of an ethical

nature. On the one hand, they are responsible for accomplishing the key targets of the organization. However, on the other, they are expected to require care of the wellbeing and inspiration of their staff people.

Moreover, when making choices, managers can impact, and they can be influenced by means of these above and beneath them within the organizational hierarchy, Treviño et al. (2008). They can act as ethical work models for their group of workers and set an instance of reliable and visible ethical behavior the way they, for instance, clear up ethical issues (Suhariadi, 2013).

Contrary wise, the manager always recognized the employee's work roles, was still satisfied with the amount of control and involvement they have at work, and always encouraged them to solve as many of their work-related problems as possible with equal-weighted means of 3.73 and similar least ranks of 4. It shows in the findings that the manager always recognized employees in terms of work roles. Recognition is one of the most important ways to show your employees that you value them and their progress, effort, and the work they're doing. It also shows that the managers are always fulfilled by the association they have at work and always empowered to illuminate their work-related issues in the organization.

Table 4
Ethical Decision Making of Managerial Level Personnel In Terms of Organizational Culture

Items	Weighted Mean	Interpretation	Rank
1. Involves team members while making important decisions.	3.87	Always	4
2. Treats people without any prejudices.	3.93	Always	2
3. Provides regular constructive feedback.	3.67	Always	5
4. Having ethical policies and rules in the office in making decisions.	3.93	Always	2
5. Sets goals and clear directions for the department.	3.93	Always	2
Composite Mean	**3.86**	**Always**	

Legend: 1.00 - 1.49 = Never (N) 1.50 - 2.49 = Rarely (R)
2.50 - 3.49= Sometimes (S) 3.50 – 4.00 = Always (A)

As reflected in Table 4, the manager always treats people without any prejudices, still has ethical policies and rules in the office in making decisions, and continually sets goals and clear directions for the department, which made the highest and equal-weighted means of 3.93 and equal ranks of 2. They don't harass, bully, or pressurize their people into agreeing to anything. They make sure they are set out all the terms of the offer from the start and treat their people fairly and respectfully. They ensure the decision making does come within the without prejudice principle.

Prejudice and Discrimination is a sensitive topic, and many people hesitate to get involved or broach the subject. However, often the surest way to reduce the occurrence of discriminatory behavior is to call it out when it occurs. When challenging biased behaviors in others, it is best to focus on the action, promote equality and diversity, use inclusive language, encourage feedback, and create an environment when people feel comfortable expressing their concerns. Even seemingly inconsequential, biased comments or actions can have more enormous implications and should be acknowledged (Vantage Leadership Consulting, 2019).

Meanwhile, the managers always provide regular constructive feedbacks with the least weighted mean of 3.67 and least rank of 5. Feedbacks enhances performance and assists with professional growth. It clarifies their expectations of people, which will provide them with guidance and a sense of purpose. The institution is working towards the same objective, but if managerial level personnel does not make this explicit, people may prioritize other goals. Constructive feedback can guide them.

CONCLUSIONS

Based on the result of this research study, the following conclusions were made:

1. Majority of the respondents are aged 30 and below, females, and finished Masters Degree.

2. Respondents always implement and recognized how the reward system was being held and implement in each of every employee. Work roles were disseminated equally, recognize every employee/subordinates in every successful event. The

respondents also agree that goals inside the workplace had a clear direction for the department.

3. Ethical decision making of managerial level personnel have high significant relationships in terms of authority and organizational culture and significant relationships in terms of the reward system and work roles when grouped according to their age, gender, educational attainment and years of service.

RECOMMENDATIONS

Based from the findings and conclusion formulated in this research study, the following recommendations are hereby proposed;

1. The organization should design and implemented a systematic performance appraisal system. And consider how to work to available corporate rewards to the outcomes of appraisal. Rewards must be upon on their performance.

2. Managerial level personnel should give good judgement that tend to have a good listeners and readers, and able to hear what other people actually mean, thereby able to see patterns that others do not.

3. People should always be control and involve in making decisions, and thus they may gain a professional and personal stake in the organization, and its overall success. This may lead to increased productivity, actively participating in various aspects of the organization and wish to see their efforts succeed overall.

4. Managerial level personnel must give regular constructive feedback to an individual in a way that will lead to improvements and corrections. It may enhance personal and professional growth in individuals.

5. To future researchers, the data presented may be used as reference data in conducting new research or testing the validity of other related findings.

REFERENCES

Akindele, S. T., Pitan, O. O., Afolabi, Y. and Gidado, T. O. (2016). The threads of organizational theory: a phenomenological analysis.DOI : 10.5923/j.mm.20160605.03

Baron,J. (2010) Nonconsequentialist decisions. https://www.cambridge.org/core/journals/behavioral-and-brainsciences/article/nonconsequentialist-decisions/

Bishop, W. (2013) Ethical Behavior, Leadership, and Decision Making The Journal of Values-Based Leadership, Volume 6, Issue 1

Broersen, B. & Van der Torre, L. 2009. Reasoning about norms, obligations, time and agents. Lecture Notes in Computer Science. 5044. 171-182.

Bonn (2005) Strategic Thinking: The Role in Successful Management https://www.researchgate.net/publication/319242051_Strategic_Thinking_The_Role_in_Successful_Management

Bonn, I. (2005). Improving strategic thinking: A multilevel approach. Leadership & Organization Development Journal. 26 (5), 336-354. https://doi.org/10.1108/01437730510607844

Carroll (2003) Ethical Decision Making: A Teaching and Learning Model for Graduate Students and New Professionals https://files.eric.ed.gov/fulltext/EJ902792.pdf

Carroll, A. B. (2003). Is college too late to teach character? Journal of College & Character: What They're Reading! Available at www.collegevalues.org/ethics.efm?id=1166&a=1

Cavanagh, G. F., Moberg, D. J., and Velasquez, M. The ethics of organizational politics. Academy f Management Review vol. 6 no. (3)(1981). pp. 363–374.

Cleveland State University (2009) Strategic Choice and Performance in Late Movers: Influence of the Top Management Team's External Ties https://www.researchgate.net/publication/23961251_Strategic_Choice_and_Performance_in_Late_Movers_Influence_of_the_Top_Management_Team's_External_Ties

Drejer, A., Olesen, F. and Strandskov, J. (2005). Strategic scanning in a new competitive landscape: Towards a learning approach", International Journal of Learning, vol. 2, no. 1, pp. 47-64.

Eisenhardt, K.M. and Brown, S.L. (1998). "Competing on the edge: Strategy as structure chaos", Long Range Planning, vol. 31, no. 5, pp. 786-789.

Emmett, E. (2016) Ethical behavior, Leadership, and Decision Making. Walden University. Scholar Works.

Ford, R. and Richardson, W. (1994) Ethical Decision Making: A review of empirical literature. Journal of Business Ethics. Volume 13, No. 3 p 205-221.

Gigerenzer, G. and Gaissmaier, W. (2011). Heuristic decision making. Annual Review of Psychology, 62, 451-482. doi:10.1146/annurev-psych-120709-145346

Glover, J. (2019) Utilitarianism and Science https://journals.openedition.org/etudes-benthamiennes/1142

Hamlin, K. (2019) https://smallbusiness.chron.com/role-reward-employee-motivation-18814.html

Harris, R. (2012) Decision Making https://www.slideshare.net/mariecelsalceda/decision-making-11426326

Hiekkataipale, M. M. (2018) Between a rock and a hard place : middle managers' ethical decision making and behaviour in the organisational context. JYX Digital Repository.

Jackall, R. 2010. Moral mazes: The world of corporate managers. New York: Oxford University Press.

ETHICAL DECISION MAKING OF MANAGERIAL LEVEL PERSONNEL OF SELECTED HIGHER EDUCATIONAL INSTITUTIONS IN LIPA CITY

WENDY M. BACARRA l DAISYRE G. BALBON l JONAH M. BRIONES l MIKAELA M. ENRIQUEZ l JOBELLE H. LLANES

ABSTRACT

The purpose of the study was to determine how ethical is the decision making of managerial level personnel in selected private college institutions in Lipa City. The main problem was to identify the ethical decision making in terms of authority, rewards, work roles, and organizational culture. Quantitative approach of data collection was employed. The primary data has been collected through an unstructured interview and the secondary information on this study was found through various research paper and internet based sources. The target populations were the managerial level whereby purposive sampling technique was applied. The received information and data was carefully analyzed and presented.

The findings of the study discovered the ethical decision making of managerial level personnel in terms of authority, rewards, work roles, and organizational culture. The study revealed that several approaches are still needed to enhance every decision making of every managerial personnel. The study therefore, recommends that managerial level personnel should give good judgement that tend to have a good listeners and readers, and able to hear what other people actually mean, thereby able to see patterns that others do not. People should always be control and involve in making decisions, and thus they may gain a professional and personal stake in the organization, and its overall success. This may lead to increased productivity, actively participating in various aspects of the organization and wish to see their efforts succeed overall. Further research was also recommended to explore and enhance more the ethical decision making of managerial level personnel in terms or authority, rewards, work roles and organizational culture.

Keywords: Ethical Decision Making, Managerial Level Personnel

INTRODUCTION

“Ethics is a code of values which guide our choices and actions and determine the purpose and course of our lives” - Ayn Rand

Ethics focused on well-founded norms of right and wrong that recommend what people can do, typically in terms of rights, duties, social benefits, justice, or particular virtues. Many people prefer to compare ethics and emotions—Velasquez, et al. (2010). However, being ethical is not a matter of following one's thoughts. A person who follows his or her feelings can recoil from doing what's right. Also, emotions deviate from what is ethical. He simply put, ethics refers to moral principles that inform us how people can behave as relatives, parents, children, citizens, people in business, teachers, professionals, and so on in the many circumstances in which they find themselves.

Voice Marketing Inc.(2002-2018) indicated that ethics is how fundamental values and moral guidelines have been discussed that influence the company's overall atmosphere. There are various ethical issues facing workers every day in almost every employment; legal, medical, or clerical. Effective management involves having a leader who is willing to apply the organization's philosophy and codes on a realistic basis every day.

Ethicists were involved as consultants in the recent Clinton administration task force on health care reform; the ethical implications of academic-industry partnerships in the biotechnology industry were the focus of recent congressional hearings. However, despite the growing activity in this field, there has been a little systematic study of the different collective mechanisms by which these ethical and social problems are subject to debate and examination. The committee considered it useful to explicitly identify one of the core concepts of this debate to delineate these processes' elements as they practiced in this country, namely, ethical concerns or dilemmas, Schwartz (1995). This study's center focuses on managers' ethical decision-making because managers play a considerable position in organizational practices of a moral nature, Jackall (2010). On the other hand, they are accountable for achieving the organization's strategic targets; however, they are anticipated to take care of the well-being and motivation of their staff individuals.

Moreover, when making decisions, managers can impact them via these above and beneath them in the organizational hierarchy, Treviño et al. (2008). They can act as moral function models for their group of workers and set an instance of consistent and visible ethical behavior, such as exact-up moral issues (Suhariadi, 2010).

As Jackall (2010) notes, managers are accountable for making many clear choices regarding the organization's operations. However, they are also frequently left to their own devices to figure out ethically great solutions. Middle managers claimed to be the most compelled administrative team from ethicality, considering that they face expectations from many directions. Business ethics refers to how circumstances that involve moral judgments are treated by a company or corporation. Doing business means making countless choices on a regular basis: choices about everything from the supplier to use for different services, to which consumers to contact, to where to focus ads to how to concentrate on long-term objectives, Southeastern Oklahoma State University (2016).

Martin (2018) stated that, it can be incredibly hard to decide the most ethical options. Numerous formally defined decision-making methods are available. A universal approach to ethics is based on the principle of moral absolutism: the belief that it is not right for anyone, everywhere, if anything is not right in one position or for one person. In cross-cultural contexts, the universal approach is usually used, but it can also be used in any case where one party acts outside of culturally agreed norms.

Jeffs (2019) addresses that though there are many honest opinions that most people share, ethics will change from person to person because our moral code shapes our ethics. All in all, most people will approve that it is not acceptable to steal from others, and we would also likely agree that harming someone else is wrong.

As managerial problems become more complex and decisions are made more often utilizing corporations than via individuals, the study of group ethical decision making turns into extra essential both to academic researchers and training managers.

However, empirical research investigating team outcomes on ethical conduct is nearly nonexistent (Ford & Richardson, 1994).

Furthermore, while multilevel theorizing (Dansereau, 1989) is an attainable full-size development in organizational research, most empirical studies investigating ethical conduct have centered solely on decisions made at an individual level of analysis. They were considering each of the scholarly and business worlds' interest in team activities' significance to do within business organizations.

On a regular basis, administrators make choices that influence their whole organizations. Not only do their actions have an effect on their own careers and livelihoods, they can have (positive or negative) implications for the organization as a whole, including employees, clients and the community in general.

Ethical behavior is a reflection procedure and a joint exercise that worries an individual's moral conduct based totally on a mounted and expressed popular of individual values, Bishop (2013). Ethical behavior can also allow employees to experience an alignment between their private fee and the business's values. Many of the decisions do not require "right" or "wrong" considerations; they require strategic thinking, not ethical deliberation, and are morally neutral, Southeastern Oklahoma State University (2016).

The feeling makes workplace ethics a vital phase of fostering multiplied productivity and teamwork amongst personnel (Suhonen et al. 2011). Ethical behavioral pointers in the administrative center frequently encompass placing an excessive level of importance on the dedication and the belief that all organizational leaders specify what proper behavior is and what it is now not when hiring employees (Yammarino et al., 2013).

Reynolds (2020) stated that, if it is structured, such as the excellent job output of workers is in line with business goals, the incentive program will facilitate optimum fulfillment in a business. There is no reason to treat a scheme of monetary incentives, such as bonuses, as part of standard pay. With impressive milestones, equate financial incentives. For individuals or groups of people, a reward scheme can apply. He also indicated that rewards for workers may be intrinsic or extrinsic. Intrinsic incentives include a sense of satisfaction for workers; they include granting autonomy to the staff or offering development opportunities. Extrinsic incentives, such as giving stock options or displaying appreciation to employees by presenting plaques or certificates before their peers' audience, are tangible.

Reynolds (2020) specified that employee's incentive should be presented periodically to be successful in her study. Work to protect against incentives being automatic and expected, however, which could reduce employee motivation. Privately, it can be present prizes or could have an annual awards ceremony. If rewarded annually, when the assignment is complete, be sure to remember the employee and suggest that he be a reward recipient. The method of awarding incentives should represent the productivity level of the workers. Hamlin (2019) said that most employers want happiness for their workers. After all, a happy staff is typically efficient workers, and a happy team contributes to higher morale. Turnover is low when confidence is strong, and the organization has a better chance of being profitable and meeting sales goals. Research also suggests that they are at least 12 percent more effective when workers are satisfied.

Mack (2018), stated that compliance may be created by rewards and punishment, but genuinely ethical conduct relies on an inner desire to do the right thing. By cultivating a community that values teamwork and employee wellbeing, a business owner will promote moral conduct. For instance, helping employees advance their careers fosters a positive mindset, as does motivating employees to progress instead of berating them for failure. Hamlin (2019) also added, motivated and satisfied workers often add to the bottom line, and there is a big difference. Companies with dedicated workers have higher sales to the tune of two-and-a-half to three times greater than those who don't. Profitability also improves with employee engagement, with almost one-third greater profitability shown by those businesses with engaged workers.

Waddock & Sandra (2012) discuss that controlling and leading can be assumed to be essentially ethical activities due to the manager's moral role's detailed construction. Every managerial choice influences, and those results or influences want to be taken into consideration the decision is made. A narrower development of the manager's ethical function is that managers should serve only the shareholder's interest; that is, their sole moral mission is to meet the fiduciary duty to maximize shareholder wealth embedded in the law. However, even though not identified continuously explicitly, ethics are at the core of management practice.

A productive leader recognizes that the best example of how workers are supposed to behave should be managers. Good leaders should not take advantage of the status of management to come and go as they wish. Employees are encouraged to do the same when executives are punctual and conduct their roles with high expectations, ethics and dignity, Tober (2018).

Sreemoyee (2020), explains that authority is the ability to make choices that direct others' actions. The delegation of power leads to the formation of an entity. No one entity is in a position to perform all the duties of an organization. There is a need to delegate power and obey the rules of division of labor to complete the job in time. A delegation enables a person to expand his or her power beyond the limits of his or her time, resources, and expertise.

Without authority, no person can carry out his duties with full responsibility. A manager does not need to be an expert in all the abilities he guides. He should, however, have an understanding of the task, gained either by reading or through experience (Sreemoyee, 2020). A manager can use others' technological skills effectively, but he does not need to possess all the gifts himself. A manager should also be familiar with the interrelationship between abilities. When a variety of departments are involved in a project, this is especially relevant.

Authority is the concept at the center of the organization, according to Akindele (2016). It is so vital that it is difficult to conceive of an organization unless specific individuals or individuals can demand intervention from others. Wessh (2018), in a study found out that bureaucratic organizations develop broad and detailed operating procedures for all routine nature activities. The bureaucratic management theory of Max Weber is composed of two essential components. The first aspect is that bureaucracy requires structuring a hierarchy into an organization. Secondly, clearly defined principles, rules, and regulations are governed by a hierarchical organization. The elements of bureaucracy that have been said allow an organization to achieve its objectives. A hierarchy of authority, specialized employees, consistent principles, rules and regulations, impersonal relationships, and career orientation are simply included in bureaucratic organizations.

Leaders must respect their role in the preservation or growth of the culture of an organization. A profoundly ingrained and developed culture shows how individuals should act, helping workers achieve their goals. In essence, this behavioral structure ensures greater work satisfaction when an employee believes that a leader assists him or her in accomplishing a goal (Tsai, 2011). Organizational culture, leadership, and work satisfaction are all inextricably related to this viewpoint.

When consideration was given to more than one stakeholder that constitutes the company is managing, and nature, managers' moral position is broadened beyond fiduciary duty. Human civilization relies upon for its survival, Waddock & Sandra (2012).

According to Gigerenzer & Gaissmaier (2011), decision making is the foundation of each administration and business activity. Suitable selection making starts evolved with the purposeful, consecutive, and strategic wondering procedure of respective leaders. An exact selection is continuously the result of high intention, honest effort, wise direction, and of course, skillful execution. The decision should be made in a fabulous time, and if you make the selection earlier, you might no longer have enough statistics needed.

Organizational culture includes an organization's goals, experiences, ideology, and values that direct members' behavior and are express in members' self-image, inner

workings, external world interactions, and future expectations. Culture is found on shared attitudes, opinions, customs, and laws that have been established over time and are considered legitimate (The Business Dictionary) in writing and unwritten.

Newman (2011) define that an organization's ethical culture is a "slice" of the broader corporate culture that reflects the elements of the culture that influence how workers think and behave in circumstances relevant to ethics. For advice on how to think and behave, most workers look beyond themselves.

Newman (2011) also added that ethical culture can influence workers to do either the right or the wrong thing. With strong subcultures influencing actions in different ways, a community can be strong, with commonly shared values, or it can be weak. Individuals are socialized into the community of an organization, but they may still internalize ideals that adhere to their own views, making the change very smooth.

Gigerenzer & Gaissmaier (2011) also added that some leaders tend to make decisions formerly because they no longer choose to stay in tension. Whereas, some leaders lengthen choices because they are concerned about making mistakes or fear the modifications that will result. Best decisions are well-timed, now not too early, neither too late. A substantial section of decision-making abilities is in knowing and practicing proper decision-making techniques.

Inside the companies, company owners are responsible for fostering ethical actions. Motivating moral conduct can be challenging, but businesses can motivate their workers to develop attitudes and behaviors that result in a positive workplace and happier customers with a thoughtful mix of discipline and incentives, Mack (2018).

Cavanagh (1981) managerial personnel level of higher education institutions can use a combination of moral reasoning methods based on rights, justice, utility, and care when they are facing an ethical conflict and, they always do, when these multiple ways of thinking match. To decide effectively, managers need to consider several factors as they weigh decisions based on the principles of rights, justice, utility, or care. For instance, they believe whether there are overriding factors in the decision. If a decision could lead to a person's death in one way and the unemployment of a group of people in another, then the life-death decision could be the overriding factor. On the other hand, he pinpointed that there are no clear rules for making such decisions, and the judgment of the decision-maker is needed to determine which is the most weight should bear of the related factors.

Swanner (2019), ethics are moral values that govern the conduct of an individual. Social norms, cultural traditions, and religious factors form these morals. For a simple purpose, all decisions have an ethical or moral dimension; they influence

sothers. Managers and leaders ought to be mindful of their own ethical and moral values so that they can rely on them when they face tough choices. Managers are the combination of being honest person and being a moral manager. A mixture of main qualities such as dignity, fairness, and trustworthiness depends on becoming a righteous individual.

Integrity involves forthrightness and honesty of truthfulness and consideration for the whole entity's soundness that one manages and the society in which the organization is located. Thus, being a moral person suggest that the individual has integrity and can be trusted. This considers the essence of ethics is doing the right thing, especially under the circumstances that involve being able to reason and the right thing to do.

According to Broersen & Vander Torre (2009:171), norms are used in organizations to define the persistence of members' obligations; these norms come in different forms, are used for various reasons, and are meant for other domains. Schultz (2006:106) states that criteria often contain a sanction element, affecting when the conduct is inappropriate. From the initial interactions in a group, these principles frequently evolve spontaneously and informally. To be inconsiderate in making decisions is to naively believe that a single decision can result in a thousand unnecessary understanding. Decision making is the critical key to the survival of an organization, Cleveland State University (2009).

Ethical decision-making is one way to earn trust and thus specifies responsibility, fairness, and caring to an individual within the organization. Ethical decision-making requires assessing different choices, eliminating those with an immoral standpoint, and choosing the best moral morality.

For new practitioners wrestling with these problems, Carroll (2003) offered insights that the problem perhaps is not whether ethics can be trained, but whether they can be taught. With restricted staff, managers must discern when it is an optimal opportunity to rely on another colleague to help fulfill tasks within their field of expertise. Because the period of employment is tiresome, it is beneficial to get help from various superiors and HR experts while seeking another applicant.

As per Trudel (2019), the general public has high ethical standards; several corporations have created an edge referred to as the company ethics officer or the company compliance officer. The person ensures their organization has moral principles, clear guidelines regarding acceptable and unacceptable practices, and ethical news breaches.

These executives even have the particular responsibility of watching moral behavior and addressing breaches. Once people take action on behalf of a corporation, they represent its ethics to society. Businesses area unit captivated with their reputations. Thus they need to possess clear and consistent expectations concerning moral standards to guide worker behavior. The staff chooses to work for organizations that share their own ethical beliefs.

According to the management approach, in Warren (2011) study, Strategic thinking requires two different thought processes: planning and consideration. Analysis of planning problems include creating and formalizing structures and processes, while thought involves synthesis, fostering intuitive, imaginative, and creative thinking at all company levels (Mintzberg, 1994).

Drejer et al. (2005) describe this as "thinking creatively about possible scenarios and strategy that is relatively free." Bonn (2005) goes further and explains strategic thinking as a way to solve strategic problems combining a rational and convergent approach with creative and divergent processes of thought." In a highly dynamic, uncertain, and competitive climate, Bonn suggests that the process orientation concentrates on how strategic thinkers interpret and take strategic action. Therefore, to succeed in an uncertain and competitive environment, strategic thinking is concerned with thinking in a novel way. From this, it seems that strategy evolves rather than being prepared. "As Eisenhardt & Brown (1998) argue, "While the strategy has historically been about creating long-term defensible positions or sustainable competitive advantage," today's strategy should concentrate on continuous adaptation and improvement and continuously change and develop in ways that surprise and complicate competition.

Volkov (2015) specified that as a part of an overall decision, applying ethics in the business context requires an understanding or sensitivity to ethical problems that might occur and a method to address related issues. There are a variety of fundamental questions that should be examined to ensure proper analysis of ethical concerns. This method can be used in a variety of contexts and can be changed to suit a company's profile as necessary.

Many decision-makers prefer to obtain more knowledge than appropriate. One or more of many problems can occur when too much information is searched for and received (Robert, 2012). Due to the time needed to acquire and process the extra information, a delay in the decision exists. This delay could hamper the efficacy of the decision or solution. There will be information overload. The decision-maker will select only those facts that endorse a preconceived solution or role from all the evidence available. There is mental exhaustion, resulting in slower work or work of low quality. Decision fatigue exists when decision-makers are tired of decision-making. The consequence is always swift, reckless decisions or even paralysis of decisions — no decisions are made. (Robert Harris, 2012).

The objective of the study is to know how ethical is the decision-making of the managerial level personnel in selected Higher Education Institutions in Lipa.

METHODOLOGY

The descriptive design was used in this study which dealt with ethical decision-making. It was connected because it sought to understand the moral option of managerial level workers of selected Higher Education Institutions in Lipa City.

The researchers target population was the managerial level personnel in selected higher educational institutions in Lipa City, Batangas. The managerial personnel were considered e as the target population of the study area because they were in the best position to provide the researchers with the information needed to answer the study's research question.

The respondents of the research were fifteen (15) managerial level personnel of selected higher education institutions in Lipa City. The Lipa City Colleges five (5), University of Batangas Lipa, five (5), AMA Computer College of Lipa, five (5).

The researchers used purposive sampling method in choosing the number of respondents. Purposive sampling refers to a type of sampling method. With purposive sampling, the researchers selected cases with a specific purpose in mind, called purposive sampling. The researchers conducted this analysis of data from the samples purposively.

RESULTS AND DISCUSSION

Table 1
Ethical Decision Making of Managerial Level Personnel In Terms of Reward System

Items	Weighted Mean	Interpretation	Rank
1. The organization has designed and implemented reward systems.	3.27	Always	5
2. The organization has clear policies on salaries, raises, and bonuses.	3.73	Always	1.5
3. The organization has a fair distribution of rewards.	3.73	Always	1.5
4. The organization recognizes my excellence.	3.53	Always	3
5. I am satisfied with the level of overall compensation.	3.40	Always	4
Composite Mean	**3.53**	**Always**	

Legend: 1.00 - 1.49 = Never (N) 1.50 - 2.49 = Rarely (R)
2.50 - 3.49= Sometimes (S) 3.50 – 4.00 = Always (A)

As seen in Table 1, the manager always has clear policies on salaries, raises, and bonuses and has a fair distribution of rewards as shown by the highest computed equal-weighted means of 3.73 and equal ranks of 1.5. It explains that the tip is referred to as tangible returns, covers monetary compensation and benefits. Intangible returns, also known as relational returns, are also earned by workers, which include acknowledgment and status, job security, demanding work, and learning opportunities. It is also the set of mechanisms for distributing tangible and intangible returns as part of an employment relationship.

Table 2
In Terms of Authority

Items	Weighted Mean	Interpretation	Rank
1. I delegate the authority in a good way for the employees to help them think about the decision ethically.	3.73	Always	4
2. I utilize my authority properly to exercise good judgment.	3.60	Always	5
3. I consider my staff's decision making.	3.80	Always	2.5
4. I always communicate with my employee with clarity.	3.80	Always	2.5
5. In our company, I show no favoritism that makes me behave unethically.	4.00	Always	1
Composite Mean	**3.76**	**Always**	

Legend: 1.00 - 1.49 = Never (N) 1.50 - 2.49 = Rarely (R)
2.50 - 3.49= Sometimes (S) 3.50 – 4.00 = Always (A)

As discussed in Table 2, the manager always shows no favoritism that makes them behave unethically with the highest weighted mean of 4.00 and the highest rank of 1. Based on the findings, shows that the manager has no favoritism among his employees that means that every decision of the respondents is based on their ethical decision making which aligns to the company's goals without neglecting their employees feeling.

Treviño et al. (2008), explain that, when making decisions, managers can impact, and they can be influenced via these above and beneath them in the organizational hierarchy. They can act as moral function models for their group of workers and set an instance of consistent and visible ethical behavior in the way they are (Dean et al., 2010).

Table 3
Ethical Decision Making of Managerial Level Personnel In Terms of Work Roles

Items	Weighted Mean	Interpretation	Rank
1. I am recognized by the organization in terms of my work roles.	3.73	Always	4
2. I give recognition to my subordinates after every successful event.	3.87	Always	1.5
3. I am satisfied with the amount of control and involvement I have at work.	3.73	Always	4
4. I am encouraged to solve as many of my work-related problems as possible.	3.73	Always	4
5. Diagnosing and resolving problems within and among workgroups.	3.87	Always	1.5
Composite Mean	**3.78**	**Always**	

Legend: 1.00 - 1.49 = Never (N) 1.50 - 2.49 = Rarely (R)
2.50 - 3.49= Sometimes (S) 3.50 – 4.00 = Always (A)

As given in Table 3, the respondents perceived that the manager always gave recognition to their subordinates after every successful event and always diagnosed and resolved problems within and among workgroups, which obtained the highest and equal-weighted means of 3.87 at ranks 1.5. Based on the findings, it means that the manager always gave recognition to their subordinates after every successful and significant event in the organization. Employee recognition has long been a cornerstone of effective management. Award supports employees know their contributions are recognized and appreciated. Also, it shows that the manager is effective problem solvers; one of the manager's most important responsibilities is to solve problems within and among groups.

Jackall (2010) stated that the managers' moral decision-making since the manager plays an exceptionally extended position in organizational practices of an ethical nature. On the one hand, they are responsible for accomplishing the key targets of the organization. However, on the other, they are expected to require care of the wellbeing and inspiration of their staff people.

Moreover, when making choices, managers can impact, and they can be influenced by means of these above and beneath them within the organizational hierarchy, Treviño et al. (2008). They can act as ethical work models for their group of workers and set an instance of reliable and visible ethical behavior the way they, for instance, clear up ethical issues (Suhariadi, 2013).

Table 4
Ethical Decision Making of Managerial Level Personnel In Terms of Organizational Culture

Items	Weighted Mean	Interpretation	Rank
1. Involves team members while making important decisions.	3.87	Always	4
2. Treats people without any prejudices.	3.93	Always	2
3. Provides regular constructive feedback.	3.67	Always	5
4. Having ethical policies and rules in the office in making decisions.	3.93	Always	2
5. Sets goals and clear directions for the department.	3.93	Always	2
Composite Mean	**3.86**	**Always**	

Legend: 1.00 - 1.49 = Never (N) 1.50 - 2.49 = Rarely (R)
2.50 - 3.49= Sometimes (S) 3.50 – 4.00 = Always (A)

As reflected in Table 4, the manager always treats people without any prejudices, still has ethical policies and rules in the office in making decisions, and continually sets goals and clear directions for the department, which made the highest and equal-weighted means of 3.93 and equal ranks of 2. They don't harass, bully, or pressurize their people into agreeing to anything. They make sure they are set out all the terms of the offer from the start and treat their people fairly and respectfully. They ensure the decision making does come within the without prejudice principle.

Prejudice and Discrimination is a sensitive topic, and many people hesitate to get involved or broach the subject. However, often the surest way to reduce the occurrence of discriminatory behavior is to call it out when it occurs. When challenging biased behaviors in others, it is best to focus on the action, promote equality and diversity, use inclusive language, encourage feedback, and create an environment when people feel comfortable expressing their concerns. Even seemingly inconsequential, biased comments or actions can have more enormous implications and should be acknowledged (Vantage Leadership Consulting, 2019).

CONCLUSIONS

Based on the result of this research study, the following conclusions were made:

1. Majority of the respondents are aged 30 and below, females, and finished Masters Degree.

2. Respondents always implement and recognized how the reward system was being held and implement in each of every employee. Work roles were disseminated equally, recognize every employee/subordinates in every successful event. The respondents also agree that goals inside the workplace had a clear direction for the department.

3. Ethical decision making of managerial level personnel have high significant relationships in terms of authority and organizational culture and significant relationships in terms of the reward system and work roles when grouped according to their age, gender, educational attainment and years of service.

RECOMMENDATIONS

Based from the findings and conclusion formulated in this research study, the following recommendations are hereby proposed;

1. The organization should design and implemented a systematic performance appraisal system. And consider how to work to available corporate rewards to the outcomes of appraisal. Rewards must be upon on their performance.

2. Managerial level personnel should give good judgement that tend to have a good listeners and readers, and able to hear what other people actually mean, thereby able to see patterns that others do not.

3. People should always be control and involve in making decisions, and thus they may gain a professional and personal stake in the organization, and its overall success. This may lead to increased productivity, actively participating in various aspects of the organization and wish to see their efforts succeed overall.

4. Managerial level personnel must give regular constructive feedback to an individual in a way that will lead to improvements and corrections. It may enhance personal and professional growth in individuals.

5. To future researchers, the data presented may be used as reference data in conducting new research or testing the validity of other related findings.

REFERENCES

Akindele, S. T., Pitan, O. O., Afolabi, Y. and Gidado, T. O. (2016). The threads of organizational theory: a phenomenological analysis. DOI: 10.5923/j.mm.20160605.03

Baron,J. (2010) Nonconsequentialist decisions. https://www.cambridge.org/core/journals/behavioral-and-brainsciences/article/nonconsequentialist-decisions/

Bishop, W. (2013) Ethical Behavior, Leadership, and Decision Making The Journal of Values-Based Leadership, Volume 6, Issue 1

Broersen, B. & Van der Torre, L. 2009. Reasoning about norms, obligations, time and agents. Lecture Notes in Computer Science. 5044. 171-182.

Bonn (2005) Strategic Thinking: The Role in Successful Management https://www.researchgate.net/publication/319242051_Strategic_Thinking_The_Role_in_Successful_Management

Bonn, I. (2005). Improving strategic thinking: A multilevel approach. Leadership & Organization Development Journal. 26 (5), 336-354. https://doi.org/10.1108/01437730510607844

Carroll (2003) Ethical Decision Making: A Teaching and Learning Model for Graduate Students and New Professionals https://files.eric.ed.gov/fulltext/EJ902792.pdf

Carroll, A. B. (2003). Is college too late to teach character? Journal of College & Character: What They're Reading! Available at www.collegevalues.org/ethics.efm?id=1166&a=1

Cavanagh, G. F., Moberg, D. J., and Velasquez, M. The ethics of organizational politics. Academy f Management Review vol. 6 no. (3)(1981). pp. 363–374.

Cleveland State University (2009) Strategic Choice and Performance in Late Movers: Influence of the Top Management Team's External Ties https://www.researchgate.net/publication/23961251_Strategic_Choice_and_Performance_in_Late_Movers_Influence_of_the_Top_Management_Team's_External_Ties

Drejer, A., Olesen, F. and Strandskov, J. (2005). Strategic scanning in a new competitive landscape: Towards a learning approach", International Journal of Learning, vol. 2, no. 1, pp. 47-64.

Eisenhardt, K.M. and Brown, S.L. (1998). "Competing on the edge: Strategy as structure chaos", Long Range Planning, vol. 31, no. 5, pp. 786-789.

Emmett, E. (2016) Ethical behavior, Leadership, and Decision Making. Walden University. Scholar Works.

Ford, R. and Richardson, W. (1994) Ethical Decision Making: A review of empirical literature. Journal of Business Ethics. Volume 13, No. 3 p 205-221.

Gigerenzer, G. and Gaissmaier, W. (2011). Heuristic decision making. Annual Review of Psychology, 62, 451-482. doi:10.1146/annurev-psych-120709-145346

Glover, J. (2019) Utilitarianism and Science https://journals.openedition.org/etudes-benthamiennes/1142

Hamlin, K. (2019) https://smallbusiness.chron.com/role-reward-employee-motivation-18814.html

Harris, R. (2012) Decision Making https://www.slideshare.net/mariecelsalceda/decision-making-11426326

Hiekkataipale, M. M. (2018) Between a rock and a hard place : middle managers' ethical decision making and behaviour in the organisational context. JYX Digital Repository.

Jackall, R. 2010. Moral mazes: The world of corporate managers. New York: Oxford University Press.

CHALLENGES ENCOUNTERED ON THE USE OF MOBILE BANKING APPLICATION OF SELECTED CONSUMERS IN LIPA CITY

VEE AN V. BAYER l JOHN CHRISTIAN P. ENDOZO
SEMERA P. LLANZANA l ANN BEATRICE M. SEMERA

ABSTRACT

This study analyzed the challenges encountered on the use of mobile banking application of selected consumers in Lipa City. The researchers aim to identify the challenges encountered in using mobile banking in terms of traditional banking habits, security, technicality, convenience, scalability and reliability. It is an attempt to find out if there are significant relationship between the profile of the respondents and the challenges encounter in the use of mobile banking application by the selected consumers in Lipa City.

The study adopted a descriptive method of research design and the quantitative approach of data collection was employed. A total of fifty (50) respondents who use mobile banking application in Lipa City, Batangas were surveyed. The main instrument used in collecting information needed in the study is a survey questionnaire. The instrument validation was done through professor's online validation.

Moreover, the results revealed that majority of the consumer respondents who uses mobile banking applications are 18-25 years old, male and single. However, respondents agreed on the challenges they encounter as consumers in the use of mobile banking in terms of traditional banking habits, security, technicality and convenience and neutral in terms of scalability and reliability. The result showed that the age of the consumer respondents have high significant relationships with the challenges they've encountered in terms of traditional banking habits and technicality; significant relationship in terms of technicality; and no significant relationships in terms of convenience, and scalability and reliability. Also, the gender of the respondents have high significant relationships with the challenges they've encountered in terms of

traditional banking habits, technicality, convenience and scalability and reliability; and no significant relationship in terms of security. And, that the civil status of the respondents has high significant relationship with the challenges they've encountered in terms of security; significant relationships in terms of traditional banking habits and technicality; and no significant relationships in terms of convenience, and scalability and reliability.

Considering the findings revealed and the conclusion drawn in the study, the researchers recommend the following: (1) Banks should be more transparent to their consumers by notifying them on every transaction created and done in their account. (2) Efficient and effective solutions should be implemented for every challenges encountered by consumers in the mobile banking applications. (3) Financial and technological literacy programs should be produced and generated to educate more the consumers and lessen the intensity of each challenges encountered. (4) Banks and third-party app developers should enhance their software application designs to increase customer satisfaction and keep their trust and subscription confidence. These new features and advances will be a great help to lessen the challenged encountered by the consumers. (5) The future researchers should use this study as their reference if they want to re-study the challenges encountered on the use of mobile banking application of selected consumers in Lipa City. This will be their guide in advance to already know the variables that they will encounter.

Keywords: Mobile Banking, E-Banking, Challenges, Consumers, Lipa City

INTRODUCTION

Digital technology in banking and financial transactions or e-finance in general has made financial services more widely available and affordable to consumers. With appropriate and affordable technologies and applications, the financially excluded and the insecure can participate in mainstream banking and finance, opening up many opportunities for ease of use, investment and income (Llanto et al., 2018).

With the emergence of smaller, more portable devices such as cell phones, ultra mobiles and net books, new computing trends have emerged. People today prefer to do something mobile and change things than the old-fashioned way: do something somewhere and achieve something. Today, many industries are implementing mobile solutions for their products and services, and the banking industry is no exception. Today, banks are moving from their old manual process to a new trend that requires a handheld device, a new movement called mobile banking (Añes et al., 2009).

Mobile banking refers to the provision and usage of banking and financial services with mobile telecommunication devices. It is a system that aims to help the customers to conduct several financial transactions with the help of their mobile phones. Also, mobile banking is that type of execution of financial services. Within an electronic procedure, the customers use mobile communication techniques in conjunction with the mobile devices cited by (Pousttchi & Schurig, 2004). As cited by Mr. Mizanur Rahman, mobile banking m-payments, m-transfer and m-finance is refer collectively to the set of an application in which it enable people to use their mobile telephones for them so they can manipulate their bank accounts, store value in an account linked to their handsets, transfer funds, or even access credit or insurance products cited by (Donner et.al., 2013).

According to Chen (2020), Mobile banking is making financial transactions on a mobile device (cell phone, tablet, etc.). According to the Visa Customer Payment Behavior Study, about three out of four Filipino mobile phones have a banking app, and more than half of them use mobile banking at least once a week. This innovation makes most of the people's lives easier, especially nowadays. In just a click, funds can be transferred immediately. But banking.

Although the Philippines took on the global leadership role in the "We Are Social" and "Hootsuite's Digital" reports in 2017 in the "Social Media Time" category, its current digital banking landscape is not developing in a similar way.

The Philippines is the only country in the region where the majority of consumers prefer to pay their bills without a prescription. On the contrary, consumers in other countries

prefer to use bank websites. This comes from the Unisys APAC Banking Insights Survey, in which people from the Philippines, Australia, Hong Kong, Malaysia, New Zealand, Singapore, and Taiwan were interviewed.

In fact, the survey also found that 17% of Filipino respondents preferred to go to a branch even if they were simply checking their account balance. This reluctance of Filipinos to use digital banking is due to a compelling digital user experience that would encourage them to stop viewing branches as important to transactions. ("Digital banking in the Philippines: How long until super apps join in", International Finance, 2020). With all these deficiencies, the banks themselves receive setbacks. Today, physical branch banking has been replaced by e-banking, whereby customers can obtain service through the Internet from their homes or at work rather than physically visiting the branch (Drigă & Isac, 2014, Poon, 2007).

Through mobile banking, customers can now complete multiple banking transactions without leaving their home facility. Through the application, account holders can even transfer their balances, money and even pay invoices. Currently, 10% of transactions in the financial sector are done via mobile.

Online banking may not be widespread in the Philippines. Still, Matthew Hip, marketing director at NCR Corporation, says it will grow in popularity over time as customers can reach banks quickly. Mobile banking will become an important part of the financial industry and will gradually take over traditional banking transactions as cited by Faujura (2020)

In the research conducted by Shah et al. (2019), they cited that many banks worldwide have launched their mobile banking to provide customers with more convenient ways to access banking information and services. Mobile banking is a type of banking that takes place over the Internet. Simply put, this is an electronic currency exchange from one account to another. It differs from traditional banks in that it has no physical presence. The account holder himself does not have specific banking hours. There is no long queue to wait. (Zhou et al., 2010).

Mobile banking, also known as mobile phone banking, uses mobile devices such as mobile phones and personal digital assistants to access the banking network via wireless application protocols (Board of Governors of Federal Reserve Systems, 2012). To use mobile banking, you need a mobile phone with the features required by the bank providing the service (Davis, 1989). Users can make banking transactions from anywhere as soon as they receive a registered mobile banking account from a banking institution. Mobile banking can be done by accessing the bank's website using your mobile phone's web browser, SMS, or an application downloaded to your mobile phone (Lederer et al., 2000).

According to Afroza Parvin (2013), financial institutions are now redefining banks, and as mentioned (citations), mobile banking has been used in the market. Since the inception of the bank, the banking system has been changing day by day. In the world of banking, the development of information technology has a tremendous impact on the development of more flexible payment methods and more user-friendly banking services, cited by (Dixit & Datta, 2010).

As cited by Astha (2010), mobile banking is one of the latest services in the banking business. This system has brought some important banking transactions into people's pockets. Now, people can know their balance, transaction history, banking products, and money transfers via mobile phones anytime, anywhere. Mobile banking also prevents fraudulent banking. Unmet needs lead to new inventions and innovations, which create new economic relationships. New mutations and new fusions occur in distinctly different partners, creating the need for other institutional recruitment. Such mergers are now taking place between the banking and telecommunications industries, giving rise to the concept of "mobile banking." increase in the number of alternative formal channels for providing financial services. Mobile banking is mainly used. Since the telecommunications industry was released from private ownership for 65 years in 1992, mobile phone services The Bangko Sentral ng Pilipinas, Monetary Board, in its Resolution No. 999 dated August 11 2006 approved the following rules and regulations concerning consumer protection for electronic banking (e-banking) products and services. These shall govern the implementation of e-banking activities of the Bank for purposes of compliance with the requirements to safeguard customer information; prevention of money laundering and terrorist financing; reduction of fraud and theft of sensitive customer information; and promotion of legal enforceability of banks' electronic agreements and transactions wherein the subject is about consumer protection for electronic banking (Ivatuary & Mas, 2008).

Besides, today, the banking industry is the industry of revolution, as cited by (Anyasi & Otubu, 2009). Vats & Mohan (2011) mentioned that mobile banking is a tool to satisfy customers because banking is a both way game. It must be ensured that the Bank is in a cost advantageous position and getting the service easily helps the customer. Mobile banking is the way out for that.

Mobile banking is providing unparallel services. People can do banking anytime with mobile phone. And this has made mobile banking a blessing both for the Bank and the customer. The first wave of mobile banking hit world markets around 2001 with banks and financial institutions offering mobile banking services via SMS and the browser. The financial system in the Philippines is entering a period of technological innovation. These changes include a significant have grown rapidly in the country. Mobile phones are becoming more and more convenient as tools used for personal banking, budgeting, payments and purchases. Given the rapid growth of mobile finance, mobile banking has contributed significantly to the development of banking systems (Chiu et. al., 2017).

In the Philippines, traditional branch-based banking remains the most widely adopted banking transaction method (Medhi et al., 2009). Cited by Atienza (2018), savers physically had to go to a bank branch to transfer, deposit or withdraw money in their account and get a bank statement over-the-counter in a traditional setup.

Meanwhile, mobile banking is a part of the new banking dimension i.e. branchless banking to make any bank digital. This branchless banking has great potential to extend the distribution of financial services to poor people who are not reached by traditional bank branch network; it lowers the cost of delivery, including cost of both to the banks of building and maintaining a delivery channel and to customers of accessing services, cited by (Ivatuary & Mas, 2008).

In today's world, the Mobile Banking System already allows customers to avail all financial services through Phones or Tablets. Banking Services is expanded up to this technology. By using phones, customers can download and use Mobile applications for further financial Services. This service avoids the Customers going to branch premises and provided more Services.

The purpose of mobile banking is to increase Bank's profitability (DeYoung et al., 2007; Hernando and Nieto, 2007) by reaching a wider geographical area (Cruz et al., 2010) and decreasing Bank's operating costs such as handling fees, transaction costs, workforce and overhead expenses (Nsouli & Schaechter, 2002; Polatoglu & Ekin, 2001). Convenience and efficiency of mobile banking within the overall service delivery process provide consumer value by decreasing time, effort, and costs (Laukkanen & Lauronen, 2005).

Age is a crucial influence in mobile banking can be seen and noticed. As cited by Alafeef et. al. (2012), Wood (2002) has identified that younger adults less than 25 years old are interested in adopting any new technology more than older customers. Venkatesh & Morris (2000) have also suggested that it is essential to understand the age differences, particularly the internet banking behavior of mature customers'. She has reported that most Internet banking users are middle-aged (Karjaluoto et al., 2003). According to Statista Research Department (2020), a statistic shows the frequency of mobile banking app use inthe United States in 2017, by age. In that survey, 48 percent of respondents aged 18-24 said they used a mobile banking app weekly or more, whereas only 11 percent of those 65 or older said the same.

As stated by Abayomi et. al. (2019), the negative influence of age implies that as individuals aged, the less likely he/she will adopt mobile banking services. This result is impressive because young people appear to be more abreast and inclined to innovation than older people. Rogers (1995) have earlier found that because young people are generally tend to be more literate, have higher social Status, seek higher occupational Status and have greater degree of upward social mobility they are more likely to adopt innovation. Similarly, Goi (2005) has revealed that adopters of innovation are often relatively younger. They are typically young, affluent and wealthy (Govender & Sihlali 2014). Tuj (2014) and Sohail & Shanmugham (2003) have also concluded that "young and affluent people are more likely to use internet banking services in Malaysia".

Similarly, Chawla & Joshi (2017) state that research on technology adoption suggests that young users behave differently than their counterparts. Due to limited exposure to computers, mobile phones and the Internet, older people are less aware of their self-efficiency in learning the Internet (Porter & Donthu, 2006). Older users are relatively comfortable using the technology because they suspect the technology and rely more on face-to-face transactions Older people have more technical concerns; Youngsters are technologically innovative compared to consumers. Younger people adopt new ideas, services and products relatively quickly (Lee et al., 2010). Age has been identified to have a moderating effect between technology use and perceptions (Yi et al., 2005).

More genetic disorder affects technology adoption levels in different age groups, older consumers have more technical disorder (Morris et al., 2000; Porter & Donthu, 2006; Demirci & Ersoy, 2008; Lee et al., 2010). Age reinforces perceived utility, perceived cost and perceived system quality, and controls attitudes in adopting mobile banking (Riquelme & Rios, 2010). Mobile banking service providers must understand the influence of demographic factors on the adoption level, by segmenting the clients into groups, according to their education level, language, age, gender and income level. When the Bank understands the relationship, it will guide the marketing plan to specific groups (Alafeef et. al., 2012).

As stated in Alafeef et. al. (2012), a lot of researchers have stated that, income level is a significant factor that has a strong influence on the adoption level (Masinge, 2010). Depending on all of the previous researches, mobile banking adoption is widespread amongst high-income earners, which are consistent with (Karjaluoto et al., 2003; Sulaiman et al., 2007; Alafeef et al., 2011). "Reason for this is that higher household incomes are often positively correlated with possession of computers, Internet access and higher education levels of consumers" (Lohse et al., 2000).

In the Indian scenario, male members predominantly take financial decisions in the rural and urban setup. Since mobile banking is associated with financial transactions, the differences in the degree of technology adoption in male and female attitude may be due to disparity in financial decision making. Zhang & Prybutok (2003) have examined the effect of gender as a moderating variable on online shopping purchase intention. The results showed that gender is an important moderating variable in online commerce. Males are more inclined to adopt bank technology (Wan et al., 2005), internet banking (Akinci et al., 2004), mobile banking (Amin et al., 2006) than females. Nysveen et al. (2005) found a more significant proportion of the perceived benefit of mobile chat services among men than among women (Chawla & Joshi, 2017).

Bhatt & Bhatt (2016) cited that, it can be argued that married people perceive speed as an important factor in getting people to use mobile banking services. Relationships can be a safety net. The economy, from rent split to grocery sharing, helps married couples invest quickly. Married couples receive some of these benefits, but they usually do not combine their finances and cannot take advantage of certain benefits such as tax exemption and spousal benefits makes it easier.

Iddris (2013) stated that marital Status is defined as the status on an individual where he is living as a single, married, divorced or widowed. For our study the marital status is defined as either the person being single or married. Previous research studies have shown that married consumers prefer electronic banking transactions (Katz & Aspden, 1997; Stavins, 2000). However, Munnukka (2007) found a significant

association between marital Status and levels of adoption of mobile communications services. Consumers in stable relationships tend to make less use of mobile communications than those in less stable relationships or none.

According to Bitsa (2020), this has happened to all of us. After careful consideration, we agreed to open a bank account in which we "don't like the least." After signing the agreement with the terms, they will allow us to open a new account and they will tell us about several benefits. Yet they fail to respond to the other side of the question: the more well-known secret bank charges. So you go into your account one fine day, and you find that your bank "will save you money for your programs, don't make enough money, or charge you for a thousand different purposes.

Banking Security is the biggest challenge for online banking marketers. Cybercrime requires setting up some personal information to hack someone's account and steal their money using personal online banking. This can be done anonymously and is associated with significantly more physical danger than in the past.

According to Whitney (2020), quarantine by the Corona virus has led to the temporary suspension of many types of businesses, including banks. This move has led more and more people to make financial transactions using mobile banking apps. And this, of course, can cause cybercriminals to attack potential victims with fake apps and other malware. An alert issued by the FBI on Wednesday alerts bank customers to cyber threats and provides advice on protecting bank accounts. Even before COVID-19, more than 75% of Americans used mobile banking in 2019.

Since the start of the year, their use has increased by 50%. Additionally, 36% of Americans plan to use mobile banking tools and 20% plan to visit their local branches less often. As a result, the FBI has said it expects cybercriminals to target bank customers with bogus banking apps and app-based banking Trojans. Polls show that many users cannot enable two-factor authentication in some cases due to inconvenience. But 2FA is an effective method of securing your account, requiring additional means of verifying your identity, such as a code sent to your phone, or confirmation using a face or fingerprint. The FBI advises people to use multiple types of authentication for their accounts, because layering different authentication standards is a more important security option. Either way never reveals your two-factor access codes to anyone over the phone or text message; banks will never ask you for these codes over the phone.

Lipa City is an emerging and thriving city. Many buildings and businesses are being built that makes the city's economy reach its peak. Foreign and local investors have been checking out Lipa City because they can see that this city is already a successful one in the coming years. This area has so many goals for the betterment of the people and the delivery of assistance to citizens in need. Lipa City also has a lot to be proud of such as old houses, delicacies and the sceneries.

According to the Inquirer survey, by 2020, the Bangko Sentral ng Pilipinas (BSP) hopes to fulfil its cash-lite program, which means most financial transactions will become digital. In 2016, a Brookings report stated the Philippines had the largest digital and financial inclusion improvement, up by eight points from 2015. Smartphone penetration, mobile money accounts, and the launch of the Philippine National Strategy for Financial Inclusion (NSFI) contributed to the increase in score. Aligned with the objectives highlighted above, the researchers aim to identify the challenges encountered in using mobile banking in selected consumer of Lipa City. Forwarding of recommendations to further improve the online banking systems are also a prerogative is done by the researchers.

METHODOLOGY

The study was conducted with interest to present and identify the challenges encountered by the consumers in using mobile banking application within Lipa City, Batangas province. The researchers utilized a quantitative descriptive design.

The study respondents were fifty (50) consumers, who use the mobile banking applications, in Lipa City, Batangas Province. The researchers used stratified sampling technique in choosing the respondents of this study. Stratified sampling refers to a type of

probability sampling method. With stratified sampling, the researchers divided the population into different subgroups or strata called stratified.

The main instrument used in collecting and analyzing the data and information needed in the study is the survey questionnaire. The tool consists of questions regarding the respondents' profile like the age, gender and civil Status. Also, the questions regarding the challenges consumers are encountering in the use of the mobile banking applications. To help determine the real intensity of the challenges faced in the use of mobile banking applications by the selected consumers in Lipa City, the researchers utilized a self-made questionnaire. The self-made questionnaire consists of questions associating the variables.

RESULTS AND DISCUSSIONS

Table 1
Challenges Encountered by the Selected Consumers in the Use of Mobile Banking in Terms of Traditional Banking Habits

Items	WM	Int.	Rank
1. Does not lessen security risks just because you don't perform online transactions.	3.52	Agree	7
2. Has limited branch offices that's why people have also limited banking transactions.	3.64	Agree	4
3. Makes customers inconvenience in doing their business.	3.44	Agree	9
4. Lessen the chance to adapt digital banking because people prioritize the use of traditional system.	3.60	Agree	5
5. Has more banking and hidden charges.	3.20	Neutral	10
6. Offers assistance from bank personnel	3.88	Agree	3
7. Requires tangible documents which can be a hassle.	3.56	Agree	6
8. Time consuming given the processes required inside the banks.	3.94	Agree	2
9. In terms of technical error, it requires face-to-face interaction or the problem to be solved.	4.12	Agree	1
10. Banking issues are never been easy to be fixed even through face to face interaction.	3.50	Agree	8
Composite Mean	**3.64**	**Agree**	

As presented in the table, the respondents agreed that In terms of technical error, mobile banking requires face-to-face interaction or the problem to be solved with the highest weighted mean of 4.12 and the highest rank of 1. With the face to face interaction they can easily communicate to each other and can be process on time. The consumer can also assure that the person in front is trust worthy.

On the contrary, the respondents were neutral that mobile banking has more banking hidden charges with and weighted mean of 3.20 and a rank of 10. Hidden charges is not being discussed when a person is inquiring in opening a bank account. Hidden charges are being seen when someone investigate its savings on their bank account.

Table 2
Challenges Encountered by the Selected Consumers in the Use of Mobile Banking in Terms of Security

Items	WM	Int.	Rank
1. Using online banking application has security risks.	3.90	Agree	1
2. People feels unsafe with their money because of the limited security of online banking has.	3.38	Neutral	5
3. Users have limited access to transaction history.	3.28	Neutral	7.5
4. Details of any transactions are not guaranteed safe.	3.28	Neutral	7.5
5. This is prone to hacking because it uses technology.	3.84	Agree	2
6. It only uses bio-metrics and/ or pin to access your application so this also considers unsafe.	3.32	Neutral	6
7. Providing personal privacy information in mobile banking may not be safe.	3.56	Agree	4
8. Scammers can easily make fake mobile banking applications to deceive consumers.	3.74	Agree	3
Composite Mean	**3.54**	**Agree**	

As stated in Table 2, the consumer-respondents agreed that using online banking application has security risks with the highest weighted mean of 3.90 and highest rank of 1. Due to this pandemic many people are now using online banking for their safety and cyber criminals like hackers can take this opportunity to have money.

As a result, the FBI has said it expects cybercriminals to target bank customers with bogus banking apps and app-based banking Trojans. Polls show that many users cannot enable two-factor authentication in some cases due to inconvenience. Meanwhile, they were neutral on users are limited access to transaction history, and details of any transactions are not guaranteed safe with the least and equal weighted means of 3.26 and equal ranks of 7.5. Most people almost disagree because they already know that they can

still view the history of transaction through mobile and some details is not guaranteed safe due to some hackers that can hack all the information about their bank account.

Table 3
Challenges Encountered by the Selected Consumers in the Use of Mobile Banking in Terms of Technicality

Items	WM	Int.	Rank
1. It requires certain type of software in a smart phone to run.	3.66	Agree	3
2. Technical issues are not easily solved.	3.44	Agree	4
3. Is not applicable when paying	2.70	Neutral	8
4. Internet connectivity has to be stable to do transactions.	4.12	Agree	1
5. Users encounter errors/problems in using mobile banking.	3.90	Agree	2
6. Is always on system maintenance.	3.26	Neutral	6
7. Time consuming due to technicalities.	3.04	Neutral	7
8. Transaction error that occurs might cause loss of money.	3.30	Neutral	5
Composite Mean	**3.43**	**Agree**	

As revealed in the table, the consumer-respondents agreed that internet connectivity has to be stable to do transactions which gained the highest weighted mean of 4.12 and the highest rank of 1. Internet Connection plays an important role to a consumers who are using mobile banking because to do transaction, mobile banking requires consumers to have a stable connection in order to avoid possible problems and technicality issues that they may face if their connection is not stable.

According to Natter (2019), as computers or internet service are being used, poor system's stability and efficiency are experienced. The ability to access accounts online will naturally be affected if your internet service is running slowly or completely out for a period of time. Such as banks, if the banks servers go down or are temporarily unavailable due to scheduled site maintenance, you won't be able to gain online or mobile access to your banking information. On the other hand, the said respondents were neutral that mobile banking is not applicable when paying with the least weighted mean of 2.70 and the least rank of 8. Based on the result there's a part and scenario that mobile banking can't be trusted because sometimes there's a instances that there's an error in transferring money in which it only show that it is not applicable when paying.

Table 4
Challenges Encountered by the Selected Consumers in the Use of Mobile Banking in Terms of Convenience

Items	WM	Int.	Rank
1. Is only convenient because a consumer doesn't need to line up in a physical branch.	4.38	Strongly Agree	1
2. Is not that useful in daily life because I have limited transactions.	3.10	Neutral	5
3. Is easier but more stressful especially when transaction is ongoing and it suddenly shuts down.	3.88	Agree	2.5
4. Is not so convenient having a limited amount to be made per transaction.	3.52	Agree	4
5. Is complex and not so easy to navigate.	2.96	Neutral	6.5
6. Is not user-friendly.	2,56	Disagree	8
7. It offers higher transaction charge.	2.96	Neutral	6.5
8. Is not convenient for people who are not techy.	3.88	Agree	2.5
Composite Mean	**3.41**	**Agree**	

As given in the table, the respondents strongly agreed that mobile banking is only convenient because a consumer doesn't need to line up in a physical branch which garnered the highest weighted mean of 4.38 at rank 1. Now, many banks have online banking services that allow us to pay our bills, pass funds, and view from our web browser a record of our checking account transactions. Banking from the warmth of our couch makes anything we do about our money a little smoother at any time of day or night. Online banking via personal computers and mobile apps on cell phones has made banking more convenient and accessible 24 hours a day. However, there are some downsides to online banking. While these disadvantages may not keep you from using online services, keep these concerns in mind to avoid potential issues down the road. It may be convenient but not always faster. While it may take very little time to deposit a check via a bank's mobile app, you still need to wait for access to your money. Online banking provides convenience in terms of the amount of time saved in travel or waiting in line at a branch location, but all deposits are reviewed and funds are released for access according to bank policy, which may take up to three business days depending on the amount deposited (Natter, 2019).

Table 5
Challenges Encountered by the Selected Consumers in the Use of Mobile Banking in Terms of Scalability and Reliability

Items	WM	Int.	Rank
1. Cannot accommodate all of their consumers concurrently and simultaneously.	3.40	Agree	3
2. Are unresponsive to all of the transactions needed by its consumers.	3.26	Neutral	5
3. Don't reach all of the people who need it because they can't scale-up their coverage as the number of users' increases.	3.24	Neutral	6
4. Cannot be used in real-time and 24/7.	2.88	Neutral	8
5. Are not useful at times especially when consumers are relying to its virtual service more than the physical banking service.	3.10	Neutral	7
6. Users tend to use mobile banking applications with a little bit of trust as it is not that reliable given its services for every transaction.	3.44	Agree	2
7. Users are likely to expect more from it which make them frustrated when it doesn't meet their ends.	3.58	Agree	1
8. Don't have the capacity to scale-up using the available technology which makes its reliability not guaranteed.	3.32	Neutral	4
Composite Mean	**3.28**	**Neutral**	

As reflected in the table, the consumer-respondents agreed that mobile banking users are likely to expect more from it which make them frustrated when it doesn't meet their ends got the highest weighted mean of 3.58 and the highest rank of 1. Meaning, the consumers are dependent to the mobile banking applications and their services. The more they expect to the reliability aspect of these mobile banking applications, the more they become disappointed to the services that don't exceed their expectations. As Faraz (2009) stated, another challenge for banks is to increase their mobile banking infrastructure in line with exponential growth in their customer base. With mobile banking, customers need to make sure their systems work 24 hours a day, 365 days a year, anywhere in the world (this applies to banks, anytime, anywhere). As consumers become more and more proficient in mobile banking, the chances of their solution increasing. Banks that do not meet their performance and reliability expectations may lose the confidence of their customers.

CONCLUSIONS

1. Majority of the consumer respondents who uses mobile banking applications are 18-25 years old, male and single.

2. Respondents agreed on the challenges they encountered as consumers in the use of mobile banking in terms of traditional banking habits, security, technicality and convenience and neutral in terms of scalability and reliability

3. The age of the consumer respondents have high significant relationships with the challenges they've encountered in terms of traditional banking habits and technicality; significant relationship in terms of technicality; and no significant relationships in terms of convenience, and scalability and reliability.

4. The gender of the respondents have high significant relationships with the challenges they've encountered in terms of traditional banking habits, technicality, convenience and scalability and reliability; and no significant relationship in terms of security.

5. Civil status of the respondents has high significant relationship with the challenges they've encountered in terms of security; significant relationships in terms of traditional banking habits and technicality; and no significant relationships in terms of convenience, and scalability and reliability.

RECOMMENDATIONS

1. Banks should be more transparent to their consumers by notifying them on every transaction created and done in their account.

2. Efficient and effective solutions should be implemented for every challenges encountered by consumers in the mobile banking applications.

3. Financial and technological literacy programs should be produced and generated to educate more the consumers and lessen the intensity of each challenges encountered.

4. Banks and third-party app developers should enhance their software application designs to increase customer satisfaction and keep their trust and subscription confidence. These new features and advances will be a great help to lessen the challenged encountered by the consumers.

5. The future researchers should use this study as their reference if they want to re-study the challenges encountered on the use of mobile banking application of selected consumers in Lipa City. This will be their guide in advance to already know the variables that they will encounter.

REFERENCES

(2020). Digital banking in the Philippines: How long until super apps join in?. International Finance. https://internationalfinance.com/digital-banking-in-the- philippines-how-long-until-super-apps-join-in/

(n.d.). Bangko Sentral ng Pilipinas Default.aspx. https://www.bsp.gov.ph/regulations/regulations.asp?type=1&id=1025

(n.d.). GSMA. https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2012/06/Philippines-Case-Study-v-X21-21.pdf

Abayomi O., Olabode A., Reyad A., Teye E., Haq N., and Mensah E. (2019). International Journal of Business and Social Science. https://ijbssnet.com/journals/Vol_10_No_1_January_2019/9.pdf

Abualsauod E. and Othman A. (2019). A study of the effects of online banking quality gaps on customers' perception in Saudi Arabia. ScienceDirect.com | Science, health and medical journals, full text articles and books. https://www.sciencedirect.com/science/article/pii/S1018363918302435

Acaso D. (2010, May 14). E-banking in the Philippines: IT practices and trends. Business I.T. News Central. https://itnewscentral.wordpress.com/2003/08/04/e-banking-in-the- philippines-it-practices-and-trends/

Akinci S., Aksoy S., and Atilgan E. (2004). Google scholar. Google Scholar. https://scholar.google.com/scholar_lookup?hl=en&volume=22&p

ublication_year=2004&pages=212232&issue=3&author=S.+Akinci&author=S.+Aksoy&author=E.+Atilgan&title=Adoption+of+internet+anking+among+sophistiacted+consumer+segments+in+an+advance+developing+country

Alafeef M., Singh d., and Ahmad K. (2012, November 1). The influence of demographic factors and user interface on mobile banking adoption: A review. Science Alert. https://scialert.net/fulltext/?doi=jas.2012.2082.2095

Amin H., Hamid M., Tanakinjal G., and Lada S. (2006). Google scholar. Google Scholar. https://scholar.google.com/scholar_lookup?hl=en&volume=11&publication_year=2006&issue=3&author=H.+Amin&author+S.+Lada&title=Undergraduate+attitudes+and+expectation+for+mobile+banking

Ananda S., Devesh S., and Lawati A. (2020, May 27). What factors drive the adoption of digital banking? An empirical study from the perspective of Omani retail banking. Journal of Financial Services Marketing. https://www.researchgate.net/publication/341709456_What_factors_drive_the_adoption_of_digital_banking_An_empirical_study_from_the_perspective_of_Omani_retail_banking

Anyasi I., and Otubu A. (2009). Mobile Phone Technology in Banking System: It's Economic Effect. Research Journal of Information Technology.

Asthha, A. (2010). Evaluation of Mobile Banking regulations. Paper presented at the journee de recherche CEREN-CERMI on 18th March 2010, available at www.ssrnpapers.com accessed on 22/01/2010 at 12.20pm.

Atienza R. (2018). Resistance to Mobile and Internet Banking Innovation in Ozamiz City, Philippines. Multidisciplinary Studies Journal. https://www.multidisciplinaryjournal.com/pdf/142.pdf

Bhasin H. (2019, October 18). What is outbound marketing? Concept, explanation and examples. Marketing91. https://www.marketing91.com/what-is-outbound-marketing/

Bhatt A., and Bhatt .S (2016) Factors Affecting Customer's Adoption of Mobile Banking Services. J Internet Bank Commer 21: 161.

Bitsa. (2020, November 30). The most common hidden bank fees. Bitsa Card - Blog. https://blog.bitsacard.com/en/most-common-hidden-bank-fees/

Cana J. (2020, September 30). BDO online banking clients still reporting issues with the mobile app. Esquiremag.ph. https://www.esquiremag.ph/money/industry/bdo-online-banking-clients-mobile-app-issues-a00289-20200930

Chawla D, and Joshi H. (2017). Role of demographics as moderator in mobile banking adoption. CORE – Aggregating the world's open access research papers. https://core.ac.uk/download/pdf/301371661.pdf

Chen, J. (2020, August 29).Mobile Banking. Retrieved December 16, 2020, from Investopedia.com website: https://www.investopedia.com/terms/m/mobile-banking.asp

Chiu J., Bool N. and Chiu C. (2017, August 7). Challenges and factors influencing initial trust and behavioral intention to use mobile banking services in the Philippines. Discover Journals, Books & Case Studies | Emerald Insight. https://www.emerald.com/insight/content/doi/10.1108/APJIE-08-2017- 029/full/html

Chowdhury S., and Ahmmad N. (2011). 'Factors Affecting Consumer Participation in Online Shopping in Malaysia: The Case study of University Students', EuropeanJournal of Business and Economics, VOL .5 No.4, pp 49-53

Cruz, P., Neto, L.B.F., Munoz-Gallego, P. and Laukkanen, T. (2010), "Mobile banking rollout in emerging markets: evidence from brazil", International Journal of Bank Marketing, Vol. 28 No. 5, pp. 342-371.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology.

Demirci A., and Ersoy N. (2008). Google scholar. Google Scholar. https://scholar.google.com/scholar_lookup?hl=en&volume=11&publication_year=2008&pages=302-308&issue=1&author=A.E.+Demirci&author=N.F.+Ersoy&title=Technology+readiness+for+innovative+high-tech+products%3A+How+consumers+perceive+and+adopt+new+technologies

DeYoung, R., Lang, W. and Nolle, D.L. (2007), "How the internet affects output and performance at community banks", Journal of Banking & Finance, Vol. 31 No. 4, pp. 1033-1060. disadvantages- 2248.html

Dixit N., and Datta S. (2010, August 1). Acceptance of e-banking among adult customers: An empirical investigation in India. ResearchGate. https://www.researchgate.net/publication/286869082_Acceptance_of_Ebanking_among_Adult_Customers_An_Empirical_Investigation_in_India

Dobronte A. (2013, August). The importance of socio-demographics in online surveys. CheckMarket. https://www.checkmarket.com/blog/socio- demographics-online-surveys/

Donner J., and Tellez A. (2008, December 1). (PDF) Mobile banking and economic development: Linking adoption, impact, and use. ResearchGate. https://www.researchgate.net/publication/232947275_Mobile_banking_and_economic_development_Linking_adoption_impact_and_use

Drigă I., and Isac, C.,(2014). E-banking services-features, challenges and benefits. Annals of the University of Petrosani. Economic 14 (1), 41 – 50.

Emerald insight. (n.d.). Discover Journals, Books & Case Studies | Emerald Insight. https://www.emerald.com/insight/chttps://www.theasianbanker.com/updates-and-articles/mobile-banking-seen-to-overtake-internet-bankingontent/doi/10.1108/IJBM-11-2017-0245/full/html#sec002

Faraz. (2009). Challenges for a mobile banking solution. AFFAIR ABOUT BANK. https://faraz-bankingaffairs.blogspot.com/2009/10/challenges-for-mobile- banking-solution.html

Faujora. (2020). Mobilock hack. Analysis: the re-entry of the cz-4b r/b. https://pef.hittersregassing.fun/mobilock-hack.html

FFIEC. (n.d.). Transaction/Operations risk. FFIEC IT Examination Handbook InfoBase. https://ithandbook.ffiec.gov/it-booklets/e-banking/e-banking-risks/transactionoperations-risk.aspx

Goi L.(2005). Effects of demographic factors on customers' mobile banking services adoption in Nigeria. Academia.edu - Share research. https://www.academia.edu/40900045/Effects_of_Demographic_Factors_on_Customers_Mobile_Banking_Services_Adoption_in_Nigeria

Govender, I., & Sihlali, W. (2014). A study of mobile banking adoption among University Students. Mediterranean Journal of Social Sciences, 5

(7), 451-458. https://www.academia.edu/40900045/Effects_of_Demographic_Factors_on_Customers_Mobile_Banking_Services_Adoption_in_Nigeria

Guno N. (2017, November 9). More Filipinos embrace mobile banking for convenience with bill payments, money transfer—survey. INQUIRER.net. https://business.inquirer.net/240416/more-filipinos-embrace-mobile-banking-for-convenience-with-bill-payments-money- transfer-survey?fbclid=IwAR14fjj6uPNAmV5DEzm-0aekGeHaQx0_hPc74RQ4AJvlUf3ERc_FVdD8aAw

Haynes M. (2016, February 22). Consumers love the convenience of mobile banking; unfortunately, so. IBM Big Data & Analytics. https://www.ibmbigdatahub.com/blog/consumers-love-convenience- mobile-banking-unfortunately-so-do-cyber-criminals

Hernando I., and Nieto M. (2007). Is the Internet delivery channel changing banks' performance? The case of Spanish banks. Journal of Banking & Finance 31(4): 1083-1099. https://www.researchgate.net/publication/284152753_Challenges_of_the_e-banking_revolution_finance_and_development https://link.springer.com/article/10.1057/s41264-020-00072-y

Iddris, F. (2013), "Barriers to adoption of mobile banking: evidence from Ghana", International Journal of Academic Research in Business and Social Sciences, Vol. 3 No. 7, pp. 356-370.

Ivatuary, G. and Mas, I. (2010).The Early Experience with Branchless Banking. Focus note no. 46. www.ssrnpapers.com

Jimenez E., and Roman P. (2006). Study on Philippines electronic banking : Delivering Microfinance services to the poor in the Philippines

EFFECTS OF PRODUCT QUALITY TO THE ONLINE CONSUMERS IN LIPA CITY: BASIS FOR CUSTOMER SATISFACTION

FATIMA CRUZ I CHRISTINE MEL L. EBREO I IVEN FABITO
ALMIRA LALUCIS I JOACQUIM SILVA I JOHN PATRICK VALENCIA

INTRODUCTION

In the twenty-first century, trade and exchange have become so diversified and multichannel. It has taken internet shopping fully and has grown dramatically worldwide (Johnson, et al., 2001). The easy answer for busy lives in today's world is online shopping. There has been a significant shift in the way consumers buy in the last decade. Provided that people chose to order from an online retailer, making internet shopping very easy for customers and shoppers. For modern consumers, internet shopping saves precious time even if they are distracted, or the customers don't want to shop that much (Rahman et al., 2018).

According to Pedroso (2015), the study showed more Filipinos used their cell phones to purchase products, from 21.4% in 2012 to 34% in 2014, with 94.2% of participants able to access the Internet through smartphones. MasterCard observed the trend, noting that those who purchased through mobile phones show their transactions always involved online shopping. In the City of Lipa, the two most known place to buy an online product is from Lazada and Shopee. These two companies have their way of showcasing the items or products listed on their website.

Selling online or setting up an online business is now more relevant than ever. Many companies, small and large, take advantage of the pandemic and turn to internet selling, online selling can reach more audience at a click of a button. Many already know this also through the prevalence of social media. With many more audiences, many more potential customers Government of Canada (2013).

However, in terms of consumer behavior, the excellent quality of products will improve consumers buying decisions or services. It is consistent with the outcome of a study conducted by Shaharudin et al. (2011). A study also revealed that a degree of

product judgment is based on eight dimensions of consistency of the system and the consumer buying behavior relationship, as stated by Purba, (2018). The eight dimensions of surface are performance, reliability, serviceability, features (Gitman & McDaniel, 2005), durability, aesthetics, and perceived quality. Each of these dimensions will be further elaborated on within the study. And only when these dimensions are met, truly the consumer behavior with regards to buying online products will be assessed.

Product quality means incorporating features that can meet consumer needs or wants and give customer satisfaction by improving products and goods, and making them free from any or defects (Juran), as Akrani (2013) stated. Also, as Singh (2016) said, in her study about product quality, product quality is a vital area because it decides the firm's market share. It is also used as one of the product differentiation strategies by a few leading firms.

Product quality is the capability of a commodity to fulfill its functions, such as longevity, strength, precision, functionality, and other characteristics, according to Kotler et al, (2011) as cited by Handoko 2016. Ndukwe (2011), in return for monetary considerations, thinking of product quality as the features of a product which satisfies customers' wishes and needs. If a customer is pleased with the product, then the rate is considered acceptable.

Product quality characteristics include functional and psychological advantages associated with a product (Ackaradejruangsri, 2012; Steenkamp, 1990). In short, brand name-related product quality affects consumers' assessment of the intensity of that brand (Hilgenkamp & Shanteau, 2010), as cited by Hanaysha 2016.

According to Mital, (2017), when ordering products online, the main challenge is that there is no guarantee of the product's quality. Reviews are not necessarily credible, and even the testing does not fully assess the nature of product quality. Karim (2013), in online shopping, the quality of goods and services positively affects consumer loyalty. The perceived product quality is defined as the customers' opinion about the overall excellence or superiority of a product. It is also important to note that minimizing the expense and optimizing the product's efficiency as significant factors in e-commerce performance.

The perceived performance of the commodity, the most important satisfaction determinant. A variety of reports concerned with online shopping, on the other hand, argue that service performance has a favorable effect on consumer loyalty. The service level determines deep and committed partnerships with online retailers established by the clients. Online retailers that deliver superior quality of service achieve their customers' needs and thereby increase their satisfaction, Vasic et al. (2019)

Quality of substance (Bresnahan, 2010) is the life-support of quality management, as it ensures that consumers with long-lasting value will give high-quality goods or services. Such principles of product safety, guarantee the presence of systems that ensure healthy and high-quality goods. The explanation is that product quality generates reliable goods production. Systematic production outputs can reduce errors and reprocesses, as well as the waste of labor, machinery, time and materials, thus increasing volume with less effort (Eckert & Hughes, 2010), as stated by Cruz (2015).

Product quality is vital in e-commerce to help sustain customer value and loyalty and reduce the expense of replacing defective products. If the company makes a low-quality product that is not very good, consumers would not purchase it. In the e-commerce industry, people can switch about and buy from more agile competitors when they see a comparable product at lower prices and better quality Handoko, (2016). According to the article in Black bee (2017), online retail rates are considered the most critical metric of distinction and cannot be overlooked as a further indication of consistency. If they are persuaded that a higher price signals better service, the consumer's desire to pay is more significant. One should change the price control to reflect this if most consumers can pay more for more excellent protection. Need have to track the rivals' rates and goods on the Internet and extract the optimum pricing from this to set equal rates. Consumers would be willing to pay a higher price for better quality.

Product quality and quality of service have a substantial influence on customer loyalty and satisfaction. Customer satisfaction impacts brand loyalty dramatically. And customer satisfaction serves as a mediator of consumer loyalty between exogenous variables. These findings suggest that product quality and service quality are exogenous factors that significantly affect brand loyalty, Susanti (2014). Cronin & Taylor (1992) claimed that the association between quality of service and consumer satisfaction directly affects customer engagement as the universal perception that a business is far more profitable than gaining new clients to retain a committed customer base. The conclusions of the research by Brown & Chen (2001) strengthened the argument that there is a strong connection between faithful customers and profitability. Loyal consumers are expected to deliver return business and are less likely than non-loyal customers to buy around (Oliver, 2010), as stated by Hoe (2018).

Quality is the entirety of a product or service's functionality and characteristics that bears on its ability to meet particular requirements (Chavan, 2003). When a product satisfies the buyer's standards, the buyer will be happy and deem the customer to be fulfilled. The products are of reasonable or even high quality. While experiments have been going on for more than two decades on how quality affects consumer retention, most of the studies in the past on how quality affects satisfaction and loyalty have concentrated primarily on pure commodity (Steenkamp, 1990) Asghar, et al, (2011) or pure service settings (Oliver 1999, Brady & Cronin 2001) as stated by Olise 2018.

Throughout the multiple stages of buying, customer loyalty is the product of the user experience. Since online shoppers' perception is focused solely on the details presented by online retailers due to the inability to physically contact the product, it is clear that the information given will impact customer satisfaction both in the knowledge quest process and during the purchasing decision phase. Before deciding how satisfied the service recipient is, satisfaction includes a moment of reality or knowledge of the service. According to Lovelock & Wirtz (2008), happiness is an optimistic, unconfirmed hope, while Palmer (2011) noted that it is a post-consumption experience that contrasts perceived output to anticipated efficiency. Also, Baran, et al. (2008) concluded that satisfaction, providing pre-purchase expectations, can be narrowly defined as a post-purchase measurement of product quality. And the loyalty of consumers would depend on faith in the quality of service, as stated by Reyes (2013).

Quality of the product and delivery services are the offline characteristics of an online shop (Ahn et al., 2004). Most of the time, typical consumers evaluate product quality through its build, if the features hold up with the advertisements, the materials used, and even the producer or the maker of the goods, also known as brand loyalty. And most of the consumers today, especially with the ongoing crisis, will almost always buy products from known producers.

High product quality is sometimes difficult to achieve because many sellers today have their product quality definition. One seller or individual does not define product quality. This rift between sellers can sometimes affect the customer's buying behavior. Some products may only look good on the advertisement and not on the actual product itself, something that is very evident within the online shopping experience of the customers and the way the sellers sell their featured products, and only through these images and other reviews can a product be considered of high quality or not.

The difference in the products' specifications on the website and actual products themselves is the most common issue among online products. Such a problem causes customers to lose interest in buying a certain product. Most customers' complaints are found on the product review section of the website or platform, but one customer can still not fully rely on the reviews because sometimes it is also a case-to-case basis. It could be specific when the product was delivered, and such complications could happen. Sometimes delivery services mishandle the logistics, causing deterioration, degradation, and in the worst case, product destruction. Also, worth noting that some huge online sellers put insurance on the product to protect it from unforeseen events during delivery.
According to Hoyer & MacInnis (2010), Customer Satisfaction is the feeling that results when consumers make a positive evaluation or feel happy with their decision. Oliver

(1997) describes satisfaction as the customer's reaction to happiness, an appraisal of the attributes of goods or services, or an evaluation of a product or service. Customer satisfaction described by Zeithaml & Bitner (1996) as the appraisal of the product or service by customers in terms of satisfying their needs and aspirations. The difference between expectations and interpretations of service efficiency level was regarded as conceptualized customer satisfaction evaluations of service terminology quality (Parasuraman, et al., 1985).

The happiness of the customer is precisely how the product or service provides customer loyalty. It has a close relationship (Greyskens et al., 1996) with personal values. Zins (2001) also notes that through high levels of customer satisfaction, loyalty can be generated. Nevertheless, the results of client satisfaction on customer engagement are difficult. But customer satisfaction is only one reason, according to Fisher (2001), and it is not an important reason why consumers will turn to another service or product, as stated by Sobihah 2015.

According to Oliver (1997) as stated by Sarreal, (2008), there is a big difference between quality and satisfaction. "Satisfaction is an instantaneous reaction to consumption, whereas consistency occurs prior to and after consumption as an enduring signal of product or service excellence" (Oliver, 1997). Their partnership remains dynamic, considering the strong variations in consistency and satisfaction.

According to Lin et al. 2010, satisfaction is thought to affect the shift in mood and buy. A satisfying buying experience might seem to be one of the criteria for continued engagement in a product that could lead to repeated buying. Many scholars have discovered that satisfaction is one of the key factors influencing ongoing purchasing intentions. In the field of e-commerce, DeLone & McLone have described "Consumer Satisfaction" as a significant way of assessing an e-commerce system's views of our clients.

Customer satisfaction and retention arise automatically as the e-commerce brand delivers premium goods at all times. A corporation's willingness to retain its customer base goes hand and hand with customer satisfaction, the outcome of consistently good encounters with a product (or service), and customer retention. The satisfaction rates would go up as you build loyal customers. According to Havens (2018), customer satisfaction and retention arise automatically as the e-commerce brand delivers premium goods at all times. A corporation's willingness to retain its customer base goes hand and hand with customer satisfaction, the outcome of consistently good encounters with a product (or service) and customer retention. In reality, the retention plan should start with customer loyalty generation.

Bei & Chiao (2001), Consider product quality and price as the basis for building consumer satisfaction, "customer satisfaction is determined by the quality and price of the products desired by the customer, while Khan & Ahmed (2012) said that" product quality is a critical determinant of consumer satisfaction. Besides, Ehsani & Ehsani (2015) argued that "price can be used to boost both benefit and consumer loyalty as a resource." As indicated by Ma & Ding (2010), consumer value is another aspect impacting customer loyalty: "Customer value distribution should meet customer demand, satisfy the customer." Sugiarti et al. (2013) also indicated that "better customer value than what competitors deliver will make customers feel happy and drive them to be loyal." It can be seen that product quality, price, and customer value can affect customer satisfaction, based on several expert opinions above, as stated by Razak (2016).

A dynamic and multifaceted notion is consistency. In the broadest sense, customer consistency is a product's ability to reach or surpass the standards of the consumer (Waters & Waters, 2008) as cited by Hoe & Mansori 2018. The most popular functional description of posits quality is understanding excellence in product and service by the consumer. Quality is the secret to the performance and longevity of an enterprise in today's dynamic climate. The rising value of consistency has been illustrated by intense global competition. Superior quality no longer separates rivals; instead, it validates a company's worthiness to succeed (Giffi et al., 1990) as cited by Hoe & Mansori 2018.

An online shop's offline characteristics are merchandise consistency and distribution service (Ahn, et al., 2004) as cited by Handoko 2016. One of the issues with online shopping that most people worry about is that there is a disparity between product details with the consistency of the initial product following arrival on the website. Ability of goods in e-commerce is important to help sustain customer satisfaction and loyalty and reduce risk and cost, replacing obsolete products. If the organization manufactures a poor-quality product that is not very good, it won't be bought by customers. In particular, in the e-commerce industry, if customers see the right product at a lower price and better quality, they will be moving and buying quickly from more flexible rivals.

According to Fandialan et al. (n.d.), consumer satisfaction is determined to what degree users were happy and disappointed with their online shopping experience and how these differences could be strengthened. Quality of the goods and the quality of service have a significant impact on customer loyalty. Customer retention affects label loyalty significantly. And customer satisfaction serves as a mediator of consumer loyalty amongst exogenous variables. These findings suggest that exogenous factors that impact substantially brand loyalty are the quality of the goods and the quality of operation. It indicates that the business should enhance its product and service quality, which affects consumer satisfaction and customer loyalty, Susanti 2014.

However, the most important topics needed to reach or surpass customer satisfaction are the product and its features, function, reliability, sales activity, and customer service. Satisfied consumers usually recover and buy more. In addition to buying more, they still work by exchanging interactions as a network to attract other future consumers (Hague & Hague 2016). According to Garvin (1987), there are eight dimensions of product quality: performance, features, reliability, conformance, durability, service ability, aesthetics, and perceived quality. Also, this is agreed by Irawan (2003), he mentioned that performance, reliability, conformance, durability, and feature are factors in perceiving product quality for customer satisfaction.

Rolstadas (1998) defined the word performance as a complex interrelationship between seven performance criteria: effectiveness, efficiency, and quality, and productivity, quality of work-life, innovation, and profitability/budget-ability. It was agreed by Neely et al. (1995), who mentioned that performance is the efficiency and effectiveness of purposeful action. Performance engagement has a significant impact on the client's perception concerning the quality of any products. Therefore, the employees must ensure that they provide the customers with appropriate services. Performance interaction plays an essential function within an enterprise as it determines the organization's actions, Khadka & Maharjan, (2017).

To consider (Kotler et al., 2002), the value of performance engagement within a company is to evaluate the variables that affect the perception of consumers on product quality, to objectively investigate the effect of this performance engagement on consumers in product quality appraisal and to measure the relevance of consumer evaluation of any product's purchase trend, Patel & Mishra (2018).

Watson (2020) also said about her research on online shopping vs. in-store shopping, bringing in fresh customers, need to see them come back to buy more things. Need to start developing long-lasting relationships with them, in other words. This is achieved in a physical store by offering a wide variety of items, excellent customer service, and rewarding customers on the store for shopping. Also, by creating an e-commerce software solution for the company, all of this can be done online. You will also gain the additional advantage of meeting consumers who may never have heard of the shops or those who reside in other nations.

Reliability has often been defined as "how consistency varies over time." The distinction between consistency and reliability is that quality shows how well an object performs its proper function. In contrast, reliability reveals how well this object, through varying situations, retains its original quality level over time. Reliability is the possibility of an item executing a role needed without failure for a given amount of time under stated conditions. Also, reliability is a product quality that must be engineered for the product;

otherwise, its presence is troublesome; reliability must be evaluated in the laboratory during the manufacturing process and further checked while the product is in operation with field warranty data after-sale, Wiley & Sons, Inc. (2018).

Consumers are likely to purchase a commodity from their homes, and therefore need a safe, reliable, and fast shipping of the requested product to its destination. In the online world, a timely and dependable product is a key role in fulfilling customers' expectations and building their satisfaction Vasic et al. (2019).

According to Wilson & Christella (2019), the study's goal is to examine the influence on consumer loyalty of website design, usability, time saved, product choice, and distribution success in the Indonesian e-commerce industry. This study's findings showed that reliability, time-saving, product variety, and distribution efficiency have a favorable and substantial impact on customer satisfaction. The product variety has the greatest effect among the other variables on customer satisfaction. However, this report also showed that there is no major influence between the design of the website and customer satisfaction. Furthermore, this research indicates that businesses specializing in the e-commerce field should always strengthen their goods and services to their clients. Clients will be pleased, thus raising their likeliness to replicate their buying experience on the business in the future.

Features are one of the selling points of the product. Without this, sellers or manufacturers cannot sell their products. Some features drive attention, especially if such features are genuinely one of a kind. And when it comes to online selling, there’s no difference, and features are still one of the product's selling points. Words that can define what the product can do, what it has, or its effects may be why a customer will want to buy the product. According to James (2012) article on how to sell, product features are very well defined. Think of aesthetic appeal as an attribute, along with durability, ease of use, expense, and protection, in a user's assessment of choice. Aesthetics are a large part of what creates a satisfying user experience. The more aesthetically pleasing product will win each time, all those other attributes being equal, Boltgroup (2017).

It is said that the standards for judging a product are of high quality and are relative, meaning that everyone would have different scores. By comparing the consistency of identical goods with varying brands by checking them on specific dimensions of their ease of maintenance, consistency will prove a product. Kotler (2002), suggests that buyers love brands that deliver variety, variety, and best features. The product's intense quality produces, retains happiness, and allows, as stated by Sitanggang (2019). According to Aha! Labs Inc. (2020), product features are the attributes of the item that define its appearance, materials, and functionality. A software attribute is a slice of market functionality for the end-user of that software with a specific gain or collection of advantages.

It is the entirety of a product or service's functionality and features that bears on its ability to meet particular requirements (Chavan, 2003). When a product satisfies the buyer's standards, the buyer will be happy and deem the customer to be fulfilled. The products are of reasonable or even high quality. Although experiments have been going on for more than two decades on how quality influences consumer retention, much of the research on how quality influences satisfaction and loyalty in the past has centered primarily on pure products, as stated by Olise et al. 2018.

Singh & Goyal (2009), as stated by Sidiqque et al. (2013), work on the purchase behavior of cell phones in various age and gender groups. This research found that personal attractiveness, brand, value-added features, and core technological characteristics are more important to young people than price. Still, price sensitivity is more significant for people over 50 years of age. Nevertheless, research has been carried out on Punjab, India, and reflects on the entire market group's general view, but not just on the younger segment. Conformance of product and process is the ability of a product, facility, or process to satisfy its design requirements. Design criteria are an approximation of what the client wants. Conformance is effectively the requirements specified after the product is made or when the service is provided in the design process. This stage often

concerns power, beginning from the raw material to the final product, APB Consultant (2016).

Durability is the ability of a product to perform its function at the anticipated performance level over a given period (number of cycles – uses – hours in use), under the expected conditions of use and foreseeable actions, European Commission, (2015).
An indicator of product quality is durability, which is a measure of product life. It has economic as well as technological aspects. Technically, before it deteriorates, it can describe longevity as the amount of use can get from a commodity. Durability can be described in that case as the amount of use can get from a product until it fails and replacement is better than continuous repair Pratap (2020) during the analysis of product quality relationship and aspects. I found that product quality is the durability of goods that serves as a factor for healthy products and customer satisfaction to user needs (Gitman & McDaniel, 2005).

A significant buyer's concern is the durability of the commodity. Consumers need to consider the availability and efficiency of long-term product support services when purchasing a durable product. They need to find out which comparison websites provide such data and analyze any issues of completeness, fairness, and prejudice (Nakayama et al., 2009).

Durability has both economic and technological aspects, an indicator of product existence. Technically, longevity can be described as the amount of use one gets from a commodity until it physically deteriorates. A light bulb offers the best example: the filament burns up after too many hours of use, and the bulb must be replaced. It is difficult to fix. Economists refer to such products as "one-hoss shays" and have used them widely to model capital goods production and consumption, Garvin (1984). Consumers preferred more robust goods when data on quality was available and willing to pay more for them. For this purpose, the demonstration of product longevity affects customer decision-making and preference by Elshout.

As stated by Syahrial (2018), serviceability reflects service or repair speed, the courtesy of service premises in entertaining clients, service workers expertise in fixing service problems, and the degree of ease in fixing malfunctioned goods (Garvin, 1987), as defined in the previous segment. Therefore, achieving dominance in serviceability allows businesses to design goods that are three simples to service and manage over their life cycle (known as serviceability design) and provide effective and efficient after-sales service activities for their customers. Serviceability design can diagnose, uninstall, replace, replenish, and restore parts to their original requirements with reasonable ease. Serviceability tests many factors, such as service workers' ability at service centers that are expected to conduct maintenance and upgrades, lead time for service performance, and the associated costs incurred. Since the cost factor is continually concerned about consumers, the cost associated with bad serviceability design would have a detrimental effect on the overall cost of ownership. Therefore, serviceability architecture can help assess and improve potential offerings by optimizing the average product life-cycle period, lowering ownership costs, and increasing customer satisfaction.

Aesthetics, one of the most potent means of making the world unique, is the practice of producing responses that interact by interpretation without words (Newkirk & Crainer, 2003). More people are taken care of in today's world more comprehensive symbolic commodity worth (Goldsmith et al., 2010). The aesthetic evaluation of goods by customers is related to whether such design properties such as color, form, etc., are used in a product design (Blijlevens et al., its 2012). There are practical and emotional aspects of anesthetic response and visual aspects, such as spontaneous bodily response (Wagner, 1999). Bloch (1995) clarified that the type of product produces psychological reactions that Cognitive and emotional content should be included. Such psychological reactions often cause behavioral responses that contribute to behavioral responses indirectly. Marketers, therefore, use commodity esthetics as an instrument for strategic aesthetics (Cox & Cox, 2002) the distinction as stated by Mumcu, (2015).

Customers consume their commitment, time and resources to buy the commodity, according to (Grunert et al, 2001), so purchasing aim has considerable significance in his life. In the buying process, clients are often affected by their desires and expectations. The perceived quality of a product as "the consumer's calculation based on the full collection of specific as well as external dimensions of the product or service." Consumer behavior is quite distinct as the events that consumers engage in the search, use, purchase, evaluation, and disposal of products they believe will ensure their needs, as Saleem 2015.

The study takes place in Lipa City. It is a first-class city in the province of Batangas, Philippines. According to the 2015 census, it has a population of 332,386 people. This area was chosen because Lipa City hailed as one of the "next wave cities," especially for Business Processing Outsourcing sector. Some of Lipenos was selected as the source of information since they are one of the most numbers of people who purchase in an online shop; more than half of them are millennials. The target respondents are people with experience buying in online shops.

This research aims to assess the effect of the quality of online products for its consumers. It also strives to maintain our customer's satisfaction that will genuinely improve the online selling experience.

METHODOLOGY

This study was conducted in order to determine the effects of product quality of the online products for its consumers. The research locale was within the vicinity of Lipa City.

The respondents of the study were fifty (50) consumers who purchased products online in order to gather the necessary data. The researchers believed that the respondents have the first-hand information to answer the questionnaire.

The researchers used the questionnaire as the main tool to accumulate and examine the data, and the information in the study was survey questionnaires. It contained questions concerning the profile of the respondent and the factors in product quality.

RESULTS AND DISCUSSIONS

Table 1
Effects of Product Quality to the Online Consumers in Lipa City in terms of Performance

Items	WM	Int.	Rank
1.Online products performance can meet my expectations.	3.72	Agree	1
2.Online products performance exceeds requirements	3.70	Strongly Agree	2
3.Online products performance is better than other options in market	3.30	Neutral	3
Composite Mean	**3.57**	**Agree**	

As presented in the table, the respondents agreed that online product performance could meet their expectations with the highest weighted mean of 3.72 and the highest rank of 1. The findings show that the respondents agreed that online product performance could meet their expectations. As seen with the other studies previously made by Singh (2013), the performance of the product is definitely one of the reasons why a certain product can meet customer's needs. It could also mean that performance may very well lead to high product quality.

Meanwhile, the said respondents were neutral that online product performance is better than other market options with the least weighted mean of 3.30 and the least 3.
For the respondents who chose to stay neutral about whether the online products are better than the physical ones, this is not unusual. There are many benefits to buying online, and there are also many benefits from shopping physically. Such benefits are evaluated by the respondents during the presentation of the survey material during the pandemic.

Tracy Watson (2020) also said about her research on online shopping vs. in-store shopping, bringing in fresh customers, need to see them come back to buy more things. Need to start developing long-lasting relationships with them, in other words. This is achieved in a physical store by offering a wide variety of items, excellent customer

service, and rewarding the customers at store for shopping. Also, by creating an e-commerce software solution for the company, all of this can be done online. You will also gain the additional advantage of meeting consumers who may never have heard of the shops or those who reside in other nations.

Table 2
Effects of Product Quality to the Online Consumers in Lipa City in terms of Features

Items	WM	Int.	Rank
1. Online products features is very valuable	3.74	Agree	2
2.Online products features are desirable & useful.	3.84	Agree	1
3.Online products features are more desirable & useful than other competitors.	3.46	Agree	3
Composite Mean	**3.68**	Agree	

As stated in the table, the chosen respondents agreed that online products features are desirable & useful with the highest l weighted mean of 3.84 and highest rank of 1. It is very common that you need to have a desirable and useful product features so consumers will buy the product. Such features exist to satisfy needs and wants of the customers. It creates value that makes the product all the more reasonable to have, proving it one of the selling points of a certain product. A study made by Geoffrey James on his article “How to Sell: Value, Benefits or Features?” (2012), completely illustrates how the product features can really affect the sale.

On the other hand, the said respondents also agreed that online products features are more desirable & useful than other competitors with the least weighted mean of 3.46 and least rank of 3.

The respondents still agree on that online product features are far better off than their competitors, it could be inferred that consumers may take the advantage of the product features that suits the current lifestyle of the respondents. Competitors like the physical store, cannot provide such products and most of the time, and consumers would likely be on their phones, browsing items that can satisfy their needs. Selling high quality product online, with good features and benefits, allows small businesses to make more sale online rather than the physical one, reason is more distribution of information through social media, selling platform is very known to the general public and can easily be accessed by many Government of Canada (2013).

Table 3
Effects of Product Quality to the Online Consumers in Lipa City in terms of Reliability

Items	WM	Int.	Rank
1. Online products reliability can meet my expectations.	3.70	Agree	1
2. Online product's is always reliable	3.40	Agree	2.5
3. Online product's is more reliable than other competitors	3.40	Agree	2.5
Composite Mean	**3.50**	**Agree**	

As revealed in the table, the respondents agreed that online product reliability could meet their expectations with the highest equal-weighted means of 3.70 and highest equal ranks of 2. The findings of this study showed that reliability, time-saving, product variety, and distribution efficiency have a favorable and substantial impact on customer satisfaction, with the product variety having the greatest effect among the other variables on customer satisfaction, Wilson & Christella (2019). Contrary wise, they also agreed that online products are always reliable, and online products are more reliable than other competitors with the least equal-weighted means of 3.50 and least ranks of 2.5. Indicated that "better customer value compared to what competitors deliver will make customers feel happy and drive them to be loyal." It can be seen that product quality, price, and customer value can affect customer satisfaction, based on several expert opinions above, as stated by Razak (2016).

The composite mean of 3.50 signified that the respondents agreed that the product's reliability has an effect on the online consumers in Lipa City. Based on the findings, it shows that product reliability has an effect on online consumers in Lipa City. Meanwhile, according to Vasic et al. (2019), consumers are likely to purchase a commodity from their homes and therefore need a safe, reliable, and fast shipping of the

requested product to its destination. In the online world, a timely and reliable product plays a key role in fulfilling customers' expectations and building their satisfaction.

Table 4
Effects of Product Quality to the Online Consumers in Lipa City in terms of Conformance

Items	WM	Int.	Rank
1. Online product's conformance can meet my expectations.	3.76	Agree	1
2. Online product's always conforms to requirements.	3.60	Agree	2
3. Online product's is more conformant than other competitors	3.40	Agree	3
Composite Mean	**3.59**	**Agree**	

As gleaned in the table, the chosen respondents agreed that online product's conformance could meet their expectations, which garnered the highest weighted mean of 3.76 and highest rank of 1. Based on the findings, it shows that online product conformance can meet the expectations of online consumers in Lipa City. Conformance is effectively the requirements specified after the product is made or when the service is provided in the design process. This stage often concerns power, beginning from the raw material to the final product, APB Consultant (2016).

On the other hand, the said group of respondents also agreed that online products are more conformant than other competitors with the least weighted mean of 3.40 and least rank of 3. Product quality is important in e-commerce to help sustain customer value and loyalty and reduce the expense and expense of replacing defective products. If the company makes a low-quality product that is not very good, consumers will not purchase it. Particularly in the e-commerce industry, people can switch about and purchase from more agile competitors when they see a comparable product at lower prices and better quality. Handoko (2016). The composite mean of 3.59 concluded that the respondents agreed that the product's conformance has an effect on the online consumers in Lipa City. Karim (2013), in online shopping, the quality of goods and services has a positive effect on consumer loyalty.

Table 5
Effects of Product Quality to the Online Consumers in Lipa City in terms of Durability

Items	WM	Int.	Rank
1. Online product's durability is important to my personal needs	3.96	Agree	1
2. Online product's is always durable and dependable.	3.38	Neutral	2
3. Online product's is more durable than other markets	3.18	Neutral	3
Composite Mean	**3.51**	**Neutral**	

As written in the table, online product's durability is important to their personal needs yielded the highest weighted mean of 3.96, rated as agree and obtained the highest rank of 1. During the analysis of product quality relationship and aspects, I found that product quality is the durability of goods that serves as a factor for healthy products and customer satisfaction to user needs. (Gitman & McDaniel, 2005).

Meanwhile, the respondents were neutral on online product's is more durable than other markets with the least weighted mean of 3.18 and least rank of 3. A significant buyer's concern is the durability of the commodity. Consumers need to consider the availability and efficiency of long-term product support services when purchasing a durable product. They need to find out which comparison websites provide such data and analyze any issues of completeness, fairness and prejudice (Nakayama et al, 2009).

Table 6
Effects of Product Quality to the Online Consumers in Lipa City in terms of Aesthetics

Items	WM	Int.	Rank
Online product's aesthetics is more appealing.	3.90	Agree	1
Online product's aesthetics can meet my expectations.	3.76	Agree	2.5
Online product's is more digital savvy than other market.	3.76	Agree	2.5
Composite Mean	**3.81**	**Agree**	

As discussed in the table, the respondents agreed that online product's aesthetics is more appealing which garnered the highest weighted mean of 3.90 and the highest rank of 1. Aesthetics, one of the most powerful means of making the world unique, is the practice of producing responses that interact by interpretation without words (Newkirk

and Crainer, 2003). More people are taken care of in today's world. Comprehensive symbolic commodity worth (Goldsmith et al., 2010).

On the contrary, the said group of respondents also agreed that online product's aesthetics can meet my expectations, and online product's is more digital savvy than other market which obtained equal weighted means of 3.76 and equal ranks of 2.5. Think of aesthetic appeal as an attribute, along with durability, ease of use, expense, and protection, in a user's assessment of choice. Aesthetics are a large part of what creates a user experience that is satisfying. , The more aesthetically pleasing product will win each time, all those other attributes being equal, Boltgroup (2017).

Table 7
Effects of Product Quality to the Online Consumers in Lipa City in Terms of Serviceability

Items	WM	Int.	Rank
1. Online product's serviceability meets my expectation.	3.50	Agree	3
2. Online product's has high level of serviceability.	3.54	Agree	2
3. Online product's is more serviceable than other markets.	3.56	Agree	1
Composite Mean	**3.53**	**Agree**	

Presented in the table, the respondents agreed that online product is more serviceable than other markets which gained the highest weighted mean of 3.56 and the highest rank of 1. Serviceability architecture can help to assess and improve potential offerings by optimizing the average product life-cycle period, lowering ownership costs, and increasing the degree of customer satisfaction, Syahrial, Erialdi Bin, (2018). On the other hand, the said group of respondents also agreed that the online product's serviceability meets their expectations, which obtained the least weighted mean of 3.50 and least rank of 3.

The composite mean of 3.53 judged that the respondents agreed that the product's serviceability has an effect on the online consumers in Lipa City. Based on the findings, that product's serviceability has an effect the online consumers and agreed that achieving dominance in serviceability allows businesses to design goods that are three simples to service and manage over their life cycle (known as serviceability design) and provide effective and efficient after-sales service activities for their customers. Previously, businesses were focused only on the product. However, today their focus is both on the quality of products and services (Gummesson, 1994).

Table 8
Effects of Product Quality to the Online Consumers in Lipa City in Terms of Perceived Quality

Items	WM	Int.	Rank
1. Online product's quality meets my standards.	3.58	Agree	1
2. Online products have a high quality.	3.36	Neutral	2
3. Online products have a better quality than other markets.	3.26	Neutral	3
Composite Mean	**3.40**	**Neutral**	

As shown in the table, the respondents agreed that online product meets their standards which obtained the highest weighted mean of 3.58 and the highest rank of 1. The perceived performance of the commodity, the most important satisfaction determinant. A variety of reports concerned with online shopping, on the other hand, argue that service performance has a favorable effect on consumer loyalty. The level of service determines a deep and committed partnership with online retailers that are established by the clients. Online retailers that deliver superior quality of service achieve their customers' needs and thereby increase their satisfaction.

Vasic et al. (2019). Meanwhile, they are neutral that online products have a better quality than other markets, which obtained the least weighted mean of 3.26 and least rank of 3. Product consistency is a central element in the decision-making process for customers. And it is considered a primary determinant of shopping conduct and choice of goods (Zeithaml, 1988)

CONCLUSIONS

Based on the data presented in this research, the following conclusions are drawn.

1.Majority of the online consumers' respondents are 20-30 years old, female and students.

2.Based on the findings, the researchers concluded that the respondents agreed that online product performance could meet their expectations and online product features are desirable and useful, are more conformant than other competitors and products' durability is important to their personal needs.

3.Based on the findings, the researchers concluded that the respondents agreed that the online product's aesthetics is more appealing, more serviceable than other markets, online product meets their standards and influenced by the reliability of product.

4.Based on the findings, the researchers concluded that the perceptions of the respondents on the effects of product quality to the online consumers in Lipa City have high significant relationships in terms of performance, features, reliability, conformance, durability, aesthetics, serviceability, and perceived quality when grouped according to their age, gender, and occupation.

RECOMMENDATIONS

Based on the findings and the conclusions of this study, the following are the recommendations drawn.

1.For a base website business, they must create appropriate initial consumer online shopping trust to induce consumers to use the online shopping platform for the first time.

2.To reduce disappointments, online sellers must stick on the policies and requirements of ecommerce platform imposed, and must indicate the proper and real description of the product.

3.Customers should invest in good site search technology in order to be able to easily navigate an organization's website.

4.The future researchers should patiently find more related literature and studies that can help to their chosen topic. They may conduct further studies regarding the marketing strategies.

REFERENCES

Ackaradejruangsri, P. (2012). The effect of Product Quality Attributes on Thai consumers' buying decisions. Ritsumeikan Journal of Asia Pacific Studiesi, 14-24.

Ahn, T., Ryu, S. and Han, I. (2004) Product quality and delivery service are the offline characteristics of an online shop http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.105.6731&rep=rep1&type=pdf

Akrani, G. (2013), What is product quality: definition, meaning, importance https://kalyan-city.blogspot.com/2013/05/what-is-product-quality-definition.html

Baran, R., Galka, R. and Strunk, D. (2007), Principles of Customer Relationship Management, South Western College Publications.

Bei, L. and Chiao, Y. C. (2001), An integrated model for the effects of perceived product, perceived service quality, and perceived price fairness on consumer satisfaction and loyalty.https://www.researchgate.net/publication/286579985

Boltgroup (2017). When to Address Aesthetics in Your NPD Process https://boltgroup.com/aesthetics-npd-process/

Bresnahan, T. F. (2010). Longitudinal Shifts in the Drivers of Satisfaction with Product Quality: The role of attribute resolvability. Journal of Economics, 16(2), 253-268. doi:10.2501/IJMR-2013-021

Bowen, J. T., & Chen, S. L. (2001). The relationship between customer loyalty and customer satisfaction. International Journal of Contemporary Hospitality Management, 13(5), 213-217. https://doi.org/10.1108/09596110110395893

Chavan, R. B. (2003). Manual on Quality Assurance for Khadi. Mahatma Gandhi Institute of Rural Industrialization a Collaborative Project of KVIC & IITD

Chun, M. C., Li, W. C., and Meng, H. S. (2015) Understanding the determinants of online repeat purchase intention and moderating role of habit: The case of online group-buying in Taiwan. DOI: 10.1016/j.ijinfomgt.2014.09.002

Cronin, J.J. and Taylor, S. A. (1992). Measuring service quality: A reexamination and extension. Journal of Marketing, 56(2): 55-68.

Eckert, C., & Hughes, B. (2010). The root of the cause. Industrial Engineer Journal, 42(2), 38-43.

Ehsani, Z. and Ehsani, M. H., 2015. Effect of Quality and Price on Customer Satisfaction and Commitment in Iran Auto Industry. International Journal of Service Sciences, Management and Engineering. No.1.Vol 5. pp.52-56

European Commission, (2015), is the ability of a product to perform its function at the anticipated performance level over a given period http://publications.europa.eu/resource/cellar/6c325b55-7352-11e5-86db-01aa75ed71a1.0001.01/DOC_1

Fisher, A. (2001). Winning the battle for customers. Journal of Financial Services Marketing, 6(2), 77-83.

Gitman, L. J., & McDaniel, C. D. (2005). The future of business: The essentials. Mason, Ohio: South-Western.

James, G. (2012) How to Sell: Value, Benefits, or Features? The smartest way to close the deal focuses on the bottom-line impact for the customer. Here's how. https://www.inc.com/geoffrey-james/how-to-sell-value-benefits-or-features.html

Jahanshahi, A., Gashti, MAH, Mirdamadi, SA, Nawaserm K. and Khaksar, SMS (2011). Study on the Effects of Customer Service and Product Quality on Customer Satisfaction and Loyalty, International Journal of Humanities and Social Science Vol. 1 No. 7; Special Issue –June 2011, 253

Government of Canada, (2013) States the importance of e-business or online selling and what to expect when setting up online venture http://www.onebusiness.ca/sites/default/files/MEDI_Handbook_accessible_E.pdf

Handoko, L. P. (2016). The effect of product quality and delivery service on online customer satisfaction in Zalora, Indonesia. Jurnal EMBA Vol.4 No.1 Maret 2016, Hal. 1189-1199

Hilgenkamp, H. and Shanteau, J. (2010) Functional Measurement Analysis of Brand Equity: Does Brand Name affect Perceptions of Quality? Psicológica, Vol 31

Hoe, L. C. and Mansori, S. (2018). The Effects of Product Quality on Customer Satisfaction and Loyalty: Evidence from Malaysian Engineering Industry International Journal of Industrial Marketing, Volume 3, No. 1

Hoyer, W.D. & MacInnis, D.J. (2001). Consumer Behaviour, 2nd ed.,Boston. Houghton Mifflin Company.

Jain, A. K., & Liebesman, B. S. (1985). Quantification of the cost of poor quality for selected. Management Review, 70(10), 69-74.

Johnson, M. D., Gustafsson, A., Andreassen, T. W., Lervik, L., and Cha,J. (2001) The Evolution and Future of National Customer Satisfaction Index Models Cornell University Library

Karim, R. A. (2013). Customer Satisfaction in Online Shopping: a study into the reasons for motivations and inhibitions DOI: 10.9790/487X-1161320

Kotler, P. and Keller, K. (2006). Marketing Management (12th edn). Pearson Education: Upper Saddle River, NJ.

Kotler, P., Armstrong, G., Ang, S. H., Leong, S. M. Tan, C. T. and Hon-Ming, O. (2011). Principles of Marketing: An Asian Perspective. Pearson Education South Asia Pte Ltd, Singapore.

Kotler P., Armstrong G., Saunders J. and Wong V. (2002) Principle of Marketing, 3rd edition, Prentice Hall Europe.
Lovelock, C. and Wirtz, J. (2007). Services marketing: People, technology, strategy. 6th Edn., New Jersey: Pearson Prentice Hall.

Ma, Y and Ding, J, 2010. Delivering Customer Value Based an Service Process: The Example of Tesco.com. International Business Research, Vo.3.No.2. pp.131-135.

Mittal, T. (2017). Common problems faced by customers when shopping online. https://yourstory.com/2017/04/common-problems-online-shopping

Nakayama, M., Wan, Y. and Sutcliffe, N. (2009). Generation Gap and the Impact of the Web on Goods Quality Perceptions. Lecture Notes in Business Information Processing 36:103-112 DOI: 10.1007/978-3-642-03132-8_9

Newkirk, D., and Crainer, S.,(2003). Management Lessons from Modern Wars, Strategy and Business 32, http://www.strategybusiness. com/media/file/sb32-fall_03-briefs.pdf (19.03.2015)

Ndukwe, G. (2011). The Effect of Product Quality on Brand Loyalty. A Study of MTN https://www.academia.edu/1766154/The_Effect_of_Product_Quality_on_Brand _Loyalty_A_Study_of_MTN

Oliver, R. L. (1999). "Whence consumer loyalty?" Journal of Marketing, vol.63, no. 4, pp. 33-44, 1999.

Oliver, R. L. (2010). Customer Satisfaction. Wiley International Encyclopedia of Marketing DOI: 10.1002/9781444316568.wiem03008

Palmer, A. (2010). Customer experience management : A critical review of an emerging idea. Journal of Services Marketing 24 (3): 196-208DOI: 10.1108/08876041011040604

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research, Journal of Marketing, 49, 41-50.

Pedroso, K. (2015). More Filipinos choosing to shop online study says. https://business.inquirer.net/195931/more-filipinos-choosing-to-shop- online-study-says#ixzz6bY38w3Yp

Pratap, A. (2020). Coca-Cola marketing mix. https://notesmatic.com/2017/03/coca-cola-marketing-mix/

Purba, H. H., Hansal, M. and Nindiani, A. (2018). Product and Service Quality Analysis: An Empirical Study of Customer Satisfaction in a Bakery Binus Business Review 9(2) DOI: 10.21512/bbr.v9i2.4257

Rahman, M. A., Esha, B. H., Islam, M. A. and Sultana, N. (2018). Consumer buying behavior towards online shopping: An empirical study on Dhaka City, Bangladesh. Cogent Business and Management 5 (1): 1-22 DOI: 10.1080/23311975.2018.1514940

Razak , I., Nirwanto, N. and Triatmanto, B. (2016). The impact of product quality and price on customer satisfaction with the mediator of customer value. Journal of Marketing and Consumer Research, ISSN 2422-8451 An International Peer-reviewed Journal Vol.30, 2016

Reyes, J. (2013). Measures of service quality between local government units of Angeles and San Fernando in the Province of Pampanga, Philippines: its implications to constituents' satisfaction https://www.researchgate.net/publication/322951911_MEASURES_OF_SERVICE_QUALITY_BETWEEN_LOCAL_GOVERNMENT_UNITS_OF_ANGELES_AND_SAN_FERNANDO_IN_THE_PROVINCE_OF_PAMPANGA_PHILIPPINES_ITS_IMPLICATIONS_TO_CONSTITUENTS%27_SATISFACTION

Rolstadas, A. (1998) Enterprise performance measurement. Int J Operation and Production Management 18(9/10): 989–999.

Saleem, A., Ghafar, A., Ibrahim, M., Yousuf, M. and Ahmed, N. (2015). Product Perceived Quality and Purchase Intention with Consumer Satisfaction. Global Journal of Management and Business Research: E-Marketing Volume 15 Issue 1 Version 1.0 Year 2015

Sarreal, E. (2008). Customer satisfaction and service quality in a high contact service firm. DLSU Business and Economics Review 17 (1)

Singh, A. (2016). Service Quality Models: A Gap Study. Business and Economic Research, Macrothink Institute. 6 (1), 467-474. DOI: 10.5296/ber.v6i1.9636. Retrieved from https://www.researchgate.net/publication/304186144_Service_Quality_Models_A_Gap_Study

Singh, M. (2013). Product quality for competitive advantage in marketing. International Journal of Business and Management Invention

Singh J. and Goyal B. B. (2009), "Mobile Handset Buying Behavior of Different Age and Gender Groups", International Journal and Management, 4 (5):279-287.

Sitanggang, E. D., Tulus, T. and Nasution, B. B. (2019). Analysis of satisfaction level with SERVQUAL method using artificial neural networks. Journal of Physics Conference Series 1235:012061

Sugiarti, T, Thoyib, A, Hadiwidjojyo, D, and Setiawan, M. 2013. The Role of Customer Value on Satisfaction and Loyalty (Study on Hipermart's Customer). International Journal of Business and Management Invention. Vol.2. pp. 65-70

Susanti, C. E. (2013). The effect of product quality and service quality towards customer satisfaction and customer loyalty in traditional restaurants in East Java. Proceeding of the International Conference on Managing the Asia Centrury pp. 383-393

Shaharudin, M. R., Hassan, A. A., Mansor, S. W. and Omar, M. W. (2011). The relationship between product quality and purchase intention: the case of Malaysia's national motorcycle/scooter manufacturer. African Journal of Business Management 5 (20):8163-8176

Steenkamp, J.B., 1990. Conceptual model of the quality perception process. Journal of Business Research, Volume 21: 309-333.

Vasic, N., Kilibarda, M. and Kaurin, T. (2019). The influence of online shopping determinants on customer satisfaction in the Serbian market. Journal of Theoretical and Applied Electronic Commerce Research 14 (2).

Wilson, N. and Christella, R. (2019). An empirical research of factors affecting customer satisfaction: A case of the Indonesian e-commerce industry DeReMa (Development Research of Management) Jurnal Manajemen 14(1) DOI: 10.19166/derema.v14i1.1108

Zeithaml, V. (1988), A consumer's perceptions of price, quality, and value: a means end model and synthesis of evidence , Journal of Marketing, Vol. 52, No.3, pp.2- 22.

Zeithaml, V.A. and Bitner, M.J., (1996). Services Marketing, McGraw-Hill Companies, International Editions, New York.

Zins, A. (2001). Relative attitudes and commitment in customer loyalty models: some experience in the commercial airline industry. International Journal of Service Industry Management 12 (3):269-294.

MARKETING STRATEGIES OF LIPA CITY COLLEGES ON THE NEW NORMAL

JEWEL SHAYNE Z. BUSTAMANTE | JASMIN KAYE V. CARANDANG
JOANAH PATRICIA W. ESPARAS | BIANCA GWEEN H. MENDOZA
KHIMBERLY C. REYES

ABSTRACT

Higher education has been a crowded and intensely competitive industry. Education becomes a global product, and every Institution worldwide continued to compete for students and provide them different ways to satisfy their needs and preferences. In recent years, private sectors have entered the market, providing educational services to all levels. Private Higher Education Institutions become intensively competitive and use different marketing strategies to encourage students to start their journey in their Institution. During this time of Pandemic, CHED implemented Flexible Learning, and they introduced three modes for this, the online, offline/modular, and both online and offline.

In making this paper, the researchers aimed to determine and assess Lipa City Colleges' marketing strategies on the new normal. This will help the institutions' marketing personnel to know what factors to consider in having a unique marketing strategy to be the leading private Institution. It can also improve students' and teachers' knowledge to face new normal systems in education and study.

Based on the result of the study, marketing strategies such as school website/social media, quality school programs, infrastructural development, and media adverts effectively boost enrollment since it is a modern means of awareness creation and communicating values of the institutions' prospects. It makes the students develop their technology-related skills since they are online and complete the activities published on different platforms to access the students.

The researchers recommended that (1) the institutions continue developing and reinforcing protocols by creating a mechanism of preparation and monitoring for staff

and students. (2) Employees, especially department heads and marketing personnel, should attend programs and seminars about the new standard protocols. Through this, they will be able to enhance their knowledge regarding the things that relate to the new normal. (3) The students must comply with the implemented protocols of the Institution for everyone's safety. The Institution should continue promoting their social media accounts to gain more students through different stories, discounts, etc. (4) lastly, future researchers should patiently find more related literature and studies that can help to their chosen topic. They may conduct further studies regarding marketing strategies.

INTRODUCTION

Today, higher education is a crowded and intensely competitive industry. Education is now considered a global product, with institutions worldwide competing for students and finding more creative ways to satisfy student needs and preferences. With the substantial growth in the preference for flexible distance learning, educational institutions are finding that the learning process's standards can be unfulfilled when students and faculty have substantially different cultural backgrounds and learning styles.

Education remains the government's responsibility, but the private sector has entered the market in recent years, offering educational services at all levels. In particular, after the 1990s, private higher education institutions (HEIs) have intensively competing and use different kinds of marketing strategies to encourage students to embark on their journey to their institution. (Dr. Demiray, Uguy, et al.)

Section 1 of Article XIV of the 1987 Constitution provides that the State shall protect and encourage all people's right to quality education at all levels and shall take reasonable measures to make such education available to all. With this, even amid the changes brought about by society's challenges, education cannot wait, as the children. (Sec. Briones, 2020)

According to Buttle (1993), the overall action program, including all aspects of the marketing complex, is the marketing plan to explain the undertaking to set goals and objectives. This is a logical continuation of the business plan, which combines several decisions that are interrelated. On the other hand, Virvilaite (2009) notes that marketing strategy is one of the functional strategies of a certain company that collectively makes up an overall business strategy. Thus, this different definition asserts that marketing strategy is a process by which a specific organization concentrates on its given greatest opportunities to achieve the target market and finally meet unique, sustainable competitive advantage among competitors.

Marketing theories and principles that have been successful in business are now increasingly implemented by many universities to gain a competitive advantage as specified by Hemsley–Brown & Oplatka, (2006); and Temple & Shattock (2007). There are two key characteristics of the higher education sector that influence the marketing ideas applied to it. First of all, higher education is a non-profit sector in most nations, so marketing concepts applied to the sector do not work like they do in the business sector, where profit-making is the primary objective. Secondary higher education is a service, so higher education is subject to all peculiarities related to service selling.

Also, Simmons & Laczniak (1992) mentioned that marketing of higher education is an evolutionary process reflective of four distinctive stages. These marketing steps include sending out of brochures as its basic promotional feature to have marketed as its highest stage as part of the university's strategic planning.

The stage at which institutions operate reflects their commitment to utilizing marketing to advance their enrollment goals. In general, higher education marketing means that there is a college or university to please external and internal constituents, who can play a role in providing the support and service required for institutional sustainability and growth. This concept of higher education marketing means that an institution must be positioned as an attractive package to compete for potential new students while satisfying its internal budgetary needs, as stated by Kotler & Andreasen (1996).

In line with that, some marketing strategies that are said to be effective are social media marketing, media advertising, infrastructural development, and quality programs (Kennedy, 2014). He stated that the social media / school website would be effective since today's target parents belong to the generation that is active in the use of social media.

Rather than being only passive targets of companies' marketing messages, social media helps individuals communicate with businesses. Businesses may concentrate on customers through social media, respond to their needs, and create an ongoing conversation. Instead of sending one-way messages to people, social media marketing helps clients to develop new links with customers and engage with them. Social media is based on a natural, authentic conversation between people about a subject of mutual interest (Scott, 2010).

According to Whatman (2020), colleges are big business. People who worked as the marketing teams at school always working full time to build a strong/good brand, and social media marketing is one of the effective strategies to be connected to the market and recruit more students. College students are all over social media platforms. A unique social media strategy helps schools attract more audiences and improve the reputation of schools. Social media is more than a buzz and can deliver winning outcomes (Goldner, 2010). Kaplan & Haenlien (2010) stated that a very active and fast-moving area is social media. Tomorrow, what could be up-to-date today might have vanished from the virtual landscape.

On the one hand, as part of the technology change and increasing demands for school transparency, on the other, more and more schools have launched a school website aimed at improving educational activities, facilitating contact between student and teacher, contributing to school marketing campaigns, and promoting accountability and cooperation with the school's constituency (Hesketh et al., 1999). This is also supported by Giladi (2004) that school website goals' vagueness is educational literature and a window for the school's culture.

A comprehensive definition of educational marketing is suggested by (Kotler & Fox, 1995), who defined marketing as "the analysis, planning, implementation and control of carefully formulated programs designed to bring about voluntary exchanges of values with a target market to achieve organizational objectives." Similarly, Davies & Ellison (1997, p. 3) defined marketing as "the means by which the school actively communicates and promotes its purpose, values, and products to the pupils, parents, staff and wider community.

According to McCombs (2018), after-school and summer programs are structured to provide youth with a safe space for adult guidance and a series of learning opportunities that help youth establish background knowledge, explore interests and develop skills. Access to these resources is also not distributed equitably. This difference in spending creates a large gap in resources through several enrichment programs, including athletics, music, science, and camps. Public investment in high-quality programming for low-income youth can help even the playing field. They are taken as a whole; the research signals that quality programs are worthy of public support. Funders and policymakers could maximize benefits by providing adequate resources to support quality programming and prioritizing funding for programs that can demonstrate intentional design and quality characteristics.

According to Scot (1999, as cited by Uchendu, 2015) agrees that the survival of many schools depends to a great extent on their capacity to retain current students and recruit new ones. Their mobilization of resources, their students' success, and their achievement in making their programs appealing to the external environment. One of the best ways to increase school enrollment is to run such an excellent operation that parents and students will be very satisfied with the academic program. The effect of students' high academic performance can be seen. In other words, it is operating the school business at a higher level than the regular school organization norms and effectively communicating the improvement to customers (Oplatka, 2006).

Spacey (2018) defined infrastructure development as the construction and improvement of foundational services and making it better for people. Infrastructural development involves fundamental structures that are required for the functioning of a community or society.

According to Teixeira et al. (2017), having schools in good condition is decisive for students to achieve the expected academic results. They also stated that universities' crucial elements of learning environments are laboratories, equipment infrastructure, and the classroom. High-quality infrastructure facilities bring good impact to universities and can reduce the number of dropouts. School Infrastructure is important for students' growth as school is a second home for all students where they spend their maximum time. Sending a student to a overcrowded school and having a stressful environment can negatively affect the learning capabilities of students. Still, according to Varshney schools/universities that have well-equipped labs, libraries, spacious classroom is a good idea for students to be comfortable in school and be motivated to attend every lesson. The environment has a great impact on every person (Varshney, 2017).

Through the adequate development of infrastructure, the members of the schools can benefit in numerous ways. They can perform their job duties in a well-organized manner, become motivated towards learning and implementation of job duties. The environmental conditions within the offices, classrooms and other areas within the school become comfortable for implementing tasks and functions, the individuals feel pleasurable and contented within the school environment. They can work effectively towards the achievement of personal and professional objectives (Kapur, 2019).

According to MBA Skool Team (2020), Advertising Media or Media Adverts refers to various media channels in which advertising is done. It focuses not only on Social Media, but it also includes Television/commercial, radio, images, text, and even speech. It is about the channels where people can advertise or promote their products or services. As stated by Kotler & Keller (2009 as cited in Uchendu et al., 2015), advertising can be carried out through the media like newspaper, the internet, and direct mails. Private schools can use these mediums to reach prospective customers. Other outdoor advertising, such as billboards and roadshows, can also be effectively utilized.

Advertising media have been the most important promotion weapon adopted by educational institutions to attract student applicants (Dijkstra, et al, 2003). Advances in information technology have provided consumers with more choices in selecting methods for information collection. As consumers' attention is spread over more media than ever before, using only one medium for advertising can no longer guarantee that businesses will reach the targeted customer groups. For this reason, developing an adequate media mix that incorporates different kinds of media is more practical and popular. (Chang, et al, 2012; Sung & Cho, 2012; Spielmann & Richard, 2013)

Stowers (2020) stated that for business owners aiming to expand their brands, social media is a great digital marketing tool. As people are so active on social networks, media advertising can be very useful for marketing to college students, especially Gen Z and millennials. Users of social media want to share their thoughts, and using the Facebook page of the universities as a forum can improve engagement. The younger generations' limited attention span makes videos a perfect way of catching their attention. Photos speak louder than words, but at the same time, a video can send a message. If the universities keep them short, they can use videos to their advantage when advertising to college students.

Also, Rosales (2012) cited that internet advertisements seem to be the latest and the most popular medium among advertisers. New types of interconnected publications that include features from various conventional media such as TV, radio, newspapers, and magazines have been made possible by the World Wide Web's evolution. Overall, to increase the school enrollment, schools should run an excellent operation that parents and students will be very satisfied with the academic programs. The impact will be seen in students' high academic achievement. Broadcast of important programs, quality of programs, beautified school environment, sufficient modern teaching equipment, social

networking, and school website will attract vast audience and prospects to facilitate the number of enrollments stated by Oplatka (2006).

Given that the growing number of higher education institutions are constantly increasing nowadays, the marketing environment in higher education has also been extremely competitive. John Hollwitz, Ph. D, explains that the problem arises when branding is not concise and effective. According to him, marketing and branding represent attempts to denigrate higher education by reducing its essence to shorthand, to an easily remembered slogan and one that might not even be true.

While, following the CHED Memorandum Order (CMO) No. 04 Series of 2020, they introduced some guidelines that schools needed to follow on the implementation of flexible learning. CHED came up with flexible learning because of the increasing number of cases spreading to various territories and human-to-human transmission; they are trying to avoid or limit infection risk through the academic community. Since learners are structured differently in terms of time, pace, and location, flexible learning provides an opportunity to customize delivery modes, which leads to the need for students to provide access to quality education. This will also allow students to select the most suitable delivery mode for them as early as the enrollment period. In this CMO, there are guides that Higher Education Institutions shall follow. According to this CMO, Higher Education institutions (HEIs) shall continue to exercise their judgment in deploying available flexible learning and other modes of delivery instead of the face-to-face modality. Flexible learning should complement the outcomes-based education approach, which allows the HEIs to employ various means of delivery and assessment as long as they can show the achievement of the set learning outcomes for each course or subject for the program. While for the learners' management, Higher Education Institutions shall provide mechanisms to inform and orient learners on the learning system to be implemented which may be in the form of course packages for students and are accessible through offline and online modes. Course packages may include the course syllabus, study guides, learning activities, available repository of learning resources, schedule of lessons & consultations. The assessments, student interaction tracking, requirement submission schedule and mechanics, grading system, feedback portals, and support mechanisms help students control their study time and maximize their learning.

In the higher education sector, the Commission on Higher Education, HEIs were given academic freedom and should implement available distance learning, e-learning, and other alternative modes of delivery to students. They suggested strengthening online platforms and blended learning, such as but not limited to google classroom, messenger, zoom, YouTube, and other social media platforms. (CHED, 2020)

According to Villanueva (2020), They call it "flexible learning," in the case of CHED, which also involves the online or e-learning that many Philippine colleges and universities have been doing even in the past. This is in line with the absence of face-to-face classes before, as a stated policy of President Rodrigo Duterte, the launch of an anti-COVID vaccine. Although online classes or digital education offer increased levels of safety," since students are at home and are not exposed to the COVID-19 virus, it could have an effect on the mental and psychological wellbeing of students, the Department of Health (DOH) warned.

And as to De Vera (2020), some subjects that require physical presence, like laboratory courses and internships, may be moved to the next semester. Only classes that can be conducted through lectures and theoretical subjects can be taught in the first semester. He said that the Philippines could adopt the practice of Thailand, where students are separated using plastic sheets. He also said a one-meter distance could be observed to prevent the spread of the virus. But the President said that until a coronavirus vaccine is created, he will not allow the holding of face-to-face classes. He announced that because of low enrollment, several schools are preparing to close.

Furthermore, another one that complicates many higher education institutions' issues is how they will relate and apply their current marketing techniques to modern digital marketing strategies. If universities continue to extend their reach in all digital

platforms, they need expert resources to demonstrate the importance to executive stakeholders of their marketing activities, as mentioned by Harper (2019).

In general, one of the biggest challenges for these schools during the COVID-19 is that their student bodies are composed of men and women who are entirely different than prior generations of students. These are students who have never known a world without technology. They enjoy rich content video games, numerous social media platforms, websites, and apps. Consequently, they are a too discriminating audience who expect a certain quality level, especially in the video experience. As current students have already shown, they sometimes have a limited attention span, making it challenging to engage them for long periods, including in normal circumstances. Thus, a college or university needs to grapple with this important fact. (Adamson & Shapard, 2020)

This study takes place in knowing and assessing the marketing strategies of Lipa City Colleges in connection with how they can develop new strategies and unique techniques in this new normal set up. Moreover, the researchers decided to perform the study at Lipa City Colleges (LCC), to investigate their scheme further to provide quality education. Lipa City Colleges because they have been one of the leading institutions in the region. And they provide quality education which enhances every student's capabilities and leadership.

The researchers wanted to determine and assessed the marketing strategies of Lipa City Colleges on the new normal. This would help the institutions' marketing personnel know what factors to consider in having a unique marketing strategy to be the leading private institution. It can also improve students' and teachers' knowledge to face new normal systems in education and study.

METHODOLOGY

The researchers used the descriptive research method in gathering reliable data and coming up with more precise conclusions. Also, the researchers used this to assess the marketing strategies of Lipa City Colleges on the new normal.

The researchers chose the Lipa City Colleges as their participated higher education institution. The given higher educational institution is private, non-sectarian schools located at Lipa City. The institution has marketing personnel and department heads that lead each department, and they were the primary respondents of this research.

A questionnaire through email was the researchers' main instrument to gather data for this study. The first part was designed to determine the participant's personal information, such as their age, gender, and service years. The second part consisted of strategies to determine the method and marketing strategies of Lipa City Colleges on the new normal. The researchers made a set of questions that consist of 10 items for each variable. This questionnaire was prepared to assure the answers' validity since the study focused only with Lipa City Colleges.

RESULTS AND DISCUSSIONS

Table 1
Marketing Strategies of Lipa City Colleges on the New Normal in Terms of School Website/Social Media

Items	WM	Int.	Rank
School Websites as effective marketing tools on the new normal…			
1. have the great advantage of rapid dissemination of educational tools and content.	4.27	Strongly Agree	3
2. have extremely easy accessibility to give quick service and updates to students and parents.	4.27	Strongly Agree	3
3. give an opportunity to reach a wide range of audience.	4.18	Agree	5
4. make school advertisements easy to start, low cost and quick to implement.	4.27	Strongly Agree	3
5. offer an easier way to send feedback and display good contents of advertisements to attract new enrollees using social media advertising.	4.36	Strongly Agree	1
6. are user friendly and easy to use and access most especially for those students and parents who have limited knowledge with computers.	3.91	Agree	9.5
7. make the School Website and pages are always updated and have accurate information.	4.09	Agree	6
8. make the School Website strategy easier to do than other promotion strategies.	4.00	Agree	7.5
9. give fast admin responses that bring students' interest in school.	4.00	Agree	7.5
10. are an easier way to transmit information of the students' academic performance.	3.91	Agree	9.5
Composite Mean	**4.13**	**Agree**	

As presented in the table, the respondents agreed that school websites as effective marketing tools on the new normal offer an easier way to send feedback and display good contents of advertisements to attract new enrollees using social media advertising which made the highest weighted mean of 4.12 and the highest rank of 1.

According to Scott 2010, Instead of only being passive targets of business marketing messages, social media/school websites help people to communicate with businesses. Businesses should reflect on consumers reacting to their needs through social media/school websites and generating ongoing conversation. Social media/School Website marketing helps businesses to build new consumer relations and engage with them, rather than delivering messages to individuals in one way.

Meanwhile, the said respondents agreed that school websites as effective marketing tools on the new normal are user friendly and easy to use and access most especially for those students and parents who have limited knowledge with computers, and are easier way to transmit information of the students' academic performance with the least equal weighted means of 3.91 and equal least ranks of 9.5. The social media/school website will be effective since today's target users belong to a generation that is engaged in the use of social media. Students from college are already on social media platforms (Kennedy, 2014). A more specific social media strategy helps schools gain more students and strengthen the image of schools more (Whatman, 2020).

The composite mean of 4.13 concluded that the respondents agreed that the school website is an effective marketing strategy on the new normal of Lipa City Colleges. Over all School Website/Social Media is an effective marketing strategy on the new normal of Lipa City Colleges. As part of the technological advancement and the increased demands for school transparency, a lot of schools launched their school website aimed at increasing learning environments, enhancing interaction among students and teachers, and proven that it has been contributing to the school's constituency.

Table 2
Marketing Strategies of Lipa City Colleges on the new normal in terms of Quality School Programs

Items	WM	Int.	Rank
Quality school programs as effective marketing tools on the new normal...			
1. help the increase of enrolment.	4.18	Agree	5
2. make the virtual programs and activities improve the image and identity of the school community.	4.18	Agree	5
3. provide students to improve their confidence and abilities in a virtual way.	3.91	Agree	9.5
4. making webinars and consultations offered through zoom or other digital platforms helped students and teachers to prevent stress and difficulties.	3.91	Agree	9.5
5. enhance students' socialization and team work to be shared with other possible target enrollees.	4.09	Agree	7.5
6. make students develop their skills in technology related things since the activities are posted online.	4.36	Strongly Agree	1.5
7. make the activities posted in different platform for easier access of the students.	4.36	Strongly Agree	1.5
8. give considerations and extension of due dates to reduce the cramming and stress of the students.	4.18	Agree	5
9. make the institution implement new normal related activities that will help the students enhance their academic skills.	4.09	Agree	7.5
10. show complaints on platforms and directions are easily resolved for a better virtual environment.	4.27	Strongly Agree	3
Composite Mean	**4.15**	**Agree**	

As stated in the table, the respondents strongly agreed that quality school programs as effective marketing tools on the new normal make students develop their skills in technology related things since the activities are posted online, and make the activities are posted in different platform for easier access of the students with the highest equal weighted means of 4.36 and highest equal ranks of 1.5. This is supported by Scot (1999) agrees that the survival of many schools depend to a great extent on their capacity to retain current students and recruit new ones, their mobilization of resources, achievement of their students, and their success in making their programs attractive to the external environment.

The composite mean of 4.15 generalized that the respondents agreed that a quality school program is an effective marketing strategy on the new normal of Lipa City Colleges. This is supported by Scot (1999), one of the best ways to enhance student

engagement is to operate such an excellent activity that parents and students would be very satisfied with the academic programs and the high academic performance of students will have an impact.

Table 3
Marketing Strategies of Lipa City Colleges on the New Normal in terms of Infrastructure Development

Items	WM	Int.	Rank
Infrastructure developments as effective marketing tools on the new normal…			
1. contribute to the development of school buildings, laboratories, classrooms, and equipment to improve student's outcomes and reduce dropout rates.	3.73	Agree	10
2. help students to have a peaceful and comfortable place to study and visit.	4.00	Agree	7
3. giving fast and efficient systems and management within the institution provides students and parents more attraction to school.	4.09	Agree	5
4. recommend following and implementing guidelines and protocols on the new normal for safety of everyone encourages enrollees.	4.45	Strongly Agree	1
5. requiring well sanitized and good condition of equipment increased school potential to have a huge number of enrollees.	4.36	Strongly Agree	2.5
6. require fast and stable internet connection around the institution area increases students and teacher's comfortability.	3.82	Agree	9
7. require sufficiency of restrictions on government implemented no facemask, no face shield, no entry brings students and teachers not to worry about their health when visiting and entering the school.	4.36	Strongly Agree	2.5
8.recommend having affordable and well functioned equipment increases the number of enrollees.	3.91	Agree	8
8. recommend having prepared spacious for social distancing enhances the preference for parents to enroll their child if face-to-face classes happen.	4.09	Agree	5
9. require a pristine school environment and uncrowded school spaces meets students' satisfaction.	4.09	Agree	5
Composite Mean	**4.09**	**Agree**	

As revealed in the table, the respondents strongly agreed that infrastructure developments as effective marketing tools on the new normal recommend following and implementing guidelines and protocols on the new normal for safety of everyone encourages enrollees with the highest weighted mean of 4.45 and highest rank of 1. According to CHED, Higher Education Institutions were given academic freedom and should implement available distance learning, e-learning and other alternative modes of delivery to students. The first task was to clean and disinfect the schools extensively as part of the preparation, particularly the ones used as quarantine facilities. Similarly, new laws such as promoting compulsory masks, regular temperature, placing hand washing facilities in place and social distancing policies had to be enforced.

Contrary wise, they also agreed that infrastructure developments as effective marketing tools on the new normal contribute to the development of school buildings, laboratories, classrooms, and equipment to improve student's outcomes and reduce dropout rates with the least weighted mean of 3.73 and least rank of 10. Stated by Teixeira et.al (2017), Keeping schools in good shape is important for students to achieve the desired academic performance. Facilities and services of high quality have a positive effect on universities and will lessen the amount of drop-outs.

Table 4
Marketing Strategies of Lipa City Colleges on the New Normal in Terms of Media Advertising

Items	WM	Int.	Rank
Media advertising as effective marketing tools on the new normal…			
1. gives institutions the chance to communicate and engage with wider communities.	4.45	Strongly Agree	5
2. helps institutions to highlight the best aspects of school and drive more people within the presence of the school advertisement.	4.36	Strongly Agree	7
3. helps schools in targeting more possible enrollees.	4.27	Strongly Agree	9
4. assists the management to provide public essential information about the abilities and benefits the institution can provide.	4.18	Agree	10
5. makes posting campaigns and advertisements materials to help the institution be more interesting and persuasive.	4.55	Strongly Agree	3.5
6. creates good content of stories held by students helps attract and get more public attention.	4.64	Strongly Agree	1.5
7. shows a brief summary of the new normal routine of school activities that entice the public to be part of the community.	4.36	Strongly Agree	7
8. makes affluently posted editing contents and colors increment the attention to be recognized by the public viewers.	4.55	Strongly Agree	3.5
9. indicates straightforward words makes the students and possible enrollees quick to understand statements.	4.36	Strongly Agree	7
10. shows high quality of images and videos for advertisements may cause pleasant results.	4.64	Strongly Agree	1.5
Composite Mean	**4.44**	**Strongly Agree**	

As gleaned in the table, the respondents strongly agreed that media advertising

as effective marketing tools on the new normal creates good content of stories held by students helps attract and get more public attention, also shows high quality of images and videos for advertisements may cause pleasant results with the highest weighted mean of 4.64 and highest rank of 1.5. As mentioned by (Dijkstra, Buijtels, & Van Raaij, 2003), advertising media have been the most important promotion weapon adopted by educational institutions to attract student applicants. It is also supported by (Joshua Stowers, 2020) that the younger generations' limited attention span makes videos a perfect way of catching their attention. Photos speak louder than words but at the same time, a video can send a message. If the universities keep them short, they can use videos to their advantage when advertising to college students.

On the other hand, the said group of respondents also agreed to assist the management to provide public essential information about the abilities and benefits the institution can provide with the least weighted mean of 4.18 and least rank of 10. This is supported by the study of Oplatka 2006, that to increase the school enrollment, schools should run an excellent operation that parents and students will be very satisfied with the academic programmes and the impact will be seen in students' high academic achievement.

The composite mean of 4.57 safely inferred that the respondents strongly agreed that Media Advertising as marketing strategies of Lipa City Colleges. Meaning, this is supported by (Chang, Wu, Tseng, Su, & Ko, 2012; Sung & Cho, 2012; Spielmann & Richard, 2013) which states that in the range of information collection techniques, advancements in information technology have given customers more options. As the focus of customers is distributed through more platforms than ever before, using only one advertisement channel can no longer guarantee that marketers can reach the intended customer groups. For this reason, it is more realistic and common to create an adequate media mix that combines various types of media.

CONCLUSIONS

Based on the findings, the following conclusion were drawn by the researchers.

1. The majority of the respondents belonged to 46-60 years bracket, with more than 20 years of service, and female.

2. The respondents agreed that school websites are useful marketing tools on the new standard and strongly agreed that quality school programs, infrastructure developments and media advertising are useful marketing tools on the new normal.

3. There are no significant relationships in the school website, quality school programs, and media advertising and significant relationship in terms of infrastructural development when grouped according to their age and gender.

4. There are significant relationships in terms of quality of school programs and infrastructural development; and no significant relationships in terms of the school website and media advertising when grouped according to their years in service.

RECOMMENDATIONS

From the conclusion, the researchers recommend the following:

1. The institution must provide a user-friendly and easy-to-use school websites and platforms to make it easier for individuals who have minimal technology awareness.

2. To assist students in relation to their lessons/subjects, each academic department should conduct a webinar or offer consultations with their students.

3. To reduce dropouts, the institution should also focus on developing schools facilities and equipment to assure everyone's comfortability.

4. The Institution can also assist to improve the management to provide the public with essential information about the abilities and benefits the institution can provide.

5. Employees, especially department heads and marketing personnel, should attend programs and seminars about the new standard protocols and implementations. Through this, the management will be able to enhance their knowledge and services with regards to the new normal related updates.

6. The future researchers should patiently find more related literature and studies that can help to their chosen topic. They may conduct further studies regarding the marketing strategies.

REFERENCES

Adamson, A. & Shapard, A. (2020). *Higher Education marketing strategy during pandemic.* From: https://www.smartbrief.com/original/2020/08/higher-education-marketing-strategy-during-pandemic

Buttle, F. (1993, as cited by Isoraite, 2009). *Theoretical Aspects of Marketing Strategy.* From: https://vb.mruni.eu/object/elaba:6094140/6094140.pdf

CHED. *Guidelines on the Implementation of Flexible Learning.* From: https://ched.gov.ph/wp-content/uploads/CMO-No.-4-s.-2020-Guidelines-on-the-Implementation-of-Flexible-Learning.pdf

Davies, B & Ellison, L. (1997). *School Leadership for the 21st Century: A Competency and Knowledge Approach.* From https://books.google.com.ph/books?hl=en&lr=&id=k_cvBjuNwHwC&oi=fnd&pg=PA9&dq=Davis,+B.,+%26+Ellison,+L.+(1997).+Strategic+marketing+for+schools.&ots=dXu-lRdy3N&sig=s8jvYsz9RM62DK89R4v49weYh2I&redir_esc=y#v=onepage&q&f=false

Demiray, U. & Sever, N. (2009). *The Challenges for Marketing Distance Education in Online Environment.* From: https://www.academia.edu/8854279/THE_CHALLENGES_FOR_MARKETING_DISTANCE_EDUCATION_IN_ONLINE_ENVIRONMENTS_An_Integrated_Approach

Dijkstra, M., Buijtels, H., & Van Raaij, W. (2003). *Separate and joint effects of medium type on consumer responses: A comparison of television, print, and the internet.* From https://www.sciencedirect.com/science/article/abs/pii/S014829630300105X?via3Dihub

Ethridge, D. (2004). *Research Methodology in Applied Economics*. From: https://research-methodology.net/descriptive-research/#_ftnref1

Fluid Survey (2014). *Descriptive Research: Defining Your Respondents and Drawing Conclusions* From: http://fluidsurveys.com/university/descriptive-research-defining-respondents-drawing-conclusions/

Giladi, M. (2004). *Marketing Management on Collegiate Website.* From: http://192.192.83.167/ir/bitstream/987654321/1219/2/434.pdf

Goldner, S. (2010). *Take the A-Path to Social Media Success.* From http://www.econtentmag.com/Articles/Column/Guest-Columns/Take-the-A-Path-to-Social-Media-Success-71926.htm

Harper, K. (2019). *Higher Education Marketing Challenges to Tackle in 2019.* From: https://www.skyword.com/contentstandard/higher-education-marketing-challenges-to-tackle-in-2019/?fbclid=IwAR2zcRutUxBg_mRDeudTPzyBmFIN_-P_YFsbhS5JETon0L-Akc4vbHCGVoY

Hermsley-Brown, J. and Oplatka, I. (2006). *Applying Marketing to higher Education Scope and Limits*. From: www.researchgate.net/publication/46542947_Applying_marketing_to_higher_education_ Scope_and_limits

Hesketh, A. & Selwyn, N. (1999). *Designing a School Website: Contents, Structure, and Responsiveness.* From: https://eric.ed.gov/?id=EJ785724

Jones, N. and Turner, D. (2008). *Critical Review of the Blended Learning Models Based on Maslow's and Vygotsky's Educational Theory.* From: https://www.researchgate.net/publication/36379238_Critical_Review_of_the_Blended_Learning_Models_Based_on_Maslow's_and_Vygotsky's_Educational_Theory

Joshua Stowers. (2020). *Social Media Tips for Marketing to College Students.* From: https://www.businessnewsdaily.com/5099-college-social-media-marketing.html

Kaplan, A. and Haenlein, M. (2010). *Users of the world, unite! The challenges and opportunities of Social Media.* From https://www.researchgate.net/publication/222403703_Users_of_the_World_Unite_The_Challenges_and_Opportunities_of_Social_Media

Kapur, R. (2019). *Infrastructure Development in Schools.* From https://www.researchgate.net/publication/334029594_Infrastructure_Development_in_Schools

Kennedy, F. (2014 as cited by Tukur et.al, 2019) *Marketing Mix and Students' Enrolment in Private Universities in Kwara State, Nigeria.* From: *https://www.ajol.info/index.php/majohe/article/view/188665/177918*

Kotler, P. & Andreasen, A. (1996 as cited by Adisu, 2006). *Impact of Enrollment Management, Marketing and Strategic Planning on Adult Higher Education Enrollment Patterns.* From: https://scholarworks.wmich.edu/cgi/viewcontent.cgi?article=1932&context=dissertations

Kotler, P. and Fox, K. (1995 as cited by Oplatka et.al 2006). *Universities in a competitive global marketplace.* From: https://www.researchgate.net/publication/277452236_Universities_in_a_competitive_global_marketplace

Kotler, P.& Keller, K. (2009 as cited in Uchendu et al., 2015). *Marketing Strategies and Students'Enrolment in Private Secondary Schools in Calabar Municipality, Cross River State, Nigeria.* From: https://files.eric.ed.gov/fulltext/ED560683.pdf

MBA Skool Team (2020). *Advertising Media.* From: https://www.mbaskool.com/business-concepts/marketing-and-strategy-terms/11861-advertising-media.html

McCombs, J. (2018). *High Quality Out of School Programs are worthy of Investment.* From https://www.rand.org/blog/2018/11/high-quality-out-of-school-time-programs-are-worthy.html

MindTools (2016). *Lewin's Change Management Model.* From https://www.mindtools.com/pages/article/newPPM_94.htm#:~:text=One%20of%20the%20cornerstone%20models,of%20change%20that%20he%20describes.

Oplatka, I. (2006, as cited by Uchendu, 2015). *Marketing Strategies and Students'Enrolment in Private Secondary Schools in Calabar Municipality, Cross River State, Nigeria.* From: https://files.eric.ed.gov/fulltext/ED560683.pdf

Philippine Constitution. *THE 1987 CONSTITUTION OF THE REPUBLIC OF THE PHILIPPINES – ARTICLE XIV.* From:

https://www.officialgazette.gov.ph/constitutions/the-1987-constitution-of-the-republic-of-the-philippines/the-1987-constitution-of-the-republic-of-the-philippines-article-xiv/

Raza, M. (2019). *Lewin's 3 Stage Model of Change Explained.* From: https://www.bmc.com/blogs/lewin-three-stage-model-change/

Riemann, B. (2020). *Change Management Processes.* From: https://www.niaarch.com/change-management-for-architecture-and-returning-to-normal-after-this-pandemic/

Rosales, R. (2012). *Citizen participation and the uses of mobile technology in radio broadcasting. Telematics and Informatics, 30(3), 252–257.* From https://www.sciencedirect.com/science/article/abs/pii/S0736585312000421?via%3Dihub

Scot, S. (1999, as cited by Uchendu, 2015). *Marketing Strategies and Students'Enrolment in Private Secondary Schools in Calabar Municipality, Cross River State, Nigeria.* From: https://files.eric.ed.gov/fulltext/ED560683.pdf

Scott D. (2015) *Social Media Marketing.* From http://hv.diva-portal.org/smash/get/diva2:421039/FULLTEXT01.pdf

Simmons, J. and Laczniak, G. (1992). *Marketing in Higher Education: A Stage Model Concerning Where It's been and Where it is Going.* From: http://epublications.marquette.edu/cgi/viewcontent.cgi?article=1199&context=market_fac

Stowers, J. (2020). *Business News Daily.* From: https://www.businessnewsdaily.com/5099-college-social-media-marketing.html

Spacey, J. (2018). *What is Infrastructure Development?* From: https://simplicable.com/new/infrastructure-development-definition

Teixiera, J., Amoroso, J. & Gresham, J. (2017). *Why education infrastructure matters for learning.* From: https://blogs.worldbank.org/education/why-education-infrastructure-matters-learning

Temple, P. and Shattock, M. (2007). *The Impact of Elearning in higher education.* From: https://go.gale.com/ps/anonymous?id=GALE%7CA490209002&sid=googleScholar&v=2.1&it=r&linkaccess=abs&issn=18434711&p=AONE&sw=w

Thompson, J. (2016). *6 Blended Learning Models: When Blended Learning Is What's Up for Successful Students.* From: https://elearningindustry.com/6-blended-learning-models-blended-learning-successful-students

Varshney, G. (2007). *This is why school infrastructure is important for a child's growth.* From: https://www.indiatoday.in/education-today/featurephilia/story/school-infrastructure-importance-981989-2017-06-10

Villanueva, M. (2020). *DepEd, CHED too distant to learners.* From: http://ntucphl.org/2020/09/deped-ched-too-distant-to-learners/

Virvilaite, R. (2009 as cited by Isoraite, 2009). *Theoretical Aspects of Marketing Strategy.* From: https://vb.mruni.eu/object/elaba:6094140/6094140.pdf

Whatman, P. (2020). *Schools with Great Social Marketing Strategies.* From: https://mention.com/en/blog/school-social-media-strategies/

A SWOT ANALYSIS OF THE COFFEE PRODUCTION IN LIPA CITY

KAYE SELLYN M. GONZALES I , ALLYSSA J. LUBRICA I ELAISA MANALO I
MARY GRACE B. MENDOZA I MECHELLE V. NAVARRO

ABSTRACT

Coffee is a beverage drink and is being prepared from roasting coffee beans. The coffee tree usually grows in tropical regions along the equator like the Philippines. In daily life, coffee is an attainable and all-time pleasure of billions of people. The economics of coffee production has changed in recent years; the demand for specialty coffee is at all-time high and with prices on the international market declining, the cost of inputs is increasing. To make coffee production sustainable, improving the quality of coffee and increasing its input would be possible by engaging in sustainable and environmentally friendly cultivation practices.

In making this paper, the researchers aimed to identify the perceived strengths, weaknesses, opportunities, and threats of the coffee production in Lipa City that may be pursued to further grow the coffee industry in Lipa City. This may help the coffee producers to know how the four factors: economic, social, technological and environmental affects the coffee production. In addition, the factors to be considered have contributed to further analyze the current status of the coffee production which can help the coffee producers to improve their skills and knowledge that will lead to a sustainable production of quality coffee.

Based on the result of the study, the coffee producers has the capability of producing the 4 coffee varieties however, the supply of it doesn't meet the consumers' demand. In addition, majority of the coffee farmers are adults and there's an inadequate manpower in the field. The coffee producers were used to the traditional method of coffee farming and they were skilled in growing coffee, but they were lacking in machinery, equipment and facilities.

The researchers recommended that (1) the government should support and assist the local coffee farmers by continuously developing a sustainable livelihood program for

the coffee producers, to increase the coffee farm businesses' productivity in Lipa City. (2) With the collaboration of the Local Government Unit and the City Agriculture Office, launching activities, events, and campaign to revive the losing identity of the Liberica coffee would be the best strategy to remain the glory of this coffee variety. Through this, they will be able to promote Lipa City's pride which is the "Kapeng Barako" that will benefit the coffee producers in the city. (3) The Local Government Unit should provide agricultural supplies to smallholder farmers and investing in modern machinery, equipment and facilities can help to increase the productivity of coffee. (4) Investing and encouraging the youth into the growing coffee communities by facilitating free seminars and training to aspiring coffee producers. (5) Conduct seminars for the coffee growing community in Lipa City for climate risk management and natural disaster preparedness and safety.

INTRODUCTION

Coffee is a beverage drink and is being prepared from roasting coffee beans. These coffee beans were originated from the seed that is inside of the coffee cherries. The coffee tree usually grows in tropical regions along the equator like the Philippines.
In the mountainous regions located at latitudes of 25 degrees north and 30 degrees south of the equator, many of the world's most delicious coffee plants are grown. (Business Insider, 2016) It is also said that coffee is the world's second most traded commodity and is grown along the equatorial region called "The Bean Belt" in 50 countries. Interestingly, within the Bean Belt, the Philippines lies. (Business Mirror, 2018)

Since the Philippines is a tropical country, the coffee production made it possible for a conducive coffee plantation. The study of Business Mirror (2018) cited this advantageous location and favorable, although tropical climate, the country produces four coffee varieties: Robusta, Arabica, Excelsa, and Liberica.

According to Krishnan (2017), the economics of coffee production has changed in recent years, with prices on the international market declining and the cost of inputs increasing. At the same time, the demand for specialty coffee is at an all-time high. To make coffee production sustainable, attention should be paid to improving coffee quality by engaging in sustainable, environmentally friendly cultivation practices, ultimately claiming higher net returns.

As per Voora, et.al. (2019), the production of sustainable coffee is experiencing a more significant growth trend than the overall sector, and its continued expansion may now require moving into new markets and working with farmers that have fewer resources and less capacity than those that are already VSS-compliant. This strategy will require more significant investments and innovative approaches to support farmers as they transition toward more sustainable production practices.

Lopez (2018) stated that it is essential to have a patriotic drive to encourage Philippine coffee demand. He said that encouraging local producers to expand coffee production will create the demand. Moreover, towards the 20th century, the Philippines was ranked as one of the world's leading coffee producers. (Export World Travel, 2020). Lopez (2018) also stated that the current coffee output of the country is pegged at 37,000 tons a year, but the country is expected to increase coffee production to 214,626 metric tons (MT) by 2022 with the Philippine Coffee Roadmap. This would bring the degree of self-sufficiency of coffee in the country to 161 percent from the present 41.6 percent. The 2017-2022 Philippine Coffee Industry Roadmap will ensure a cost-competitive, reliable, and environmentally friendly coffee industry, aligned with global quality standards, that will provide sustainable benefits to farmers, processors, traders, exporters and achieve food security and poverty alleviation. To make this a reality, on March 7, 2017, President Duterte signed the 2017-2022 Philippine Coffee Industry Roadmap to improve the domestic coffee production of the country in the next five years, a huge lift for coffee growers, manufacturers, and traders. (Business Mirror, 2018)

In CALABARZON (Region IV-A), Batangas produces only 13 percent of the coffee supply, while Cavite produces 67 percent. Nevertheless, the whole region accounts for a mere seven percent of local coffee production nationwide. Mindanao now accounts for 77% of its production, with the region of SOCCSKSARGEN (Region XII) remaining the top regional coffee producer in the world. The islands of Luzon and Visayas generate 17 percent and six percent, respectively. (Papa, 2019)

Data from the Philippine Coffee Board, Inc. indicate that the production of Philippine coffee in recent years has been about 35,000 metric tons. Supply can still not, however, keep up with local demand, which is at 120,000 metric tons. Imports from countries such as Indonesia and Vietnam are projected to be between 75,000 and 100,000 metric tons of coffee by the Ministry of Trade and Industry, at the cost of P7 billion to P10 billion, account for the remainder of local demand. Given these figures, there is an increasing demand for coffee, which cannot be met by the current local supply.

Kucukcay (2020) stated that the supply chain built around coffee is unique as there is a high level of variation in demand in the coffee industry. The global world of today enables major retailers to control their supply chains to ensure that they provide enough coffee goods for the continuously rising demand of their customers. Although most small retailers and coffee shops rely on ever-changing supply dynamics to sustain a good supply relationship, more popular companies such as Starbucks decide to participate in every single step of the coffee life cycle to ensure that before selling to regular customers, they have end-to-end control of their goods. There are advantages to using an integrated supply chain strategy like this, such as reducing the number of intermediary players and the cost and having the final say on how the product is grown, processed, and roasted.

However, the world could face a massive coffee shortage in production because it does not increase the market's growing demand. According to Luckerson (2015), global coffee production must increase by forty to fifty million bags in the next decade to keep up with the demand. The increasing number of consumption and coffee drinkers, especially the Millennials in the emerging markets, is putting even greater pressure on production.

Regardless of the variations in the structure of the supply chain, small and large retailers have one common purpose: to supply their customers with the right coffee-induced commodity with a high degree of quality and credibility. While many of us take for granted the ease of drinking coffee, it does not alter the fact that the management of the supply chain behind our regular coffee is very complex. With today's global standards, it is worth keeping an eye on the coffee industry as it can adapt to ensure that the rising number of customers around the world stay satisfied. (Kucukcay, 2020)

As far as coffee production is concerned, the gap between coffee demand and production is widely noticed, with the demand for coffee at 90 percent and imports amounting to P12 billion. The demand is still increasing with expanding consumption among younger people. (Business Mirror, 2018)

The coffee shortage and the increasing demand for coffee is an opportunity for Filipino coffee farmers. Conserva (2017) reported that the Department of Trade and Industry (DTI) would encourage coffee farmers to use the 'opportunity' to increase their production to cope with the country's demand. Pablo (2018) suggested a need to sustain the coffee production because the supply is not increasing, knowing the consumption is getting more prominent because of the lifestyle and kind of businesses we have.

Besides the low prices and climate change, the shortage of coffee supply in the Philippines was due to the low production because of aging (senile) trees and lack of farmers. The decreasing number of farmers was due to the youths venturing to other sectors instead of "getting their hands dirty" from farming; the lack of interest also contributes to the decrease. The other challenges that the coffee farmers face are natural disasters that devastate the crops. The consumption of coffee in the Philippines is three million 60KG bags of coffee in 2016. (International Coffee Organization, 2017).

In Rappler's (2015) report, a Kantar Worldpanel study showed that every Filipino household buys coffee, specifically the soluble or instant coffee (3-in-1 varieties), which

is considered coffee a household staple even among the lower economic classes. To plug the shortfall in domestic coffee production, the Philippines have to import an average of 70,000 metric tons (MT) of coffee beans. Local coffee production remains unable to meet national consumption due to low production and uncompetitive pricing for local coffee products (Cayon, 2016).

According to the Philippine Coffee Board, the first coffee plant was introduced in the Philippines in 1740 in Lipa City, Batangas. It was clearly stated during the Spanish Regime by a Spanish Franciscan monk. Because of this contribution, in some parts of Batangas, coffee was introduced, such as Ibaan, Lemery, San Jose, Taal, and Tanauan. Batangas owed the coffee plantations much of its income, and "Kapeng Barako" was recognized as Lipa City's best coffee brand. This rich history has made Lipa City a progressive city known as the "coffee center of the world." This makes the Philippines be one of the top 5 coffee exporters worldwide, according to CNN Philippines (2018). Moreover, that brings a positive impact on the tourism industry's development in terms of food and beverage.

In daily life, coffee is an attainable and inexpensive moment of pleasure, and billions of people every day enjoy coffee around the world. The busier the day, the more important those simple moments of coffee pleasure become. In the local setting, Lipa City has many coffee plantations, and there is a clearer understanding of how coffee plantations provide consumer goods to their consumers. This also enhanced their understanding of what tourism is all about and how new trends can be used to make a profit from tourism in Lipa City. (Sapungan et al., 2019)

Also, the Tourism Industry has been one of the fastest-growing sectors of the world economy and has become the top priority of most countries. The travel and tourism industry contributes significantly to the Philippines' GDP (Villegas, 2016). Tourism in the economy of the country plays a crucial role, similar to how vital the Food and Beverage sector is to tourism. One of the fundamental factors influencing tourists in traveling is food (Briones et al., 2013).

Coffee tourism has contributed to the food and beverage sector. Dixit (2019) states that the food and beverage industry enables the appreciation of 1 culinary resource of a region, offering the tourists an opportunity to become familiar with new and exciting flavors, textures, aromas and perceiving the cultural and historical heritage of a place.

The prestigious Barako coffee comes from the Barako tree, which, compared to other types of coffee beans, is special as the coffee beans are big, and it comes with a strong taste, texture, and flavor. When brewed, it also offers an enticing fragrance, and if you happen to get any perfume flowing through your nose, you can hardly afford not to drink. Lipa City is known as the Philippine Coffee Granary, and "Kapeng Barako" is the most popular coffee brand, which is believed to last for centuries and will still be one of the best. (Export World Travel, 2020)

Lipa City's pride, the Liberica coffee or the Kapeng Barako, became an outstanding cultural and heritage tourism product in the city. However, boosting its output in the market remains a challenge, according to development professionals from the Asian Institute of Management (AIM).

The Kapeng Barako and the Batangueños identity were lost, and bringing back that identity was an essential motivation for Batangueños to revive the industry that hailed Batangas coffee back then. To bring back those glorious years may be colossal in the present time because the dilemma lies in the number of people to cultivate coffee. (Cantos, 2013)

During the last decade of the coffee industry in the Philippines, under the direction and sound guidance of the Philippine Coffee Board, it has done an outstanding job not only to save the remaining areas cultivated with Liberica — locally known as Barako coffee — from extinction, but also in achieving a tremendously successful improvement in acceptable agricultural practices which have led to a boom in the quality available. (Wallengren, 2018)

We are tracing history here in Lipa City, Batangas, where the first coffee tree was planted. Pinagtongulan, Lipa City is where the first Coffee Academy was established.

Now we have to revive and bring back the Barako coffee's lost glory by offering completed courses in coffee farming and coffee processing, coffee marketing, food and beverage services, barista skills, and coffee farm tour-guiding. (Noveno, 2014)

As it is among the top producers of the best coffee in the world, Lipa City was chosen as the designated destination for the coffee festival celebration. In the town, the most recognizable coffee brand was known as 'Kapeng Barako.' At the heart of this festival is Barako coffee, and this delicious coffee flavor has a pungent aroma that is well balanced by its solid, robust flavor. This is one of the reasons why the locals call this coffee' matapang'. The festival was developed to give thanks for the land's productivity for the production of coffee. (Export World Travel, 2020)

Meanwhile, the coffee market is currently experiencing considerable growth in economies around the world. With the rise in urbanization and the demand for specialty coffee products, coffee businesses' rise began entering the industry (Menke, 2018) Moreover, it is believed that coffee is an essential beverage in the economy and society. It contributes to economic growth, developing countries, and relationships are more critical to society's consumer (Chapagain & Hoekstra, 2007).

Despite being an industry that is seemingly ever-powerful and not likely to run out of favor anytime soon, coffee production remains a tormented sector by massive challenges that can be difficult to overcome (Chan, 2017) The foundation of coffee production and the coffee industry at large are coffee farm employees. Producers would not be able to harvest their crops without the involvement of these highly skilled workers, and the rest of the supply chain would not be able to access the green coffee beans which the world relies on for its coffee supply. The coffee industry employs roughly 100 million people worldwide, the majority of whom live in developing countries. Many smallholder farmers lack the business skills necessary to consistently produce quality coffee for the international market (Lauren, 2011)

Aguas (2020) stated that one of the coffee farmers' challenges is the lengthy, costly, and laborious coffee production process. It takes one year to bear fruit and yield berries, which need to be harvested from trees that grow 30 feet high. Farmworkers are currently less exploited, and their role is the most labor-intensive and time-consuming in the coffee supply chain. Knowing when a ripe cherry should be picked comes from years of experience.

As coffee rarely ripens evenly, the only way to ensure that only ripe fruit is selected is hand-harvesting. This typically happens within a short period of time and must be managed to avoid coffee spoilage without delay. Many farms are on rough terrain or at heights that make mechanization impossible, and climates are becoming increasingly unpredictable. This means a single coffee farm might have several different harvest areas, resulting in more complex picking being required (Perfect Daily Grind, 2020)

Most farmers opted for a fast source of income because coffee production takes several years before harvesting. They planted other commodities like vegetables because they wanted to have a more effortless income from crops (Pablo, 2018). Farmers no longer made much profit in growing coffee. This made it challenging to encourage the younger generation to go into coffee farming (CNN Philippines, 2018). Novales (2018) suggested that the government provide all of the inputs that the coffee farmers needed to have a good agri-venture. By this, the farmers would be encouraged to plant coffee again. The government should invest in supporting the coffee farmers, such as a need for capital, machinery, and modern technology, to command a higher price and have a good yield. The farmers will have a good agricultural practice (Laviña, 2018).

Moreover, the supply of coffee is way below what the country needs. Most coffee farmers are still below the poverty level and are in the age bracket of 57. And the income that their getting is not enough to support their families, discouraging their children from taking up farming (Mascenon, 2018)

Meanwhile, millions of farmers' livelihoods are at risk as climate conditions become severe and production potential is jeopardized. Pests and diseases are other possible contributors to this expected downfall. For farmers who can't afford to protect their crops in the face of climate change, pest management and disease control are major

problems. In regions where temperatures are sufficient for survival, pests and diseases will migrate, and most farmers will not be ready. In terms of processing, higher temperatures will affect coffee quality. In particular regions of the world, where the climate allows the beans to grow at the right time, higher-quality coffee is produced (Charlebois, 2017) Drought is considered the major environmental threats affecting coffee production in most coffee-growing countries (DaMatta & Cochico Ramalho, 2006) Most would actually decide to grow other crops that are less prone to climate change. Others may try to increase their production of coffee, but the quality is almost certainly going to be compromised (Charlebois, 2017)

In addition, natural disasters such as earthquakes, volcanic eruptions, landslides, floods, droughts, fires, and hailstorms may result in the loss of human and animal life, field crops, stored seeds, agricultural machinery or materials, and their supply systems, as well as indigenous knowledge associated with them, thus disrupting not only the primary growing season but also future seasons (Chapagain & Raizada, 2017).

According to the Volcanic Ashfall Impacts Working Group, two types of damage to crops such as coffee can be caused by volcanic ash: stem or branch snapping and acid rain. It becomes an extra weight on leaves, roots, and branches until volcanic ash covers plants. Since volcanic ash tends to cover objects in a large amount, it will cause crops and trees to break or snap because of its effects. Acid rain is another consequence of volcanic eruptions on coffee plants. When rainfall interacts with volcanic gas or ash, acid rain tends to form. Plants such as coffee trees get dehydrated if the soil absorbs acid rain. Plant hydration problems can decrease the quality of fruits, such as coffee beans. Although they can do horrible damage to crops when erupting, when they are dormant, volcanoes can also increase the quality of fruits.

As cited by the Perfect Daily Grind (2020) report, more than 450,000 residents were urged to leave their homes and farms when the Taal volcano erupted in January 2020. The damage to agricultural crops and livestock, with more than 5,000 metric tons of coffee, was estimated to cost around 577 million Philippine pesos.

Moreover, the famous Filipino coffee variant known as "kapeng barako" is under threat following Taal Volcano's eruption that destroyed hectares of farms in Cavite and Batangas provinces. According to the Department of Agriculture, about 3,563 metric tons of coffee or 71% of the industry's estimated output in the area was destroyed by ash belched by the volcano.

On the other hand, volcanic soil has qualities that would benefit coffee beans. Near volcanoes, there is both a benefit and a drawback to growing coffee. While volcanic soil can improve the quality of coffee beans, volcanic ash, and acid rain, eruptions can kill them. Coffee bean nourishment should always be at the top of the list wherever it is made. It is the proper treatment, after all, that will offer the best quality to the coffee beans (Black 6 Coffee Trading Co., 2020)

COVID-19, however, has also impacted the World Coffee Industry, and demand. Demand has fallen by about 80% in the Philippine coffee sector and the main local roasters (Juan, 2020). The COVID-19 pandemic is a serious public health crisis with a significant impact on economies around the world., according to the International Coffee Organization and its Coffee Break Series. The issue of the Coffee Break Series focuses on the demand side effects of the novel pandemic of coronavirus (COVID-19), analyzing the relationship between decreased economic growth and global consumption of coffee. The impacts of social distancing measures, including the lockdown of large parts of the hospitality industry, are discussed. The supply side of the COVID-19 pandemic, in particular, needs to be understood to have an overall effect on the coffee sector and all players along the global value chain. The ICO Coffee Break Series focuses on the issues of supply and demand-side effects on coffee price volatility. The novel coronavirus represents an unprecedented joint supply and demands shock to the global coffee sector, constituting an enormous challenge to coffee growers, farmworkers, domestic supply chains, and international trade. Different effects on supply and demand can be felt at different points in time, further leading to global market uncertainty and continued volatility in prices. The pandemic could also have important consequences for poverty

and food insecurity among the world's 25 million coffee growers, most of whom are smallholder farmers in low- and middle-income countries who are less equipped to respond to this proportion of the public health crisis.

METHODOLOGY

This study entitled "A SWOT Analysis of the Coffee Production in Lipa City" has employed qualitative research to determine the needed information, specifically the personal interview, which is the method of straight forward description of a phenomenon and gathering desired information.

The respondents of the study were selected through purposive sampling method wherein the researchers, based on their knowledge of the study and population, chose a sample. Based on the intent of the researchers, the respondents were chosen based in the coffee production industry only. Specifically, the researchers targeted a total of twenty (20) respondents among the four (4) coffee owners, one (1) coffee farm caretaker, and fifteen (15) coffee farmers from the Lipa City coffee plantations.

In this study, the researchers interviewed five coffee plantations in three barangays in Lipa City. That includes Katy's Farm in Brgy. Tipakan and Mendoza's Farm in Brgy. Quezon. The researchers also interviewed Martin's Coffee Farm, Napoleon's Farm, and Jay's Farm in Brgy. Sto. Niño, Lipa City. Back then, Lipa City was known as the "coffee center of the world" because of its most recognizable coffee brand, the 'Kapeng Barako.' Lipa City has many coffee plantations, and there's a more precise understanding of how coffee plantations provide consumer goods to their consumers. The researchers chose this production sector because it aimed to identify the strengths, weaknesses, opportunities, and threats of coffee production that will eventually lead to action.

RESULTS AND DISCUSSIONS

The following were the summary of findings based on the analysis and interpretation of the different data gathered:

1. Current status of the Coffee Production in Lipa City

The coffee production in Lipa City has been showing its marketing efforts in producing quality coffee for the consumers because of its increasing demand. It offers and produces four coffee varieties, as observed from the coffee plantations in Lipa City, and those are Arabica, Robusta, Excelsa, and Liberica coffee.

The coffee farms in the city have been rising again from going through many challenges such as the recent Taal Volcano Eruption, the current COVID-19 global pandemic crisis, and the several recent typhoons Typhoon Quinta, Typhoon Rolly, and Typhoon Ulysses. Regardless of these economic and environmental challenges, the coffee farmers and owners were still proving their utmost dedication and perseverance to produce quality coffee to meet their consumer's demands.

With the Local Government Unit and the City Agriculture Office's support, the coffee production status in Lipa City is developing, and it is much better than the previous years. The "Samahan ng Magkakape sa Lipa" became the bridge to retain our local coffee farmers that eventually serve as the advantage in meeting their goals in continuously producing quality coffee, especially the Liberica coffee variety. However, the city government's support is not enough, and the coffee farmers seek support from the national government. It is not just an assistance program, but moral support to appreciate our local coffee farmers' hard work.

2. Observable strengths, weaknesses, opportunities, and threats within the coffee production in Lipa City in terms of Economic, Social, Technological, and Environmental Factors. There's an increasing demand for the different coffee varieties for the observable strengths on the economic factors. The coffee farmers can produce four different varieties,

but the supply doesn't meet its targeted demand. The coffee farm businesses in the city should increase their productivity to produce quality and adequate coffee beans. Continuous production of coffee should not be limited. Hence, it should improve its productivity efforts to attain sustainable coffee farming businesses in Lipa.

Upon observation, the interviewers received comments from the respondents that are very much delightful. They are responsive, and they showed interest in answering the questions during the face-to-face interview. They are always willing to help by showing an in-depth knowledge about this field and stating the major vital points needed for interpretation. The coffee plantation needs more modern machinery, equipment, and facilities for efficient and sustainable coffee production. Access to facilities such as milling facilities will be more convenient and less costly for the coffee farmers, for they don't need to rent a facility to produce coffee.

This technical analysis will increase productivity, and there will be a sufficient number of coffee beans needed by consumers. For social analysis, the city's local coffee farmers are skilled in producing quality coffee. There's support from the City Agriculture Office because they were given agricultural assistance, and such programs, training, and seminars were performed to improve their skills and abilities. Examples of these are giving coffee seedlings, fertilizers and implementing a sustainable and livelihood program to help the local coffee farmers. However, there's inadequate manpower because the majority of the farmers are adults. To solve this, investing the youth in this field and encouraging them would likely show some interest. It will increase coffee productivity and increase the number of coffee farmers and owners in the city. Nowadays, the younger generations prefer to have a job that is not that heavy, and the income would be stable. Considering the fact the coffee farming is a blue-collar job, hard manual labor is much needed. In addition, income is unstable because it depends upon the status of the farming business.

For the environmental factor analysis, having a tropical climate in Lipa is a great advantage to grow coffee. Despite this advantage, the local coffee farmers were incapable of performing immediate actions when natural calamities may destroy their coffee plantations. The Local Government Unit's support, conducting free seminars and training for the local coffee farmers regarding natural disaster preparedness and safety can be the upside. It's best for their interest to lessen the damage in their coffee farm business when this unexpectedly happened, whereas proactive disaster response can be undertaken.

3. Plan of action derived from the gathered data on the analysis of the Coffee Production in Lipa City.

CONCLUSIONS

From the findings as mentioned above of the study, the following conclusions were drawn:

1. Upon analyzing the economic factors, the coffee farmers are unable to meet the demand of the consumers. They can produce the four coffee varieties, such as Arabica, Robusta, Excelsa, and Liberica, but they mentioned that they don't know if the availability of these four varieties will last. The Liberica coffee was specially imported from other countries like Brazil to grow more of this coffee variety in the city. Meaningly, there's a low supply of the four coffee varieties, especially Liberica coffee. To meet the consumers' demand, the Philippines and Lipa City began to import coffee because of its low production.

2. Social Factors, the need for full support and assistance from both the local and national government were most of the respondents' viewpoints. Another finding is that most coffee farmers are adults, and there's a minimal number of younger coffee farmers in the coffee production sector. Continuing efforts in performing sustainable and livelihood program to the local coffee farmers

3. Technological Factors, the coffee farmers are used to working on using the traditional method of coffee farming. They mentioned that they have a limited amount of

coffee machinery and equipment to produce coffee. They also mentioned a need to rent a milling facility to remove a coffee bean's dried husk.

4. Environmental Factors, coffee owners and farmers work on a conducive land to produce coffee, but natural disaster preparedness must be increased.

RECOMMENDATIONS

Based on the findings and conclusions of the study, the given recommendations are hereby stated.

1.The Local Government Unit should allocate funds to promote Lipa City's pride, which is the Liberica coffee or most commonly known as "Kapeng Barako," through launching activities, events, and campaign in order to revive its losing identity.

2.The City Agriculture Office should continuously support the local coffee farmers by assisting and showing moral support.

3.Open a National Coffee Expo with Liberica coffee as the primary focus to enhance the local coffee farmer's business skills and become influential entrepreneurs.

4.More modern coffee machinery, equipment, and facilities should support the coffee farmers' needs and increase their productivity.

5.The National Government should have full support to the local coffee farmers by means of providing agricultural assistance.

6.Investing and encouraging the youth into the growing coffee communities by facilitating free seminars and training to aspiring coffee producers.

7.Conduct seminars for the coffee growing community in Lipa City for climate risk management and natural disaster preparedness and safety.

8.Bring back the glorious years of the Barako coffee by increasing the effort to open it for tourism to be an outstanding cultural and heritage product again.

9.Continue developing a sustainable livelihood program for the coffee producers to support them and increase the coffee farm businesses' productivity in Lipa City.

10.A program about sustainable farming management practices for the coffee farmers to develop their skills, learn new techniques, increase their yields, access better and effective farming supplies and equipment, and have a stable or higher income.

REFERENCES

Aguas, N.B (2020). Boosting Barako Coffee Output Remains a Challenge https://businessmirror.com.ph/2016/07/07/boosting-barako-coffee-output-remains-a- challenge/

Austria, C. A and Nacino, M. (n.d). An Analysis of the Effectiveness of Specific Government Support Programs to the Local Coffee Production: The Case of Selected Barangays in Lipa City, Batangas. https://issuu.com/editorialboard.policymaker/docs/final- thepolicymaker __pages_/s/93034

Black 6 Coffee Trading Company. (2020). Craters and Cups: A Volcanic Impact on Coffee https://black6coffee.org/blogs/humanitarian-aid-and-disaster-relief/craters-and-cups-a- volcanic-

Business Mirror. (2018). DTI sees bright prospects ahead for Philippine Coffee Industry https://businessmirror.com.ph/2018/04/24/dti-sees-bright-prospects-ahead-for-philippine-coffee-industry/

Briones, D. M. S., Cueto, R. M., Ocampo, R. S., Aballa, J. M., & Festijo, B. (2013). Lucban Specialty Foods as Culinary Attraction in Quezon Province, Philippines. *International Journal in Management and Social Science*, *1*(3), 7-14.

Calderone, J. (2016). Here's why the world's best coffee come from just a handful of locations. https://www.businessinsider.com/coffee-grows-best-tropics-climate-change-2016-4

Cantos, J. (2013). Kapeng Barako ng Batangas: A Story of Firsts, Rise and Downfall, and Our Efforts for Rejuvenation http://www.wowbatangas.com/features/top-story/kapeng-barako-ng-batangas-a-story-of-firsts-rise-and-downfall-and-our-efforts-for-

rejuvenation/

Chan, M. (2017). From Bean to Brew: Challenges of Coffee Production https://www.unleashedsoftware.com/blog/bean-brew-challenges-coffee-production

Chapagain, A. & Hoekstra, A. (2007). The water footprint of the coffee and tea consumption in the Netherlands http://www.ayhoekstra.nl/pubs/Chapagain-Hoekstra-2007.pdf

Charlebois, S. (2017). How the coffee industry is about to get roasted by climate change https://theconversation.com/how-the-coffee-industry-is-about-to-get-roasted-by-climate-change-85054

CNN Philippines. (2018). Beyond the Cup: The Philippine Coffee Industry https://www.youtube.com/watch?v=o3h4pQtwD8g&feature=youtu.be&fbclid=IwAR1S6AcZc2Y5BN11k_1GwxKEAtxHE2In0I7lt4cLSF8AOjdvtJxnzL2dNcY

DaMatta, F. & Cochico, J. (2006). Impacts of drought and temperature stress on coffee physiology and production: a review https://www.scielo.br/scielo.php?script=sci_arttext&pid=S1677-04202006000100006

Dixit, S.K. (2019). Food and Beverage Tourism: Management and Marketing Perspective. https://think.taylorandfrancis.com/special_issues/food-beverage-tourism/

Export World Travel. (2020). Coffee Festival – Batangas https://expertworldtravel.com/philippines/coffee-festival-batangas/?fbclid=IwAR2OTj4jQa08lnx1-SRrtmUw9DUtcBlaxJHx5sb69v40kwZCCMVbow2iHi8

Fischersworring, B. (2015). Climate Change Adaptation in Coffee Production https://www.cabi.org/Uploads/CABI/projects/Coffee%20and%20climate%20change.pdf

International Institute for Sustainable Development. (2019). Global Market Report: Coffee. https://www.iisd.org/system/files/publications/ssi-global-market-report-coffee.pdf

Krishnan, S. (2017). Sustainable Coffee Production https://www.researchgate.net/publication/318358952_Sustainable_Coffee_Production

Kucukcay, I. (2020). Coffee: a favorite beverage with a complex supply chain https://www.kinaxis.com/en/blog/coffee-favorite-beverage-complex-supply-chain

Lopez, R. (2018). DTI sees bright prospects ahead for Philippine coffee Industry http://industry.gov.ph/dti-sees-bright-prospects-ahead-for-philippine-coffee-industry/

Luckerson, V. (2015). There's a Major Global Coffee Crisis Brewing https://time.com/4057420/coffee-crisis/

Magkilat, B. (2019). PH coffee importation hits $4.5 billion https://mb.com.ph/2019/09/01/ph-coffee-importation-hits-4-5-billion/

Mascenon, E. (2018). Beyond the Cup: The Philippine Coffee Industry https://www.youtube.com/watch?v=o3h4pQtwD8g

Menke, A. (2018). The Global Coffee Industry https://globaledge.msu.edu/blog/post/55607/the-global-coffee-industry

Noveno. (2014). Lipa Coffee Academy graduates hope to revive 'kapeng barako' https://www.rappler.com/nation/lipa-coffee-academy-barako

Pablo, M. (2018). Beyond the Cup: The Philippine Coffee Industry https://www.youtube.com/watch?v=o3h4pQtwD8g

Padin, M.G. (2016). Boosting barako coffee output remains a challenge. https://businessmirror.com.ph/2016/07/07/boosting-barako-coffee-output-remains-a- challenge/

Papa, A. (2019). Strength and Challenges of Philippine Coffee Production. https://www.agriculture.com.ph/2019/11/24/strengths-and-challenges-of-philippine-coffee-production/

Philippine Daily Inquirer. (2020). Coffee warriors fight to save weakened 'barako' from the bitter end. https://business.inquirer.net/289388/coffee-warriors-fight-to-save-weakened-barako-from-bitter-end

Perfect Daily Grind. (2019). What Role Can Machinery Play in Specialty Coffee Processing https://perfectdailygrind.com/2019/04/what-role-can-machinery-play-in-specialty-coffee-processing/

Perfect Daily Grind. (2020). The Success of Locally-Produced Coffee in the Philippines. https://perfectdailygrind.com/2020/08/the-success-of-locally-produced-philippine-coffee- barista-championship-2020-specialty/

Perfect Daily Grind. (2020). The Importance of Growing Consumption in Producing Countries https://perfectdailygrind.com/2020/03/the-importance-of-growing consumption-in-producing-countries/

Sapungan, R., Lat, L., Legaspi, D.. Matanguihan, J., Billones, S. K., Mendoza, N. and Yap, M. G. (2019). Coffee Lover's Choice: What Matters Most? Intenational Journal of Recent Innovations in Academic Research, Volume 3, Issue-2: 169-185

Stiftung, H. (2018). Investing in Youth in Coffee Growing Communities https://static1.squarespace.com/static/560b0278e4b0b4c4ed6d94db/t/5c1bc4c6f950b7a45f53dbc9/1545323727848/Engaging+the+next+generation.pdf

Suarez, A., Lacay, J. K., Villanueva, V., Velasquez, R. A., Reyes, D. C., Serrano, V. and Borbon, J. C. (2016). Impacts of Coffee Shop Business to Tourism Industry in Three Cities of Batangas, Philippines. Journal of Tourism and Hospitality Research, Vol. 14, No. 1, 2017

Voora, V., Bermúdez, S., & Larrea, C. (2019). Marketplace Series 2019 Global Market Report: Coffee. Winnipeg, Manitoba: International Institute for Sustainable Development (IISD).

Wallengren, M. (2018). Coffee of the Day: The Elusive Philippines Liberica Coffee Bean https://philcoffeeboard.com/coffee-of-the-day-the-elusive-philippines-liberica-barako-coffee-bean/

HIRING PREFERENCES OF HUMAN RESOURCE PERSONNEL IN SELECTED PRIVATE COLLEGE INSTITUTIONS IN LIPA CITY

STEPHANIE JOY H. ARELLANO | JEAN MAE U. CAÑETE
LADY DIANE H. LINDOG | LOVELY ANNE C. MENDOZA
REGINE MAE J. PILE

ABSTRACT

The purpose of the study was to determine the hiring preferences of human resources personnel in selected private college institutions in Lipa City. The main problem was to identify the hiring preferences in terms of internal promotion and external recruitment, the processes utilized and the challenges they have encountered. Qualitative approach of data collection was employed. The primary data has been collected through an unstructured interview and the secondary information on this study was found through various research paper and internet based sources. The target populations were the human resource personnel, whereby purposive sampling technique was applied. The received information and data was carefully analyzed and presented.

The findings of the study discovered the hiring preferences of human resource personnel in terms of internal promotion and external recruitment. The study revealed that several approaches are still needed to recruit internally and externally and they have encountered various challenges when dealing with internal and external candidates. The study therefore, recommends that organization can make use both sources in recruitment process but must assures to hire qualified candidates to avoid misunderstanding and discrimination in the organization. The hiring preferences of human resource were also recommended to identify the factors in assessing and choosing the perfect candidates for a vacant position. Further research was also recommended to explore the hiring preference of human resource in terms of internal promotion and external recruitment.

Key words: Hiring Preferences, Human Resource Personnel, Internal Promotion, External Recruitment.

INTRODUCTION

Human Resource Management (HRM) plays an essential role in an organization, and this role covers the majority of matters, including training, placement, benefits, and incentives and rewards. HRM also handle employee relation and ensures that employee remains in the organization (Mullins, 1999). This definition is accurate because it is an integral part of the recruitment process with the association of professional human resource managers that supplement the wealth of updated skill sets and a perception noted in most legal aspects.

Human resources must fulfill the criteria to bring up-to-date skills set, talents, and inputs to the organization (Wright, et al. 1994). Human resources management impacted employee relations and collaboration, including structural teamwork, management support, and communication mechanism at an organization level. (Lv and Xu, 2016).

Besides, Dessler (2000) specified the role of HRM in an organization. It identifies which candidates are essential for the job, screening, checking, and ensuring the right candidate is qualified and suitable for the job. The process lingers as the applicants. Information data will be sent to top management and decisively resolve a series of interview sessions on which the candidate will give the concluding job offer.

According to Miano (2019), for an organization to function adequately, the human resource department must accurately and truthfully handle the recruitment function. In short, recruiting, selecting, and choosing the qualified ones for employment must be the company's topmost priority. Regardless of being impartial in the recruitment process, it will highly attain any imbalance and shortcomings since HRM ensures that the organization with a knowledgeable and proficient workforce can execute strategies and plans respectively (Wilton, 2013).

In an increasingly global and advanced industry, recruitment and selection become an integral tool in any business organization and necessary strategies to ensure an organization's growth and success (Ekwoaba 2015; Iles, 2001). Furthermore, it has become crucial to deliver behaviors, talents, skills, and ideas perceived to support organizational plans and procedures. These are the terms that form a significant part of an organization's outsourcing tactics and aim to identify and secure people needed for the job to survive in the long run (Elwood & James, 1996).

Jovanovic (2004) also claims that recruitment and selection are a manner that holds an exclusive practice and significant decision and may affect the business' success. Besides, recruitment and selection have a distinct objective of the firm's required characteristics, knowledge, and skills (Casio, 2002). Likewise, identifying and attracting potential candidates for employment narrates the whole recruitment process. On the other hand, selection starts when the right character is identified (Walker, 2009).

Obikeze & Obi (2004) asserted that a recruitment and selection process must conduct when the company wants to obtain the best applicant for the job. It has been emphasizing that recruitment methods provide a vast pool of qualified applicants, matched with reliable and unique information, which will have a considerable influence, quality, and skill that an employee must possess (Okoh, 2005).

Gamage (2014) stands for the fundamental purpose of recruitment and selection. In contrast, it attracts more applicants to apply for the job and enables them to choose the right candidate to fill the various positions or openings. Furthermore, recruitment intends to attract individuals to work inside the company and choose the most suitable individuals (Ntiamoah, 2014). Thus, the recruitment and selection process's overall purpose is to obtain several qualified individuals capable of satisfying the organization's objective at a nominal cost (Ofori & Aryeetey, 2011).

Due to increasing competition in the field, recruitment has become a concern for many organizations to acquire the right candidate to effectively fill the vacant position accordingly (Adeyemi, Dumade and Fadare 2015).

Recruitment is mainly concerned with the process of forming a pool of capable individuals to apply for employment to an organization (Bratton and Gold, 2003.) Costello (2006) described recruitment as a set of activities used to obtain qualified individuals at the right time and in the right place so that employees can give their best

interest. Recruitment was also defined by Rynes (1990) as contains organizational practices that alter individuals who are willing to apply for or to accept a given position or vacancy.

Meanwhile, Leopold (2002) explained recruiting to create a pool of candidates by reaching the right audience, suitable to fill the vacant position. He further affirmed that applying to collect and evaluate information and qualifications for specified vacant posts, and the candidates must identify for employment selection. Bennett (1994) also defines recruitment as a manner of drafting or altering an accurate job requirement for a vacant position, outlining the job's responsibilities, skills, experience, qualification needed, and any particular special conditions attached made the job successful.

On the other hand, the selection is the process by which managers use the specific tool are engage in choosing from a pool of applicants that most likely to succeed in a job; with given management goals and legal conditions (Ofori & Aryeetey, 2011, & Bratton and Gold, 2003). Neeraj (2012) also defined selection as the process of choosing individuals who have relevant qualifications to fill jobs in an organization.

Besides, Bohlander (2010) describes selection as the process of choosing qualified individuals who have relevant qualifications to fill existing or projected job openings in a given position in an organization. Therefore, selecting the right candidates that most likely successfully perform the job (Stone, 2015) can attain by matching specific job requirements, and the prospected attributes a candidate has (Bennett, 1994). The use of these methods involves assessing an applicant's appropriateness to make relevant selection decision and rejects several applicants that are not suitable for the position (Gamage, 2014). Hence, the selection function's objective is to maintain the brand's right image and reputation to get the right person to the right job as cost-effectively as possible. The organization's reputation is the main priority of any business, so no matter how complicated the selection process is, it can maintain by employing the right people in a given job (Henry & Temtime, 2009).

Before a new employee's recruitment process can begin, identifying the company's needs or job openings must be conducted (Hoi, 2013; Mathis and Jackson, 1992). Coping up filling the vacant position could help to have a better team and expand to finalize the organizational task. Identifying job openings through human resource planning or requests by other managers in different company departments is the first stage in the recruitment process (Hsu, 1999).

In line with this, the human resource plan can be beneficial because it demonstrates the recruiters' present and future labor requirements. As Werther and Davis (1996) indicate, 'human resource planning,' advanced knowledge of job openings, allows the recruiters to be proactive. After identifying gaps, the recruiters learn what each job requires by reviewing the job analysis information, particularly the job descriptions and job specifications. When an organization decides to fill an existing vacancy through recruitment, there is a must in conducting comprehensive job analysis (Ntiamoah, 2014).

Job analysis is a recruitment process when an organization fills an existing vacancy in a given job (Hoi, 2013). Job analysis is the acquisition of data that deals with job-oriented and work-oriented behavior. It also includes those interactions with machines, materials, tools, and methods of evaluating the job performance context and personnel requirements (Harvey, 1991; McCormick, Jeanneret, & Mecham, 1972). Furthermore, Morgeson and Campion (1997) pointed out that job analysis relies on many types of bias documented judgments that open a heavily subjective result. Having enough details and information in the job analysis can be used to function all ratings, selection, training, incentive pay, improving work conditions, improving work methods, responsibilities, and functions of the job in the line of promotion.

Cherrington (1995) acknowledged three segments of job analysis that is an essential part of the job description: (1) the purpose of the job; (2) the most vital duties and responsibilities carried to the job; and (3) the circumstances of job performance. After conducting a job analysis, the organization has a distinct idea of the appropriate job requirement to attract suitable candidates for a particular vacancy (Hoi, 2013).

Hoi (2013) explained that the job description contains complete details on the job's responsibilities, function, working condition, and required credentials. A job description is a brief written description that provides information about what precisely the job entails. It is a useful tool that gives a general picture of the responsibility and job requirements while emphasizing the job's essential functions. This job requirement includes a list of tasks, duties, and responsibilities (Noe et al., 2006). A job description should consist of standards and criteria such as the job title, overall purpose of the job, duties, working conditions, grading, remuneration, and the benefits to eliminating wrong hiring at the initial stage of the recruitment process (Hoi, 2013).

Job analysis and job description is a useful tool that helps the organization to ensure that the right candidate secures the vacancy (Brannick, Levine, & Morgeson, 2007). This method protects the businesses in opposition to lawsuits (Veres, Lahey, & Buckly, 1987) and accommodates their employees' exact compensation (Smith, Benson, & Hornsby, 1990). Therefore, this must-do systematically and adequately since these tools' accuracy will modify other human resource functions (Fleishman & Mumford, 1991).

Based on the job description, it identified job specifications. It is a statement that strains the relevant factors required for the job, including the person's qualities, knowledge, experience, background, and personal attributes (Hoi, 2013). Alteration of the job description is incorporate into the person's requirements to perform the job (Dessler, 2003). Hsu (1999) also identifies job specification as the least acceptable qualifications required for an employee to sufficiently complete the job. Accordingly, the information contained in job specifications is (1) experience and training; (2) educational and other credentials, and (3) knowledge, skills, and ability.

Moreover, when companies have no vacancies, they may continue and choose to recruit because the recruitment practice allows them to maintain recruitment contacts and procedures to recognize an unusual candidate for future employment (Cherrington, 1995; Mondy et al., 1996). The intention aim clears to identify the capacity to determine the probable candidates to perform the role; agreed criteria provide a consistent set of standards and a structured means of candidate assessment (Gareth, 2004).

James (2007) explains that internal promotion is consists of filling the vacant position by an existing employee within a company. Sullivan (1999) stated that internal promotion is the method to retain and maintain employees. Internal promotion is for a current employee to attain a higher position as credits to their work performances. Likewise, Cohen, Broschak, & Haveman (1998) defines internal promotion as a move within an organization wherein the position, rank, pay, and skill requirement increases alternatively.

Armstrong (2003) suggests two crucial considerations for promotion procedures in organizations; (1) to enable management to obtain the best talent available in the organization to fill senior positions; and (2) to provide an opportunity for employees to advance their careers in the organization following the options available and their abilities.

Hiring from within is a good step for the existing employee. The organization already knows its employees who have the characteristics to fill the vacancy and learn how to deal with the current work environment (Hsiao and Kleiner, 2002). Mondy (1996) stated that promotion from within is the policy of filling job openings. Managers do not need outside applicants since current employees have already known its ins-and-outs and already adapted to its corporate culture. Internal hires retain organizational knowledge and get up to speed roles and engagement when their career has grown within the company. When the organization has a higher position availability, anyone in the present employee has a chance to upgrade or be promoted into a higher rank (Sarma, 2008). The recruitment process seeks prospective candidates among those already on the payroll and doesn't have to afford external hirers to get the slots. Present employees are well aware of the skills, qualifications, behavior, and experience of the job requirements and make a match between the vacancy and a candidate. Therefore, most of the time, internal candidates have positive feedback to an organization and would likely be an excellent

asset for the company since they were already aware of the organizational culture (Rao, 2009).

Sourcing and outsourcing applicants from an internal promotion are said to have several advantages for organizations and their employees (Anuedo-Dorantes, 2000; Burgess & Connell, 2006; McConnell, Brue, & Rabasco, 1997; Pergamit & Veum, 1998). From the employees' standpoint, other than external recruitment, internal recruitment promotes more outstanding job quality, job security, and a more excellent promotion opportunity (McConnell et al., 1997). However, external candidates restrain the competition than internal candidates because they believe having the same properties and styles makes them restricted for the job (Anuedo-Dorantes, 2000, p. 65).

In contrast, James (2007) & Sullivan (1999) defines external recruitment as everyone open to offers of employment from the outside and filling the company's post by employing candidates outside while excluding the possibility of getting from the inside. Bidwell, 2011; DiPrete & Soule (1988); explains that external recruitment commonly defines hiring a candidate that is entering the organization for the first time and willing to invest their expanded effort and experience to a new and different environment. Sullivan (1999) also claims that external hires bring innovation to the company and help develop its culture inputs into an innovative one. These will only mean that new people with the required skills and qualifications are enrolled in the organization for good thus, new ideas and talents introduce in the company.

According to Mathis and Jackson (1992), external recruitment brings 'new blood' into the organization, meaning it will grant the unfamiliar employee employment. According to them, this new blood includes insights into the table, acquiring skilled employees when there is an immediate demand for scarce skills, and more flexibility to expand or contract the overall workforce to meet the equal opportunity requirements.

Byham, Ph.D., and Bernthal, Ph.D. (2000) revealed that both internal and external candidates contribute different interests for the organization. Their study concludes that in terms of the increasing shortage, internal candidates are better options because all existing employees are most familiar with the organizational culture and are well-designed to work on it precisely.

Additionally, internal promotions have the power to be more successful because there is more information available to make accurate decisions (Byham, Ph.D., and Bernthal, Ph.D., 2000). It will also guide them through a series of modified development experiences to ensure success in their future positions. On the other hand, Bernthal & Wellins (2001) presumes that the findings of their study conclude that organizations that rely on external candidates to fill middle-management positions (more than 25 percent from external candidates, according to their sources) have almost double the turnover of organizations that rely on internal promotions. While in the study of Graddick (1998), he identified that for every 4 to 5 organizations, the majority of executives hired from external sources fail in their positions. The same study of Rioux and Bernthal (1999), where they confront external hires has a failure rate of 22 percent while internal promotions only have 14 percent.

As Mathis and Jackson (1992) argue, the disadvantages in internal promotions are the discontentment of single-minded behavior of an individual in the workplace, which may ill-suit the current technological demands because doing the old ways may become outdated. However, it will be easy for them to remain with the wrong person in the job since it may lead to informal 'glass ceilings' or 'glass walls' (Sparrow and Hiltrop, 1994).

According to Devaro (2017), to preserve internal candidates' incentives, firms' little promotion competitions became a challenge in internal hiring. He explained that external hires look better on paper; thus, external candidates will hire only when they are considerably superior to insiders. The employers would still go for existing employees regardless of how similar their outlooks are, which means external candidates show shortcomings in securing the position. He also concluded that external hirers have exceeded in all these terms in terms of education, credentials, and experience.

Firms' specific human capital is also a challenge in internal promotion from external recruitment (Bidwell and Keller 2014). Baker (1994) and Bidwell (2011)

discovers that compared to internally-promoted workers, external hires are promoted faster for the reason that it has a higher level of education and experience since their work requires to expand more understanding to compete with the internal candidates (Bidwell and Keller 2014). Kauhanen and Napari (2012) & Bidwell (2011) believed that human resource professionals tend to rely too heavily on education and previous job designations when hiring rather than assessing such skill to perform the specific position in candidates' conditions. Even if he does not consider education and experience, Chan (2006) relies upon the corresponding results that consistently show that external hires have higher credentials.

According to DeVaro et al. (2017), a challenge in the empirical internal-versus-external hiring literature is distinguished upon horizontal moves from external promotions (or demotions). There is a difficulty associated with job hierarchies, less uncertainty about insider's qualifications than outsiders does not predict a bias favoring. But if the employer's already informed their employees about the external candidates, they will be selecting internal over external candidates if they have similar observable characteristics (Novos 1992; Novos 1995).

Mjaidi (2009) stated that recruiting the wrong people in a job can lead to increased labor turnover, increased recruitment costs, and can also furnish the existing workforce's morale. Therefore, it is paramount must carry out the recruitment and selection process as effectively and efficiently as possible to avert putting an organization into an undesired position. The mistake in hiring the wrong people for the right job is related to the hiring process's dissatisfaction and withdrawing themselves voluntarily (Mjaidi, 2009).

Hoi (2013); Patel & Rana (2007) outline that external recruitment is both expensive and time-consuming and hinders employee productivity. A single wrong move in dealing with the recruitment and selection process can result in having incapable candidates and can have massive costs for the business (Gamage, 2014). Hence, employing the wrong person for a particular position in the initial part of the recruitment process is a costly mistake to make (Hoi, 2013). Sangeetha (2010) secures that the organization needs to be more careful in developing a recruitment strategy to stand and maintain their competitive advantage. Firms' specific human capital is also a challenge in internal promotion from external recruitment (Bidwell and Keller 2014).

Meanwhile, Bernardin (2003) stated that internal advertising is cost-effective compared to external recruitment and may reduce its turnover rates. He also noted that internal promotion became a vital process of ensuring that employees remain committed and have higher productivity, reducing any turnover or transfer in a field. Ineffective recruitment is costly, which may lead to turnover and, eventually, rejects the jobs, thus requiring further recruitment procedures is measured (Odiorne, 1984). According to Biles and Holmberg (1980); Djabatey (2012), the result from hiring the wrong people is under-achievement, unproductivity, and insufficiency in an organization. Moreover, the lack of financial recruitment budget, which recommends the need to employ a more structured recruitment process, is also time-consuming. Mathis & Jackson (1992) argue that external recruitment costs may be relatively high once subsidiary factors such as management time and resources are calculated and planned.

The candidates' insubstantial choices are the main disadvantage, especially for a much smaller company (Rashmi, 2010). Moreover, current employees may not consider future perspectives and fresh ideas that an outside candidate may bring in since they can provide all of the necessary skills. This will discourage the flow of new inputs and may lead to inbreeding of the candidates in the organization (Rao, 2009). One of the essential aspects in the selection of the candidate is it may be unfair on the management's standard, that qualified candidates from outside can bring in positive outlook to company's culture, and if they reject it, this can result in having inadequate competence and insufficient for the company (Sarma, 2008; Rashmi, 2010).

In contrast, Ahmed (2019) also perceives a problem in the external recruitment process. If the human resources department fails to acquire extensive information about candidates, this can lead to one-sided and biased results. According to Pentila (2009), cases have come across any businesses where candidates have accounted for fraudulent

details and identification to get the job. According to Vicknair (2010), supplementary information can be demonstrated when hiring via social media sites, and it became a neutralizing result of hiring externally since information in resume and document cannot easily be replicated by pen. Mathis & Jackson (1992) the probability of recruiting employees who do not 'fit' for the job depends too much on external recruitment since external hirers needed a lengthy adjustment and socialization periods.

An employer's challenge when recruiting and selecting is that an organization that lacks human resource planning (Zinyemba, 2014). According to him, internal and external favoritism may still exist, so these difficulties may lead to a lack of transparency, which may effectively dishonor the employees. A conscious effort must be into practice in human resource planning to apprehend fluctuations in hiring needs and encourage the organization to eliminate wrong hiring concerning time (Biles & Holmberg, 1980; & Djabatey, 2012).

This study aims to determine the hiring preferences of human resource personnel. Moreover, the researchers will emphasize the study particularly at human resource personnel in three selected private college institutions in Lipa City, Batangas, namely: Lipa City Colleges, Philippine State College of Aeronautics – San Fernando Air Base Campus, Lipa, and AMA Computer College – Lipa Campus.

METHODOLOGY

The researchers conducted this research with curiosity to discover the hiring preferences of human resources personnel in selected private college institutions in Lipa, City and applied a qualitative research design.The study respondents were three (3) human resource personnel from selected private college institutions in Lipa City, Batangas. The researchers obtained the study in three selected private college institutions in Lipa City, namely: Lipa City Colleges, Philippine State College of Aeronautics – San Fernando Air Base Campus, Lipa, and AMA Computer College – Lipa Campus.

The research instruments chosen for this research were unstructured interviews in gathering the information needed and support this study. The interview consisted of 12 questions. The first part determined the respondent's data and is consists of four questions. The remaining 8 questions focused on the hiring preferences of human resource personnel. In this study, the participants responded to this using their own experiences and observation. To get information and opinions from participants based on their experiences, the questionnaire was written in simple and easy to understand language related to their hiring preferences in three selected private college institutions in Lipa, City.

RESULTS AND DISCUSSIONS

1.Profile of the Respondents

Based on the findings, the participant one is in her mid-20's and has been working as human resource personnel in the company for five years. Participant two is in her 30's. She is currently employed as human resource personnel in the corporation for two years. Participant three is in his 50's and he held the position of human resource personnel in the corporation for over eight years.

2.Hiring Preferences of human resource personnel in terms of:

2.1.Internal Promotion

Mondy (1996) stated that rise from within is the strategy of filling job openings with current employees in an organization without considering external candidates' aspects. It is also known as when a new position arises in the business; somebody's work within the organization is upgraded, transferred, and promoted.

2.1.1.Cost-Effective

Bernardin (2003) stated that internal recruiting is cost - effective, which

will lead to lower turnover rates and may provide higher productivity and satisfaction to both employees and the organization.

The following line shows the evidence:

> *"It's cheaper to recruit internally as it exploits the employee that you already have." – A.E.*

This line shows that internal promotion is utilized when the organization wants to lessen the cost during the on boarding process, training, and resources. It clearly shows that hiring internally, all you have to do is narrow down the most suitable ones among your current employees and engages the right who fit the open role. This line also demonstrates that the organization will not spend their money on training and for the development of the chosen candidate since they already have the knowledge and skills for the job. At the same time, the company doesn't have to provide the employees seminars, conventions and training since they work assignment was the same as their previous job.

2.1.2.Saves Time

Internal promotion saves time for the recruiters to find applicants elsewhere. Likewise, looking for an applicant doesn't require a great deal of searching that happens quicker than they expected.

The following lines show the evidence:

> *"Hiring from within is quicker as the one you are looking for is right in front of you." – A. E.*

The line shows that internal hirers can fill the position or the role more rapidly and quicker than they would do externally. Internal promotion saves time on finding the right candidate for the job since the perfect person is right there in front of them. The potential employee for the role is easier and quicker to find because they are already in the organization and it can easily be reach in terms of contacting and assessing their new roles.

2.1.3. Less Risky

Internal promotion lessens the damage of the organization to acquire not suitable candidates in the organizations.

The following lines show the evidence:

"It's less risky, wherein we can avoid hiring candidates who are not suitable for the said position." – A. E.

This line shows that internal promotion reduces the risk of hiring unqualified candidates in the organization. Internal hirers minimize employees' turnover and diminish the risk of spending time and money from the wrong hiring. To make sure they never hire someone to fill an empty slot in the organization, they set high standards and made the right process. Besides, it is less risky because the one you are hiring is inside the organization for quite a time, which means they already have the knowledge and skillsets. They are capable of doing the right job in any position.

2.1.4. Shortens induction process

Dealing with internal candidates won't have to spend time in explaining how the organization operates, how the payroll works and the rules and policies of an organization.

The following lines show the evidence:

"Internal candidates already know the overall operation in the organization and it saves my time. All they need to know is their new responsibility and they can already start to work for their new roles right after the promotion happened." – A.E.

This line shows that it shortens the onboarding periods of the employee wherein they don't need to explain their payroll, the rules, and policies of the organization. The internal hirer is already familiar with the company's policies, practices, and people, so they can eliminate the preparation and introduction process for their new job.

Even if they are new to their task, they already know the field and the current employees, internal hirers will likely do it properly and finish it well. Internal hirers can also eliminate misunderstanding and discomfort on the first day they got their new roles since they already have worked inside the same company; they can quickly get along with other employees.

2.1.5. Strengthens employee engagement

Internal promotion can boost an employee's productivity, performance, and commitment to prioritize and appreciate their work because promotion means that the company gives value to employees' overall work.

The following line shows the evidence:

"Promotion actually motivates them to appreciate their work because for employees, when one promotion happened in the company, it always follows with a second one." – S.M.

The lines show that internal promotion sends out a message to every employee that the company values their staff and willing to capitalize on their career development by giving opportunity for advancement. It is indeed given not just the promoted one but also those other employees and it can boost their morale and drive them to do better in their work. This also shows that employees who change roles develop professionalism and encourage other employees to fulfill better for the reason that they may have a similar opportunity in the future.

2.1.6. Assures loyalty

Internal promotion sustains the feeling that the organization values its employees the most, and as a result, they will continue to do their best and not look for another job. This will also include the preservation and retention of the worker not to seek alternative career opportunities.

The following lines show the evidence:

"Promotion really helps us retaining our employees because they felt that when one employee gets promoted, there is a chance that others will also be promoted in the long run." – S.M.

These lines show that when the employee remains in the organization, it intimates the effectiveness of their performance and how the procedures and processes are conducted operationally. The right employee will do the task pleasantly and will drive the organization to work better since the employee stays in the long run. In return, it gives brand value and a good reputation in the market. When an organization shows the best for the employees, this will form a feeling among employees of mutual commitment and obligations. This line also shows that the move internally gives a feeling for employees that they are treated justly in the organization, therefore; they are also contributing an objectively work.

2.2. External Recruitment

James (2007) defines external recruitment as someone that is not employed but is willing to fill the vacancies of a given job. Therefore, external recruitment is a process of hiring or getting additional manpower outside the workplace to work for the company.

2.2.1. Provide new ideas and information

External hirers can bring fresh new ideas that do not yet exist inside the organization. This can help the company create learnings, knowledge, and understanding that will benefit not just the employee but also its success.
The following lines show the evidence:

"I love dealing with external hirers because they indeed brought ideas to the table that some of us didn't know." – S.M.

The line shows that external recruitment can bring new ideas and inputs to the organization. They can come up with freshly ideas that employees may not already know and can provide new learnings to the firm that will lead to an exchange of thoughts and opinions between them. External recruitment also offers a fresh outlook on the industry that a company may need to stay competitive in the market because it gives the company easy access to gained information from different company applicants worked for. Bringing new candidates from external avenues provides a unique perspective that will help the company's growth and development.

2.2.2. Acquired greater candidate

External recruitment draws an interest on variety of candidates with different competencies and skill sets indeed, more chances of having a fit, suitable and qualified applicant for the position.
The following lines show the evidence:

"The more we conducted external recruitment and prioritize external hirers, the more we realized that the ones we are looking for, the ones who has the perfect quality, skills and experience we wanted was in them." – G.Q.

The lines show that hiring externally opens an opportunity for the organization to a larger pool of prospects to choose from. This means that looking outside the organization allows the organization to target the key players that may make its opposition successful. External recruitment process also expands organization's reach and attracts the right applicants from all over the places to work for the company.

2.2.3.New talent

Hiring externally has better possibility of finding the candidate who is capable to carry out new talent and abilities for the improvement of the organization. This can make things understandable for the company who is in need in looking for the new talent and endowment for the overall development of organization.

The following lines show the evidence:

"We believe that external hirer affords new talent to the organization and can also change the whole environment and atmosphere within the workplace." – A.E.

The line shows that external recruitment can bring new talents from outside the firm that can help to motivate the current employee to produce and achieve diversity requirements. It has been claimed that bringing external hirers provide and support the organization in advancing the talents both of the employees and the company have. It also has been seen that this talents that external candidates have has the possibility that counterpart their role as both an employee and individual. Having an initiative and creativity in your workforce can assure that the company will further not just in the present situation but also in the future.

2.2.4.Lesser internal politics

Since external recruitment provides a large pool of candidates to choose from, it can cover a way of fair mean when it comes to recruitment and selection.

The following lines show the evidence:

"Before we do hire from the outside, we fairly considered the feelings of the entire employee to avoid misunderstanding or any problem that may arises." – A.E.

The lines show that being fair is one of the best attributes that the organization have in terms of hiring externally. The line also means that external recruitment take down the chances of dislike, competition and misunderstanding for both employees and candidates. It is a good characteristic that before looking for the new employee, they need to consider their current employee and explain to them why they need to acquire new employee.

2.2.5.External experience and credentials

Some external hirers don't need to be train for their new roles because their previous job experience is enough to provide and apply in the organization.

The following lines show the evidence:

"We are looking for their credentials and job experience." – S.M.

3.Hiring process utilized by human resource personnel in terms of:

3.1.Internal Promotion

Developing procedures and measures that would help the Human Resources department choose the right candidates for the job is the aim of many businesses in conducting recruitment and selection process. The organization's skills, abilities, and knowledge might get through an effective recruitment process, and if the organization impartially remains in a whole matter. Indeed, the more successfully the recruitment stage is applied in the process, the less significant the actual selection process converts.

The following lines show the evidence:

"For internal promotion, the process for the assessment of the best candidate for the new roles was made through their job performance or performance evaluation which is held every month."

The line shows that the process of hiring internally is facilitated by human resources. In order to determine the best candidate who can fulfil the job's vacant position, the process was normally made through the employee's performance evaluation or performance appraisal. The evaluation focuses on quantifiable outcomes and constructive results, making them feel like a valued part of the method. This process helps the management easily select or promote employees without any subjective opinion or bias and purely based on their employees' performance.

3.2.External Recruitment

External promotion is all about selecting an eligible pool of job applicants, rather than current workers, and seeing if they are adequately eligible or qualified to suit and occupy existing job vacancies. It is a way of finding beyond the company to fill a work vacancy which is normally achieved through posting an open position on a company website or career site. External recruitment involves posting career vacancies on social media and online job posting sites, particularly in Facebook and the school official websites.

The following lines show the evidence:

"The process for external recruitment is the job postings in our social media websites, Facebook page, etc."

In this process, the vacancies' job postings allow candidates from outside the organization to apply immediately for a position or a job. With the right tool and instrument, this process could be a time saver and attract a large pool of suitable applicants. Because of the advancement of technology in the recent years, many workers rely much heavily on social media and e-recruitment therefore, companies must adapt to this culture. This movement enables the company to expand the existing employee base and bring in external proficiency and ability in the field.

4.Challenges encountered in hiring employees in terms of:

4.1.Internal Promotion

Internal promotion can lead to unforeseen problems and it's up to human resource to recognize these possible drawbacks and try to avoid them for the sake of their employees. The moment the promotion happened challenges and drawbacks will likely to arise one by one; worst case it won't end naturally.

The following lines show the evidence:

"One of the challenges in internal promotion is that, when we select the one who will be promoted among other applicants. Those who rejected for the promotion felt insulted and snubbed."

The moment the employees knew about the vacancies, they knew on their selves that they are qualified and believe that they have a chance to get the new positions. The line shows that employees who have been considered for promotion could feel insulted if their own colleague is hired for the role initially. Likewise, they will start to resent the promoted ones and sabotage their work. Employees may also develop negative attitude and might feel that organization are being subjective with everything that follows.

4.2.External Recruitment

External recruitment is an organization that is a move of looking to fill the vacancies outside the firm. External recruitment can make a clear difference between their limitation and it will come up with a piece of valuable knowledge about the techniques facing hiring externally.

The following lines show the evidence:

"One of the challenges is that hiring externally is time-consuming."

The moment the organization posts their job vacancy using online portals many aspiring candidates will go for it to apply. Since the majority of unemployed workers looking for a job online, they will try all the possible means of job they found for. There will be a possible chance of receiving a high number of applicants which will take a huge time to screen all the applicants and check if they will be qualified for the next process of hiring.

5.Implementation Policy

Equal Employment Opportunity or EEO is a policy that gives right equal treatment to the employees. This requires all discriminatory and partial incidents that are happening inside the firm and victimize employees based on their physical attributes, educational background and other delinquency practices.

Equal Employment Opportunity Policy is the principle that in any organization, every employee can attain a balance treatment without fear and away from judgments. This policy improves diversity in the workplace, as well as creates an environment where employees develop and perform their fullest potential away from discrimination. The behavior of treatment is purely based on their merit, given to all the employees and for aspiring applicants for employments that prohibited the discrimination and any other type of harassments and for personal characteristics. This policy was applied in all terms and conditions without any bias treatment on the employees. This policy also ensures that issues will be understood in between parties since Equal Employment Policy aims to demonstrate approaches that strengthen company's objectives and bottom line that will helps them stay competitive during recruitment process.

CONCLUSIONS

Human Resource Management is indeed the best to handle the recruitment and selection process along with their responsibility to acquire, obtain, and select qualified individuals to help organizations foster.

Internal promotion is the strategy to be conducted when an organization wants to strengthen employee engagement and commitment since hiring from within is cost-effective and less risky. Hence, it saves time on the induction process of an employer, employee, and the one who handles the process since candidates don't have to spend much of their time introducing themselves to the workplace. Internal hires can get along easily and effortlessly since they have been known each other for a quiet time.

External recruitment is the main concern of an organization when they want to input additional ideas, talents, and abilities to remain competitive in an industry. This strategy encompasses lesser internal conflicts since applicants have various experiences that differ from others' involvement. This is also concluded external recruitment is the method for outsourcing when the organization wants to the procurement of manpower needed to accurately perform the job. It can certainly provide the most beneficial candidates with a variety to choose from.

The process utilized in internal promotion and external recruitment determines that performance evaluation, training and development, and the length of seniority considered in most organizations. However, several approaches were needed to conduct recruitment externally since they have to look outside their talent pool. The job posting, job description, checking of information in the resume, and series of interview sessions are needed to formulate the best candidate.

Human resources challenges are that in promotion from within, they have established conflicts and misunderstandings of their employee. The move from promotion creates a problem that sooner when not avoided can lead to a series of cultural distractions. The feeling of biased promotion between employees may lead to a gap in the position and means a need for a further hiring process. Limited choices in the workplace also tackle as a disadvantage as single-minded inputs and ideas can be seen in an organization if they prioritize internal promotion. Nonetheless, unlike internal hiring, recruiting externally is very costly and even if plenty of applicants can be obtained in a single application, human resource is still uncertain if their skills and credentials meet the expected requirements for the position.

Hopefully, this research contributed to an understanding of the experiences of human resources involved in recruiting and recommendations can serve as a basis for future research projects and a continuation of future human resources.

RECOMMENDATIONS

Based from the findings and conclusion formulated in this research study, the following recommendations are hereby proposed:

1.The findings of the study could be a guide to promote the qualified candidates without any misunderstandings and resent from other employees. It could be done to attain a positive working environment in order to attain organization's growth and success.

2.The findings could make this study a reference about the hiring preference of human resource in identifying the factors in assessing and choosing the perfect candidates in a vacant position.

3.The finding of this study is to know that hiring processes utilize by human resources and how this method and procedure came up to in organizational level.

4.The study identifies the challenges that encountered in hiring employees in which this challenge helps the organization improve these outcomes to eliminate problems at any cost.

5.The findings of this study could be the hiring preference of human resource whether which sources is done in the organization accordingly. These preferences could help the future researchers to identify the basis in recruitment policy and to attain equal employment opportunity.

6.Further research be done on the same topic that will focus on other variables is highly recommended.

REFERENCES

Academia, S., Dumade, O., and Fadare, M. (2015). Impact of Recruitment and Selection Strategy on Employees' Performance: A Study of Three Selected Manufacturing Companies in Nigeria. https://researchleap.com/impact-recruitment-selection-strategy- employees-performance-study-three-selected-manufacturing-companies- nigeria/

Akinsanmi, O., and Raffiee, J. (2017). Perceived Firm-Specific Human Capital and Turnover: Stuck in their Heads? https://business.fiu.edu/academic-departments/international-business/pdf/PFSHC-Turnover-021517.pdf

Armstrong, M. (2013). The Influence of Internal Promotion and Training Incentives on Employee Performance at University of Nairobi. https://www.researchgate.net/publication/335173196_The_Influence_of_Internal_Promotion_and_Training_Incentives_on_Employee_Performance_at_University_of_Nairobi

Baker, G. (1994). Internal and External Hiring. Internal And External Hiring_preview.pdf

Bayo-Moriones, A. and Ángel, P. (2006) Internal Promotion Versus External Recruitment in Industrial Plants in Spain. Industrial & Labor Relations Review. Hiring. ilr_a2006v59n3p451iENG.pdf

Bennett, L. (1994). An Empirical Study on Recruitment and Selection Process with Reference to Private Universities in Uttarakhand. https://www.researchgate.net/publication/317011127_An_empirical_study_on_recruitment_and_selection_process_with_reference_to_Private_Universities_in_Uttarakhand

Bernardin (2003). A Study of the Effectiveness of Recruitment in Selecting Qualified Talents in Service Organization. https://core.ac.uk/download/pdf/159183482.pdf

Bernthal, P., and Wellins, R. (2001). The Case of Internal Promotions. https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.368.99&rep=rep1&type=pdf

Bidwell, M. (2011). Perceived Firm-Specific Human Capital and Turnover: Stuck in their Heads? https://business.fiu.edu/academic- departments/international-business/pdf/PFSHC-Turnover-021517.pdf

Bidwell, M. and Keller, JR. (2014). Perceived Firm-Specific Human Capital and Turnover: Stuck in their Heads? https://business.fiu.edu/academic-departments/international- business/pdf/PFSHC-Turnover-021517.pdf

Biles, G. (1980). A Study of the Effectiveness of Recruitment in Selecting Qualified Talents in Service Organization. https://core.ac.uk/download/pdf/159183482.pdf

Biles, G. and Holmberg, S. (1980). The Impact of Recruitment and Selection Criteria on Organizational Performance. https://www.eajournals.org/wp-content/uploads/The-Impact-of- Recruitment-and-Selection-Criteria-on-Organizational-Performance.pdf

Bogatova, M. (2017). Improving Recruitment, Selection and Retention of Employees.https://www.theseus.fi/bitstream/handle/10024/123598/Mariia_Bogat ova_Thesis.pdf?sequence=1&isAllowed=y

Bohlander, G. (2010). An Empirical Study of Recruitment and Selection Methods Employed by the Indian Banking Industry. https://www.tutorsindia.com/library/essay-index/accounting-and-finance/empirical-study-of-recruitment/?fbclid=IwAR1KSEhLrrfDXx9G_WNu55ELd0TyhPagvf9CJWbDRWOnYga-KjObJsX81FE

Bratton, J. & Gold, J. (2003). A Study of the Effectiveness of Recruitment in Selecting Qualified Talents in Service Organization. https://core.ac.uk/download/pdf/159183482.pdf

Byham, W. and Bernthal, P. (2017). The Case for Internal Promotions. https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.36 8.99&rep=rep1&type=pdf

Casio, WF. (2002). Impact of Recruitment and Selection Strategy on Employees' Performance: A Study of Three Selected Manufacturing Companies in Nigeria. https://researchleap.com/impact-recruitment-selection-strategy- employees-performance-study-three-selected-manufacturing-companies- nigeria/

Chan, W. (2006). Internal and External Hiring.InternalAndExternalHiring_preview.pdf

Cherrington, DJ. (1996). Recruitment and Selection and Human Resource Management in the Taiwanese Cultural Context https://core.ac.uk/download/pdf/29818879.pdf

Costello, D. (2006). An Empirical Analysis of Recruitment and Selection Practices in the Public Sector https://www.academia.edu/28221598/An_Empirical_Analysis_of_Recruitment_and_Selection_Practices_in_the_Public_Sector?auto=download

Dessler, G. (2003). A Study of the Effectiveness of Recruitment in Selecting Qualified Talents in Service Organization. https://core.ac.uk/download/pdf/159183482.pdf

Ebrahim, RS. (2013). A Study of Brand Preference: An Experimental View https://www.academia.edu/36547659/A_Study_of_Brand_Preference_An_Experiential_View

Ekwoaba, J., Ikeiji, U., and Ufoma, N. (2015). The Impact of Recruitment and Selection Criteria on Organizational Performance. https://www.eajournals.org/wp-content/uploads/The-Impact-of-Recruitment-and-Selection-Criteria-on-Organizational-Performance.pdf

Elwood, A., and James, P. (1996). The Impact of Recruitment and Selection Criteria on Organizational Performance. https://www.eajournals.org/wp-content/uploads/The-Impact-of- Recruitment-and-Selection-Criteria-on-Organizational-Performance.pdf

DeVaro, J., and Morita, H. (2013). Internal Promotion and External Recruitment: A Theoretical and Empirical Analysis. https://www.semanticscholar.org/paper/Internal-Promotion-and-External-Recruitment%3A-A-and-DeVaro Morita/0cc0774471262855ba12719edd0f485fa59bb92d?p2df

DeVaro, J. (2017). Internal Hiring or External Recruitment? https://www.econstor.eu/bitstream/10419/148462/1/iza-wol-237.pdf?fbclid=IwAR01iFKUAzz5MlW-QpMhQTgpnqTYzUK9WKQ8KGEGfdYm6AYw5FH0VEtbzmI

Djabatey, EN. (2012). The Impact of Recruitment and Selection Criteria on Organizational Performance. https://www.eajournals.org/wp-content/uploads/The-Impact-of- Recruitment-and-Selection-Criteria-on-Organizational-Performance.pdf

Gamage, AS. (2014). The Impact of Recruitment and Selection Criteria on Organizational Performance. https://www.eajournals.org/wp-content/uploads/The-Impact-of- Recruitment-and-Selection-Criteria-on-Organizational-Performance.pdf

Gareth, R. (2004). A Study of the Effectiveness of Recruitment in Selecting Qualified Talents in Service Organization. https://core.ac.uk/download/pdf/159183482.pdf

Gasparin, T., and Vernet, F. (2010). Staffing strategies in SME's: determinants of external recruitment and internal promotion. https://www.researchgate.net/publication/228469461_Staffing_strategies_in_SME%27s_determinants_of_external_recruitment_and_internal_promotion

Gentles, S., Charles, C., Ploeg, J., and McKibbon, K. A. (2015). Sampling in Qualitative Research: Insights from an Overview of the Methods Literature https://www.miguelangelmartinez.net/IMG/pdf/2015_Gentles_Sampling_Qualitative_Research__TQR.pdf, 1178.

Graddick, M. (1998). The Case for Internal Promotions. https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.368.99&rep=rep1&type=pdf

Henry, O., and Temtime, Z. (2009). The Impact of Recruitment and Selection Criteria on Organizational Performance. https://www.eajournals.org/wp-content/uploads/The-Impact-of- Recruitment-and-Selection-Criteria-on-Organizational-Performance.pdf

Hoi, HH. (2013). A Study of the Effectiveness of Recruitment in Selecting Qualified Talents in Service Organization. https://core.ac.uk/download/pdf/159183482.pdf

Hsiao, F. and Kleiner, BH (2002). An Empirical Study of Recruitment and Selection Process: An Examination and Analysis of Academic Staffing Practice at the International Islamic University Malaysia. sONUzH04uTDQaehwSqrobtQkSpuwfBf920181002095335484.pdf

Hsu, YR. (1999). Recruitment and Selection and Human Resource Management in the Taiwanese Cultural Context https://core.ac.uk/download/pdf/29818879.pdf

Iles, P. (2001). A Study of the Effectiveness of Recruitment in Selecting Qualified Talents in Service Organization. https://core.ac.uk/download/pdf/159183482.pdf

James, K. (2007). An Empirical Study of Recruitment and Selection Process: An Examination and Analysis of Academic Staffing Practice at the International Islamic University Malaysia. sONUzH04uTDQaehwSqrobtQkSpuwfBf920181002095335484.pdf

Jovanic, B. (2004). A Study of the Effectiveness of Recruitment in Selecting Qualified Talents in Service Organization. https://core.ac.uk/download/pdf/159183482.pdf

Kauhanen, A., and Napari, S. (2012). Internal and External Hiring.InternalAndExternalHiring_preview.pdf

Leopold, P. (2012). Impact of Recruitment and Selection Strategy on Employees' Performance: A Study of Three Selected Manufacturing Companies in Nigeria. https://researchleap.com/impact-recruitment-selection-strategy-employees-performance-study-three-selected-manufacturing-companies-nigeria/

Lv, Z. and Xu, T. (2016). The Influences of Internal Promotion and Training Incentives on Employee Performance at University of Nairobi. https://www.researchgate.net/publication/335173196_The_Influence_of_Internal_Promotion_and_Training_Incentives_on_Employee_Performance_at_University_of_Nairobi

Mathis, RL., and Jackson, JH. (1992). Recruitment and Selection and Human Resource Management in the Taiwanese Cultural Context https://core.ac.uk/download/pdf/29818879.pdf

Miano, L. (2019). Recruitment And Selection Process Vis-á- Vis Practices of A State University in Quezon Province: Implications for Effective Hiring Process.https://www.researchgate.net/publication/338921668_Recruitment_And_Selection_Process_Vis-a Vis_Practices_of_A_State_University_in_Quezon_Province_Implications_for_Effective_Hiring_Process

Mjaibi, S. (2009). An Empirical Study of Recruitment and Selection Process: An Examination and Analysis of Academic Staffing Practice at the International Islamic University Malaysia. sONUzH04uTDQaehwSqrobtQkSpuwfBf920181002095335484.pdf

Mondy, RW. (1996). Recruitment and Selection and Human Resource Management in the Taiwanese Cultural Context https://core.ac.uk/download/pdf/29818879.pdf

Mullins, JL. (1999). The Impact of Recruitment and Selection Criteria on Organizational Performance. https://www.eajournals.org/wp-content/uploads/The-Impact-of- Recruitment-and-Selection-Criteria-on-Organizational-Performance.pdf

Neeraj, T. (2012). Impact of Recruitment and Selection Strategy on Employees' Performance: A Study of Three Selected Manufacturing Companies in Nigeria. https://researchleap.com/impact-recruitment-selection-strategy-employees-performance-study-three-selected-manufacturing-companies-nigeria/

Njiraine, D. (2019). The Influence of Internal Promotion and Training Incentives on Employee Performance at University of Nairobi. https://www.researchgate.net/publication/335173196_The_Influence_of_Internal_Promotion_and_Training_Incentives_on_Employee_Performance_at_University_of_Nairobi

Noe, R. (2006). A Study of the Effectiveness of Recruitment in Selecting Qualified Talents in Service Organization. https://core.ac.uk/download/pdf/159183482.pdf

Novos, I. (1992). Learning by Doing, Adverse Selection and Firm Structure. Journal of Economic Behavior and Organization. Internal and External Hiring. InternalAndExternalHiring_preview.pdf

Novos, I. (1995). Imperfections in Labor Markets and the Scope of the Firm. International Journal of Industrial Organization. . Internal and External Hiring. InternalAndExternalHiring_preview.pdf

Ntiamoah, E. (2014). An Empirical Analysis of Recruitment and Selection Practices in the Public Sector https://www.academia.edu/28221598/An_Empirical_Analysis_of_Recruitment_and_Selection_Practices_in_the_Public_Sector?auto=download

Oaya, CT., Ogbu, J., and Remilekun, G. (2003). Impact of Recruitment and Selection Strategy on Employees' Performance: A Study of Three Selected Manufacturing Companies in Nigeria. https://researchleap.com/impact-recruitment-selection-strategy- employees-performance-study-three-selected-manufacturing-companies- nigeria/

Obikeze, SO., and Obi, EA. (2004). The Impact of Recruitment and Selection Criteria on Organizational Performance. https://www.eajournals.org/wp-content/uploads/The-Impact-of- Recruitment-and-Selection-Criteria-on-Organizational-Performance.pdf

Ofori, D., and Aryeetey, M. (2011). The Impact of Recruitment and Selection Criteria on Organizational Performance. https://www.eajournals.org/wp-content/uploads/The-Impact-of- Recruitment-and-Selection-Criteria-on-Organizational-Performance.pdf

Okoh, AO. (2005). The Impact of Recruitment and Selection Criteria on Organizational Performance. https://www.eajournals.org/wp-content/uploads/The-Impact-of- Recruitment-and-Selection-Criteria-on-Organizational-Performance.pdf

Patel, VN. and Rana, G. (2007). Improving Recruitment, Selection and Retention ofEmployees.https://www.theseus.fi/bitstream/handle/10024/123598/Mariia_Bogat ova_Thesis.pdf?sequence=1&isAllowed=y

Pentila, C. (2009). An Empirical Study on Recruitment and Selection Process with references to Private Universities in Uttarakhand. https://www.researchgate.net/publication/317011127_An_empirical_study_on_recruitment_and_selection_process_with_reference_to_Private_Universities_in_Uttarakhand

Rao, P. (2009). Improving Recruitment, Selection and Retention of Employees.https://www.theseus.fi/bitstream/handle/10024/123598/Mariia_Bogat ova_Thesis.pdf?sequence=1&isAllowed=y

Rioux, S., and Bernthal, P. (1999). The Case of Internal Promotions. https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.368.99&rep=rep1&type=pdf

Roopa, S., & Rani, MS. (2012). Questionnaire Designing for a Survey, https://www.researchgate.net/publication/235801675_Questionnaire_Designing_for_a_Survey, 273.

Rynes, S. (1997.) The Influence of Internal Promotion and Training Incentives on Employee Performance at University of Nairobi. https://www.researchgate.net/publication/335173196_The_Influence_of_Internal_Promotion_and_Training_Incentives_on_Employee_Performance_at_University_of_Nairobi

Sangeetha, K. (2010). Impact of Recruitment and Selection Strategy on Employees' Performance: A Study of Three Selected Manufacturing Companies in Nigeria. https://researchleap.com/impact-recruitment- selection-strategy- employees-performance-study-three-selected- manufacturing-companies-nigeria/

Sarma, AM. (2008). Improving Recruitment, Selection and Retention of Employees.https://www.theseus.fi/bitstream/handle/10024/123598/Mariia_Bogat ova_Thesis.pdf?sequence=1&isAllowed=y

Shahani, NK. (2015). Human Resource Management Practices and their Impact on Organisational Citizenship Behaviour in the Public Sector Universities of Pakistan. https://researchoutput.csu.edu.au/ws/portalfiles/portal/9315421/80214?fbclid=IwAR0ba7AmCPXzVeV4M-91lQ-7D_BSJo78vDVBR1JFGpXQ9CMtweVxrlRL8t8, p. 65-66, 141-142.

Sparrow, P. and Hiltrop, JM. (1996). Recruitment and Selection and Human Resource Management in the Taiwanese Cultural Context https://core.ac.uk/download/pdf/29818879.pdf

Stone, R. (2015). An Empirical Analysis of Recruitment and Selection Practices in the Public Sector https://www.academia.edu/28221598/An_Empirical_Analysis_of_Recruitment_and_Selection_Practices_in_the_Public_Sector?auto=download

Sullivan, DJ. (1999). Outcomes of External and Internally Hired Employees: Highlighting Buy and Build Strategy. https://www.researchgate.net/publication/323749146_Outcomes_of_External_and_Internally_Hired_Employees_Highlighting_Buy_and_Build_Strategy

Tripathi, R. (2016). An Empirical Study on Recruitment and Selection Process with Reference to Private Universities in Uttarakhand. https://www.researchgate.net/publication/317011127_An_empirical_study_on_recruitment_and_selection_process_with_reference_to_Private_Universities_in_Uttarakhand

Vicknair, J. (2010). An Empirical Study on Recruitment and Selection Process with Reference to Private Universities in Uttarakhand. https://www.researchgate.net/publication/317011127_An_empirical_study_on_recruitment_and_selection_process_with_reference_to_Private_Universities_in_Uttarakhand

Walker (2009). The Impact of Recruitment and Selection Criteria on Organizational Performance. https://www.eajournals.org/wp- content/uploads/The-Impact-of-Recruitment-and-Selection-Criteria-on- Organizational-Performance.pdf

Waqas, M. (2015). Outcomes of External and Internally Hired Employees: Highlighting Buy and Build Strategy. https://www.researchgate.net/publication/323749146_Outcomes_of_External_and_Internally_Hired_Employees_Highlighting_Buy_and_Build_Strategy

Werther, WB. and Davis, K. (1996). Recruitment and Selection and Human Resource Management in the Taiwanese Cultural Context https://core.ac.uk/download/pdf/29818879.pdf

Wilton, N. (2013). Recruitment And Selection Process Vis-á- Vis Practices of A State University in Quezon Province: Implications for Effective Hiring Process.https://www.researchgate.net/publication/338921668_Recruitment_And_Selection_Process_Vis-a Vis_Practices_of_A_State_University_in_Quezon_Province_Implications_for_Effective_Hiring_Process

Wright, P., McMahan, G. and McWilliams, A. (1994). A Study of the Effectiveness of Recruitment in Selecting Qualified Talents in Service Organization. https://core.ac.uk/download/pdf/159183482.pdf

Zinyembra, AZ. (2014). An Empirical Study of Recruitment and Selection Methods Employed by the Indian Banking Industry. https://www.tutorsindia.com/library/essay-index/accounting-and-finance/empirical-study-of-recruitment/?fbclid=IwAR1KSEhLrrfDXx9G_WNu55ELd0TyhPagvf9CJWbDRWOnYga-KjObJsX81FE

CONSUMER PERCEPTIONS ON THE USE OF CASHLESS PAYMENT METHOD

PAMELA U. ABARENTOS | CHERRY MAE D. FUMAR
ESTEPHANIE B. MILANTE | JUNEDAFUDIL CAMILLE M. TAPERO
ANGELICA TOLENTINO

ABSTRACT

This study identified the consumer perceptions on the use of cashless payment method in selected residents of Lipa City Batangas. The researchers wanted to know the factors and impact of using cashless payment method in terms of accessibility, effectivity, efficiency, reliability and security. It is an attempt to find out if there is a significant relationship between the profile and the consumer perceptions towards using a cashless payment method.

The study adopted a Descriptive Method of research design. Quantitative approach of data collection was employed. A total of fifty (50) respondents were selected with the use of purposive sampling. The respondents answered a questionnaire made of 50 questions by a scale of 1 - 5 through online survey to determine the consumer perceptions in terms of accessibility, effectivity, efficiency, reliability and security of using cashless payment method.

Cashless payment method is an accessible, effective, efficient and reliable mode of payment in a successful transactions. It also provide security in preventing information leakage to protect data of the consumer. The use of cashless payment method can be improve through a software that can be available and accessible in transportation, use even without internet connection and reliable mode of payment for the consumers in urban and rural places.

Keywords: Cashless transaction, Electronic payment, Debit card, Credit card, Cashless payment system, Money, Mobile payment

INTRODUCTION

The Philippines was one of the first to pioneer digital payments nearly 20 years ago. Recognizing the untapped market potential and the opportunity to foster greater access to financial inclusion, the Bangko Sentral ng Pilipinas (BSP) has worked, hand in hand, with the government and the leaders across economic, retail, and regulatory sectors to boost digital payments.

Over the past three years, since the launch of the first digital payments diagnostic, the Philippines has experienced remarkable progress toward building an inclusive digital payments ecosystem. In 2013, digital payments accounted for only 1% of the country's total transaction volume. In 2018, this followed through diagnostic study showed that the volume of digital payments increased to 10%, corresponding to a 20% share in the total transaction value. These numbers speak of significant progress and success. It is optimistic part that e-payments will gain further momentum as Filipinos have laid the necessary building blocks to accelerate innovation and inclusive growth over the next few years (Diokno, 2019)

As cited by Yogita (2018), cashless is a transaction of buying goods and services without physical currency, in short, non-cash transaction. It promotes convenience for consumers to do their payments and transactions anytime and anywhere. As stated by Tee and Ong (2016), "A cashless payment eliminates the usage of money as a medium of exchange for goods and services by allowing electronic transfer payments". And with that, technological development has a big impact on life, and an example is a cash to non-cash payment through applications like Gcash and Paymaya. Being in this modern-day, the use of internet and mobile phones leads the consumers to use cashless payment. And we know payment method can be a factor for the consumers to increase the amount spent per transaction because it offers convenience and less hassle for everyone.

In line with businessnovice.net (2019), the cashless society is an economic concept and an electronic format used to execute a financial transaction using a banknote. Both parties in the transaction will have an electronic card or device used to perform a

transaction. Credit Card can execute this, Debit Card, Mobile Wallet, Point of Sales (POS), Internet Banking, Mobile Banking, etc. Some real-world examples are PayPal, Google Wallet, MoneyBookers, Pyoneers, Amazon Go, and so on. A cashless society must pay or buy necessities using a mobile wallet, mobile banking, or any other electronic transaction that don't need cash. From cash based on cashless transactions, it can be through e-mobile or preferably digital means. Observing some consumers, they preferred to use credit/debit cards or e-mobile because it is a more comfortable payment mode.

From the survey conducted by the Better Than Cash Alliance (BTCA), the cashless transaction is increasing here in the Philippines. Though the survey results are not yet finalized because BTCA said the results would be revealed last November 2019. The preliminary results show that the number of people having a transaction using electronic money (e-money) has increased. BSP aimed to raise the percentage of digital payments to 20% this year, 2020, 1% in 2013. Central Banks has launched initiatives such as PESONet and Instapay, which allow financial institutions to facilitate batched or instantaneous money transfers between the participating banks. And they already coursed around Php 109 billion in June 2019. The Philippines already has the Republic Act 11127, which will provide oversight, regulation, and supervision of the payments system, signed by our President, Mr. Rodrigo Duterte (Mislos, 2019).

While according to the Digital Global Overview, ABS-CBN News (2017), Filipinos are also fond of interacting on social media, that 58% of the Philippines' population has active and addicted to a social media account. Most Filipinos spend their time on social media at least 4.17 hours per day. Thus, Pay Maya and Gcash companies are currently leading and running in the Philippines' e-payment solutions. They are convincing the consumers to shop online and use their services by using the cashless transaction system.

Based on the studies of Handelsman and Munson (1989), the behavior of an individual is switching from credit card to cash payment among the ethnical diverse retail customers. It tells that credit card sales constitute an essential revenue source for many retailers. They are increasing in using and evaluation into the other forms, like debit and electron cards. Particularly needed is a better and good understanding of the profitability to change over from credit card to cash payment and the incentive to initiate switching. Another information from businessnovice.net (2019), there are advantages of a Cashless Society. A cashless society will be a handy transaction method, reducing the risk of carrying hard cash. It helps to reduce instances of tax evasion. It also curbs the generation of black money and reduces corruption. A cashless society keeps a record of all transactions, which will help to reduce illegal monetary transactions. And it will result in the digitization of transactions and ease of lifestyle. Though in every advantage there will be disadvantages of Cashless Society. There are many risks, including identity theft, risk of information loss, and electronic device inactivity during a transaction. There might also be a lack of secure internet facilities and loss of control in spending. And it will result in extra charges for the merchant.

According to Reid (2018), millions would be at risk in a cashless society. A report has highlighted that millions of people would suffer once we enter a world without cash. Many rich countries turn away from hard cash while tech companies like Apple are betting that there will be an increase of people who will rely on a mix of credit cards and digital technology. In the United States, a projected dip in cash use has prompted some concern, and at the state level, New Jersey is considering new laws to prevent card-only stores. In northern Europe, one-in-five is estimated as the ratio of payments made using cash, with approximately 20% of Swedes claiming they never withdraw money at all.

A study “Access to Cash” (Hall, 2020) was released that warns U.K. risks of switching into a cashless society. It could handicap those who are poor or in debt, Persons with Disability (PWD), rural families, and anyone who may be at risk of having their finances controlled by an abuser. There has been a report from the 2,000 people and charities being surveyed that said, “Many are struggling to participate in our digital society. If we sleepwalk towards a cashless economy, we’ll leave millions behind”.

People who will be at risk are; those who live in a country where poor internet connectivity could stop payments, poor people who rely on cash to ensure that they budget properly, anyone in an abusive relationship who may lose financial independence. People without access to cash and people with physical or mental health problems who find using digital services difficult will also be affected. The report estimated that almost half of the U.K. population, or up to 25 million people, that use cash as a necessity, could fall to just 10% of all payments within 15 years.

Gordon (2018), stated that one of the challenges a cashless society is unwilling consumers because no matter how compelling the education campaign is, there are always a number of persons who are against when it comes to changes, usually with a good reason. Some elderly citizens are not that aware of using digital technology, unlike others. But somehow, people who are still in favor of using cash have their reasons, which must be accepted.

As cited to an article by Detrixhe (2020), Hyun Song Shin, the head of research at the BIS, said through a phone call interview that there is still a long way to go in terms of increasing access, reducing cost, and making the system more efficient for the banks. There are still people who doesn’t have any banking accounts. Most black Americans don’t have a bank account, and small businesses have the highest costs in using cards than more prominent companies, and transactions remain cheaper to process for merchants. In the U.K., a country that is going cashless faster than the other cities and countries, the government says it is committed to keeping the infrastructure for polymer notes and metal coins from collapsing. BIS research suggests that central bank digital currencies and a government utility for consumer transactions could also play a role. These things could make transactions cheaper, more comfortable, and more accessible to everyone.

An article by Mercado (2020), stated that Mr. Brian Cu, a manager in Grab in the Philippines, ask for a review of a cashless payment policy since most of the public do not have access to such a mode of payment. He noted that many of their passengers do not have access to cashless payment methods. He said that the new policy of cashless, needs to be review and do some transition. He already negotiated with the LTFRB (Land, Transportation, Franchising and Regulatory Board) to do an action about his propose idea to help more people to use this kind of service. Though, Cu is still supporting the government's cashless payment policy since it will help to prevent the spread of the virus. From an article by Custodio (2020), entitled the rise of cashless and digital payments, a cashless society may not happen early and in coming decades, but nations are slowly getting there. As long as there is a reliable digital highway to carry cashless transactions through the internet, more and more people see these platforms' practicality over the physical currency. The fintech industry is continuously evolving to show that through innovations in the digital financial system, the cashless payment becomes more convenient, more secure, and more accessible for the general public, especially with smart-phones and use for mobile banking, investing, borrowing, or cryptocurrency.

Published last August 13, 2020, Mint Directors Conference (MDC) member research of 6,000 people in Europe and Australia has confirmed that many retailers refuse cash payments altogether. Effectively looking out societal groups who do not qualify for cards can't afford cashless payment methods. These are people without financial means or the ability to participate in cashless payments. They may not be able to afford a smart-phone, cannot qualify for a debit card, or lack the technological ability to operate cashless payment methods. In particular, two groups are less able to participate in cashless payments; the elderly and the poor or socially disadvantaged. When faced with being locked out by retailers, people in some low-income groups are either forced into going cashless. The flow-on effects include financial penalties such as overdraft fees or left unable to purchase essential foods.

According to Stanley (2019), discrimination is visible even in cashless. Because of their color, 52% fully banked entirely black people, while white had 84% in 2017. They have a burden to the lack of access to banking services because of their skin color. Another article entitled "How cashless society would harm the poor" by Delgadillo

(2017), says that there is a chance that the world will be in a cashless way of payment at the end of the century, which is already happening. The Department of Motor Vehicles in Louisiana doesn't use cash last year, while Boston's transit agency plans to phase out the payment form. The entire country of India is considering this kind of payment.

And increasingly, even fast-casual food chains across the U.S. are going cashless to remove the risk of robbery and the burden of slow cash transactions. But there's one significant portion of the population left behind: people who lack access to some financial services like bank accounts and credit cards. Nationally, about 7.7 percent of people are "unbanked," they are people who don't have any bank account, according to a 2013 survey by the Federal Deposit Insurance Corporation (FDIC). Another 20 percent are "underbanked," meaning they might have a bank account but regularly use alternative financial services such as check cashing depots and payday lending. Most of these groups are the low-income earners who struggle to meet the minimum balance required to open checking and savings accounts.

Some businesses have already realized this and responded accordingly. Amsterdam Falafel in Boston briefly went cashless last year but quickly turn back on the experiment and have no plans to go cashless again at any of their locations, says Arianne Bennett, president, and CEO of the fast-casual chain. She also said that "It would be rude of us to assume that everyone has access to digital forms of payment."

According to Gundaniya (2020), there are seven ways to make digital payment methods more effective. First, a minimum journey to pay, which the increasing competitions in the digital payment methods used strategic win and the way to start paying the payments until it is completed. Second is the maximum tie-ups across systems, which means the tie-ups between the retailer and the digital service provider are essential to make the digital payment system more effective. Through this, the online and offline availability of digital payment methods will ease and be much seen by the customers, increasing the use of digital payment systems. The third way to make it more useful is an incentive or loyalty programmed like the other company who gives discounts and freebies to their customers who patronize their product and services the conventional payment methods.

Simultaneously, the fourth way is compatibility, which is very important for any digital payment method to match or be compatible with all programs. The next way is to educate consumers about the security and convenience of using digital transactions in contrast to traditional payments. Gundaniya (2020), also said that the customers should be trained and encouraged through different methods and ways for the use of cashless payment systems. Building costumer's trust and confidence is a primary focus for the digital solution of converting them from traditional cash payment to a new trend of digital payment systems. Then the sixth way of making digital payment more effective is the standardization across devices and browsers. It contributes to encourage engaging confidence of users in digital payment systems by the standardization of the payment process and constantly create into all kinds of browsers, devices, and gateways. And the last way is the minimum redirect in which is focused on examining the user's patience with regards to the completion of payment. It is recommended for digital payment solutions to reduce redirects throughout the process of payment. All the listed factors have an essential part in enhancing digital payment systems' effectiveness in the upcoming period. The evaluation and the estimation of the progress and adoption will occur.

According to Azami (2012), a formulation of a payment system without a permanent connection to the vending machine with infrared communication between the client and customer is related to Ivarsson's theoretical model. The study of security features in a system constructed for micro-payments in vending machines, wherein the limitation is the idea that it carries an infrared module in every mobile phone. For the validation and authenticity, as the customer enters a PIN code, the system does not carry sufficient security features. It is not cost-effective as the service providers will be accountable for an error generated due to an argument between the vending machine and mobile user through service providers. The systems are susceptible to harmful attacks as

the current/modern system search for a double authentication. Moreover, mobile payment development provides convenience, security features, and associated costs to prevent such a system's widespread use.

As stated by Eisinger (2015), there's a time for ineffective and unable in terms of clicking the "I agree" button without indeed reading it. Many users are not usually like to read a very long term, particularly the "terms of service". Once the physical money is gone, the policymakers can check all the transactions made without certainly seeing it. And the government can't keep on track of all the transactions, especially in difficult ones. Every supporter of cashless societies is always in an argument about transparency, but no one can assure if it effectively reduces the number of tax evasion.

In another study made by Abrazhevich and Rauterberg (2004), they repeated the Human Computer Interaction (HCI) stance for usability by promoting usability privacy, security, and trust in creating an effective business- oriented e-payment system. For the security assurance of using online payment methods, the emergence of payment cards completely detected the normal cash payment system's traversal. Therefore, the ease of consumer transaction and security provision with the reliability needs are provided by the payment cards system with much utility and usability to the customer.

However, Abrazhevich and Rauterberg (2004), also stated that the adoption rate of online e-payment systems is low in progress, especially in developed countries. The research was repeated, preparing the need for the electronic payment system that follows human-computer interaction design principles. It would focus not only on the incorporation features of usability in the system design but also on the participation of high rated third parties and financial institutions, which could help facilitate the operation of building an e-payment system that would come up with the complete customer experience.

Moreover, Hasan, et al (2012), also examined the basic relationship of adopting electronic retail payment to overall economic growth from 1995-2009 across 27 European countries. They find out that the stimulation of overall economic growth, consumption, and trade can meet through electronic retail payment adoption. But the negative impact of credit and debit card payments, fund transfers, and cheques payments on the economy are comparatively low.

According to Akinola and Mallat (2007), believe that cashless payment could increase the remote access of payment, reduce the queue, or use money and savings of individuals' time. In addition, the business entity accepted the payment method because of its efficiency and effectiveness. Non-cash transaction mechanism also co-related with Central Bank of Indonesia regulation to provide efficient transaction value.

According to Mohammed (2008), Malaysia's payment system evolved from the first banknotes and coins in 1897 to the digital age's fast cashless and paperless systems. Significant progress has been achieved in the electronic payment infrastructure in Malaysia. Also, the evolution of e- payments in Malaysia began with deployment of card-based payment system in the late 1970s and was followed by a network or internet payment system. In the mid-2000s is the mobile payment system. According to Mohammed, the use of accessible banking technology has helped improve the payment system's effectiveness and efficiency. And currently can reduce the use of cash and cheques in daily volume. They are creating and storing physical currency cost of money. Financial institutions buy materials and use a man-hour to make a banknote. Merchants and banks must pay for their security, equipment maintenance, and other expenses to ensure their money's safety and reach their destinations. Many people work with different physical currencies and can make and lose their money depending on the exchange rate and how quickly they converted their money into the currency they prefer to use. They don't need to deal with any operations for cashless payments mobile wallets, and card app users don't have to spend their money to protect or transfer their money. Their service providers can secure, transfer, and convert their money at a little cost or for free.

Garcia-Schwartzl, et al (2007), suggest that the increasing use of cashless payment systems can lead to predictions of a "cashless" society. In a cashless society, customers can make payments over the internet, pay at an 'unmanned' vending machine, and make

a manned point of sale using a mobile phone device and personal digital assistants like smart cards and other electronic payments. Systems including debit and credit cards, governments, and companies offer strong incentives and support for cashless transactions. Although there are benefits such as cost savings and efficient use of resources, social critics and environmental activists have expressed concern that this increases overall consumption and reduce savings.

For QSR (Quick Service Restaurant), recognizing the benefits of including cashless trading as an alternative, it was more or less of an opportunity to capture the market for growing digital wallet users, as well as being scared and abandoned. Additionally, cashless offers faster and more secure transactions. It is also said to be operationally efficient because the time employees spend counting money every day is the opportunity to do other productive things.

According to Gundaniya (2020), a cashless payment system has led to introducing cashless payment apps as technology evolution. As a technological evolution. Furthermore, progress was indicated by the availability of a digital wallet, a device that can be used to complete transactions through a computer or a smart-phone. This form is related to a user's bank account to complete real payments. They can check their bank balance, produce a budget, and then pay the bill from the convenience of your mobile devices with the cashless system. The benefit of the cashless payment system is that it is simple, reliable, and safe. With the cashless system, they can check their bank balance, create a budget, and then pay the bill from their mobile devices' comfort. The beauty of the cashless payment system is that it is simple, efficient, and safe.

Safety, when it comes to safety, the cashless banking payment system is safer compared to the conventional approach. It reduces the risk of crimes, including bribery cases that are quite common with physical money transactions. What's more, it offers a lot of offerings based on what you can get, such as discounts and much more for clients to enjoy.

Moreover, it is less effort in accessing your spending history. The cashless payment system is reliable when accessing your money spending detail. All cashless payment apps are designed with an efficient and highly functional system that keeps a record of all you're spending. As such, you can just click on the system to get a spending history of the stated period. Technology evolution is undoubtedly quite useful to humans, and with more innovations coming, technology will be enhanced.

The study of Sharp (2019), entitled "Why you should run a cashless business", states that in any business, not having to pay staff to count the cash, transport money to the bank, or record transactions saves time and money. Having enough cash on hand can also encourage more purchases and buy what we want, which is no longer a problem. But the biometric transaction also has its problem-the transaction failed. In just a percent failure rate, the technology isn't as reliable as cold hard cash, plus the fact of copying someone's fingerprint is not that hard.

Being reliant on technology puts our money in the hands of unpredictable systems, although, as the demand for cashless technology increases, developers are working on safer, more reliable ways to pay electronically. Accept and welcome the future of the cashless business. With each setback cashless business faces, businesses develop more secure and reliable methods to iron out the risks. Experts now consider mobile payment to be as safe, if not safer, than using plastic debit and credit cards.

An article published by Husain (2018), a cashless transaction system is buying goods and services without cash on hand or no physical currencies involved. Physical currencies are now in terms of number methods powered by digital information technology that enable transferring money from one person to another, such as from a bank to another bank account. These money transfer methods are called "systems" because they have their features, qualities, and mechanisms that work together with other devices or equipment. Moreover, in terms of trading activity, safe and reliable money exchange between transacting parties is also essential.

In a cashless environment, payments take the form of money exchange in an electronic form, making it safe and reliable. The merchant sells goods to customer, and the customer pays the price with the help of cashless methods with safety and reliability where the payments are made with cash or through cheque that may be counterfeited in the offline world.

According to Palaka, et al (2018), presented a peer-to-peer e-commerce transaction model the system enacts e-cash based transactions in a customer to business (C2B) environment. The system facilitates online transactions in which participating financial institutions become partners. The proposed system has offered a decentralized approach to facilitating e-commerce transactions by focusing on the reliability issues of centralized payment systems offered by Internet e-commerce websites such as e-bay and Amazon. However, the dispute about a centralized architecture is more secure, but are prone to disaster a single point of failure. It also shows the problem of bandwidth, thereby limiting their ability.

As cited by Rehman, et al (2011), written on a published article entitled "Usability based reliable and cashless payment system (RCPS)" (2011), they present a practical model that sufficiently show the usability and security issues in e-payment systems operating in an online environment. Wherein it identifies ethical issues linked with credit card payments online, such as hidden charges and taxes. Besides, leakage of private information that is used by malicious eavesdroppers while providing credit card information is also a concern.

The proposed system provides another online payment settlement method that requires no credit cards or a bank account. The system is a fast, reliable, and secure alternative to conventional e-payment methods, presenting an easy payment system and the innovations of the whole process's security features. The paper presents an idea of an e-commerce bank, a bank that would be capable of regulating all payments online and would authenticate and mediate all business transactions. But with this design, all merchants and users would have to register with this e-bank. A bank's significant role is to determine the consumers' ID and verifying the e-commerce website to eliminate the threat of a fake website. The bank would be issued a prepaid card to use in any transactions. The system secures that all products will be delivered to the address being registered only in every online purchase, so it will guarantee that the order being paid by the customer will be delivered. The proposed system is a possible alternative to conventional payment systems with added security and convenience features. The paper does not address security protocols that would be used and therefore leaves a question mark on the internal security mechanism of the Electronic Tax Payment System (ETPS).

Armey, et al (2014), unlike traditional cash transactions, cashless payments discourage robbery and other cash-related crimes. At the point wherein consumers will choose the other alternative payment methods, they want to hold fewer physical cash when they shop. So, it can eliminate the motive for robbers to commit crimes. Although technological advancement has enabled improvement and innovation in the electronic payment system (Oyewole, et al, (2013), from the basic ATM card transaction to online credit transfer, direct debit, card payments and cheques, security-related issues, non-IT savvy users, and phishing emails are some of the shortcomings of adopting cashless payments. Using an online payment can weaken the trust of consumers because it needs to trade-off private information.

According to Singh and Shubham (2017), for promoting a digital payment system or going cashless in countries like India. Security is one of the main issues for individuals as a whole. From the most recent years, we have noticed that the biggest challenges are the cybersecurity attacks worldwide. And it affects almost all sectors like telecom, banking, e-commerce, etc. In India, 3.2 million customers "card data was hacked. State Bank of India, India's largest bank, on October 19th 2016, stated that it had blocked close to six lakh debit cards following a malware-related security breach in a non-SBI ATM network. Due to the massive data breach, Indian banks have decided to either replace or request users to change the security codes.

On the other hand, most of all banks with cybercrime cases decided to block the cards or issue fresh ones. Malware is a malicious software program that includes viruses, worms, Trojans, and any other threads that damages computer systems at ATMs or bank servers. It allows hackers to steal the confidential credentials of users. Whenever users swiped their cards at an allegedly compromised ATM, data on the card and security PIN to be transmitted to hackers, and then they may use it illegally.

As cited by Hasan, et al (2017), security concerns are most likely the critical factor that negatively influences prospective customers who make payment electronically. Every channel of e-payment has its security problems, that when somebody concerns about security in e-payment, the first that comes to every consumer's mind is the internet. The internet is a vast network that connects computers all over the world. It was substantiated by the numerous articles in the press concerning Internet security breaches. Consumers are conscious about the nature of using e cashless payment due to its legitimacy.

Furthermore, spyware attacks, malware, and many other terms that refer to security issues regarding the Internet improve the system's security. In addition, it is not only the Internet that is fraught with security breaches. It also strengthens the security of the system. The infiltration of lack of secured information systems causes numerous incidents regarding frauds through fake ATM cards or cases of theft of identifying data.

A cashless payment system requires huge trust because it will create numerous threats and security challenges between the user and the provider/company. Hackers can be enthusiastically eager to find ways to hack a system, resulting in the denial-of-service user. It greatly affects brand recognition, having a huge impact on revenue and customer satisfaction.

According to GlobalLogic (2018), these are the security vulnerabilities of going cashless: unsecured public Wi-Fi, malicious third-party apps, absence of added security feature, and stolen device used to transact online.

In accordance with Estopace (2017), however, the shift to the latest electronic banking standards will also prevent fraud and theft of information. The Philippines is prone to numerous hacking and may not be as prepared compared to other countries. As stated by the Global Cybersecurity Index (GCI), the country ranked 9th among Asia Pacific countries regarding cybersecurity readiness in 2014 (Rappler, 2015). There are numerous laws regarding cybersecurity but all these only deal with the aftermath of the attack. Cashless system providers such as the government and private entities must invest heavily in security, both in the short-term and long-term run (Rene, 2015).

The research setting refers to the place where the data are collected. In this study, data was collected at Lipa City, Batangas. It has a land area of 209.40 square kilometers or 80.85 square miles, which constitutes 6.71% of Batangas total area and 72 barangays. Its population, as determined by the 2015 census, was 332,386. It represented 23.34% of the total population in Batangas province or 2.31% of the CALABARZON region's overall population.

Therefore, the researchers decided to conduct research in Lipa City, Batangas, to conduct a further study about the consumer perceptions on the use of cashless payment methods through purposive sampling from all those who are using cashless payment.
This study attempts to identify the consumer perceptions on the use of cashless payment for their financial transactions. Also, to seek information on how consumers cope with a cashless payment method and identify factors and their impact of using cashless payment methods.

METHODOLOGY

The researchers conducted a study and accumulate information to understand the Consumer Perceptions on the use of Cashless Payment Method. The researcher used a quantitative descriptive design to collect and analyze numerical data in observing a phenomenon or concurrence affecting individuals. The researchers' aim in conducting this study, is to distinguish the relationship between an independent variable and the

dependent variable in a population. The research target population was defined to include the users of e-payments in Lipa City, Batangas. E-payments users were considered appropriate as the target population of the study area because they were in the best position to furnish the researchers with the information needed to answer the study's research question. The sample of the population of this study stood fifty (50) respondents.

The survey questionnaire was the main instrument that the researchers used in gathering information for the study. This questionnaire consists of respondents' personal data such as their age, gender, occupation, and educational attainment. To determine the consumer perceptions of the use of the cashless payment method, the researchers made their own questionnaire consisting of 50 questions.

RESULTS AND DISCUSSIONS

Table 1
Consumer Perceptions on Cashless Payment Method in Terms of Accessibility

Items	WM	Int.	Rank
Cashless Payment Method…			
1. Easier to access through mobile phone.	4.32	SA	1.5
2. Access by all ages.	3.88	A	7
3. Access even without internet.	2.74	MA	10
Needs internet to access and use for payment.	4.06	A	5
5. Accessible through one day process or transaction.	4.08	A	4
6. Less requirements in accessing it.	3.94	A	6
7. Accessible by most of the people in urban communities.	4.14	A	3
8. Accessible by most of the people in rural communities.	3.72	A	9
9. Convenient to access in paying personal expenses and other bills.	4.32	SA	1.5
10. Accessible and use by someone you trust.	3.92	A	8
Composite Mean	**3.91**	**A**	

Legend: 1.00 - 1.79 = Strongly Disagree (SD) 1.80 - 2.59 = Disagree (D)
2.60 - 3.39= Moderately Agree (MA) 3.40 - 4.19 = Agree (A) 4.20 - 5.00 = Strongly Agree (SA)

As gleaned in Table 1, the respondents strongly agreed that cashless payment method is easier to access through mobile phone, and is more convenient to access in paying personal expenses and other bills which garnered the highest and equal weighted means of 4.32 at ranks 1.5. Using mobile phones, we can easily access cashless payment method since most of us have it and it is one thing that we won't leave and always carry wherever we go. Mobile phones have been always used for different transactions because it offers accessibility into different applications influenced by the digital world. From an article by Custodio (2020), entitled the rise of cashless and digital payments, the fintech industry is continuously evolving to show that through innovations in the digital financial system, the cashless payment becomes more convenient, more secure, and more accessible for the general public, especially with smart-phones and use for mobile banking, investing, borrowing, or cryptocurrency.

Accessing cashless payment method in paying bills and other expenses offers convenience because there are various apps used to make the transaction possible. Using technology and with just a click transaction can be done easily without hassle. According to Gundaniya (2020), as a technological evolution.

Table 2
Consumer Perceptions on Cashless Payment Method in Terms of Effectivity

Items	WM	Int.	Rank
Cashless Payment Method…			
1. Effective medium of transaction in buying goods and services.	4.26	SA	1.5
2. Effective in providing good service to a user.	4.10	A	6
3. Effective in payment of transactions than using cash.	4.00	A	7
4. Can effectively eliminates hassle.	4.16	A	5
5. Effective for a faster transaction.	4.20	SA	3.5
6. Effective mode of payment for bills and other expenses.	4.26	SA	1.5
7. Allows consumers to effectively monitor their spending details.	4.20	SA	3.5
8. Effective to use by most of the people in rural and urban communities.	3.96	A	8
9. Effective for those experiencing poor connection.	3.20	MA	10
10. Can be effectively use by all ages.	3.46	A	9
Composite Mean	**3.98**	**A**	

Legend: 1.00 - 1.79 = Strongly Disagree (SD) 1.80 - 2.59 = Disagree (D)
2.60 - 3.39= Moderately Agree (MA) 3.40 - 4.19 = Agree (A) 4.20 - 5.00 = Strongly Agree (SA)

As written in Table 2, the respondents strongly agreed that cashless method is an effective medium of transaction in buying goods and services, and Is an effective mode of payment for bills and other expenses which yielded the highest and equal weighted means of 4.26 and equal ranks of 1.5. It is because the use of cashless payment methods

for buying goods and services is an alternative way to have a faster transaction despite of COVID-19 pandemic. It is also a convenience to consumers to pay their bills and other expenses through the use of their mobile phone. And through the ease of access, the consumer can do their transaction in just tap of their hands based on their times of needs.

As cited by Yogita (2018), Cashless is a transaction of buying goods and services without physical currency, in short, non-cash transaction. It promotes convenience for consumers to do their payments and transactions anytime and anywhere.

Table 3
Consumer Perceptions on Cashless Payment Method in Terms of Efficiency

Items	WM	Int.	Rank
Cashless Payment Method…			
1. Efficient in reducing the cost of withdrawing cash.	3.82	A	8
2. Increases speed of service.	4.04	A	4
3. Efficient to use for payment transaction than using cash.	3.98	A	6
4. Efficient in buying goods in terms of payment.	4.02	A	5
5. Efficient in reducing hassle.	4.06	A	3
6. Efficiently use in any e-payment transactions.	4.08	A	2
7. Efficient in managing spending habits.	3.86	A	7
8. Efficient in paying bills and other expenses.	4.26	SA	1
9. Efficient for storing money.	3.78	A	9
10. Efficient use in transportation payment.	3.54	A	10
Composite Mean	**3.94**	**A**	

Legend: 1.00 - 1.79 = Strongly Disagree (SD) 1.80 - 2.59 = Disagree (D)
2.60 - 3.39= Moderately Agree (MA) 3.40 - 4.19 = Agree (A) 4.20 - 5.00 = Strongly Agree (SA)

As given in Table 3, the respondents strongly agreed that cashless payment method is efficient in paying bills and other expense which got the highest weighted mean of 4.26 and highest rank of 1. Cashless payment method is efficient in paying bills because customers can make payments through the use of internet or mobile phones. This also help the customer to reduce the time consume of payment for a faster and more secure transaction. As stated by Garcia-Schwartzl, et al (2007), suggest that the increasing use of cashless payment systems can lead to predictions of a "cashless" society. In a cashless society, customers can make payments over the internet, pay at an 'unmanned' vending machine, and make a manned point of sale using a mobile phone device and personal digital assistants like smart cards and other electronic payments.

Systems including debit and credit cards, governments, and companies offer strong incentives and support for cashless transactions. Although there are benefits such as cost savings and efficient use of resources, social critics and environmental activists have expressed concern that this increases overall consumption and reduce savings.

Table 4
Consumer Perceptions on Cashless Payment Method in Terms of Reliability

Items	WM	Int.	Rank
Cashless Payment Method…			
1. Reliable in terms of paying bills and other personal expenses.	4.12	A	2
2. Reliable method use in everyday transactions.	3.88	A	9.5
3. Reliable in regulating e-payment transactions.	4.06	A	3
4. Offers reliability for all the users of the e-payment method.	4.02	A	6
5. Reliable in providing services to the consumers.	4.04	A	4
6. Reliable in monitoring money spending details.	4.02	A	6
Reliable to use in payment transactions than using cash.	4.00	A	8
8. Trusted for a successful transaction.	4.02	A	6
9. Reliable mode of payment for the people in urban and rural communities.	3.88	A	9.5
10. Reliable in a faster sending and receiving of money.	4.16	A	1
Composite Mean	**4.02**	**A**	

Legend: 1.00 - 1.79 = Strongly Disagree (SD) 1.80 - 2.59 = Disagree (D)
2.60 - 3.39= Moderately Agree (MA) 3.40 - 4.19 = Agree (A) 4.20 - 5.00 = Strongly Agree (SA)

As shown in Table 4, the consumer-respondents agreed that cashless payment method is reliable in a faster sending and receiving of money as given by the highest weighted mean of 4.16 and highest rank of 1. Cashless payment is reliable in a faster sending and receiving of money because e-payment used to transport money to the bank wherein it can save time instead of going to a bank.

Also, the consumer used cashless payment because it is less effort in assessing payment. Buying what consumer wants or paying any bill is now easier to do because using e-payment everything is possible. The study of Sharp (2019), entitled "Why you should run a cashless business", states that in any business, not having to pay staff to count the cash, transport money to the bank, or record transactions saves time and money. Having enough cash on hand can also encourage more purchases and buy what we want, which is no longer a problem.

On the other hand, cashless payment method is reliable method use in everyday transactions, and is a reliable mode of payment for the people in urban and rural communities which made the least and equal weighted means of 3.88 at ranks 9.5. E-payment is reliable and easy to use because even if the consumers are anywhere as long as they know how to use it, they will be able to have a successful transaction. As cited by Yogita (2018), Cashless is a transaction of buying goods and services without physical currency, in short, non-cash transaction. It promotes convenience for consumers to do their payments and transactions anytime and anywhere.

Table 5
Consumer Perceptions on Cashless Payment Method in Terms of Security

Items	WM	Int.	Rank
Cashless Payment Method…			
1. Offers comfort especially in terms of security.	3.74	Agree	2
2. Reduces risk of violent crimes.	3.78	Agree	1
3. Expose personal information which might cause a possible breach of security.	3.56	Agree	3.5
4. Might allow government to control private information of the users.	3.38	Agree	7.5
5. Encounter numerous threats and security challenges to the users.	3.28	Moderately Agree	10
6. Prevent money laundering.	3.32	Moderately Agree	9
7. Might encounter malicious applications.	3.44	Agree	6
8. Have security issues regarding the internet connection.	3.56	Agree	3.5
9. Experience cases of identity theft through the infiltration of systems.	3.38	Agree	7.5
10. Hackers might drain an account, resulting to having no source of money.	3.54	Agree	5
Composite Mean	**3.50**	**Agree**	

Legend: 1.00 - 1.79 = Strongly Disagree (SD) 1.80 - 2.59 = Disagree (D)
2.60 - 3.39= Moderately Agree (MA) 3.40 - 4.19 = Agree (A) 4.20 - 5.00 = Strongly Agree (SA)

As stated in Table 5, the consumer-respondents agreed that cashless payment method reduces risk of violent crimes with the highest weighted mean of 3.78 and the highest rank of 1. Cash is often the source of crime but using cashless payment method it can lower or reduce violent crime rates. This is because there is no tangible money present and also less hassle and worry of bringing money. It is easy to block a card if it is stolen and users can easily check the details of the transactions that has been done.

As stated by Armey, et al (2014), unlike traditional cash transactions, cashless payments discourage robbery and other cash-related crimes. At the point wherein consumers will choose the other alternative payment methods, they want to hold fewer physical cash when they shop. So, it can eliminate the motive for robbers to commit crimes.

CONCLUSIONS

Based on the results from this research study, the following conclusions can be made.

1.Majority of the user respondents are aged 19 - 28 years old, females, college as an educational attainment and students.

2.Based on the findings, respondents strongly agree that cashless payment method is easy to access through mobile phone, more convenient and is an effective medium of transaction in buying goods and services and an efficient mode paying personal expenses and other bills.

3.Based on the findings, respondents strongly agree that cashless payment method is reliable in a faster sending and receiving of money and reduces risk of violent crimes.

4.Based on the results, there is highly significant relationships in terms of reliability and security and significant relationships in terms of accessibility, effectivity and efficiency.

5. Based on the results, there is highly significant relationships between the demographic profile of the respondents and the use of cashless payment method.

RECOMMENDATIONS

The recommendations of this research are:

1. Cashless payment method should continue to strengthen the security for the benefits of the consumers, such as creating a software that will block any viruses and unnecessary information.

2. There should be a software that can be available and accessible cashless payment method to use even without internet connection and reliable to use by the consumers in urban and rural places.

3. Create a specialized system for transportation purposes use by the consumers.

4. Consumer should use cards such as debit and credit card for a quickly and easily transactions that offers online purchase.

5. To future researchers the data presented maybe used as reference data in conducting new researches or in testing the validity of other related findings.

REFERENCES

Akinola, G. and Mallat, N. (2007). http://www.ijimt.org/vol8/727-DT0028.pdf

Armey, L.E., Lipow J. and Webb, N. (2014). Cashless payment and economic growth. https://www.researchgate.net/publication/300365969 https://www.governing.com/topics/finance/gov-cashless-businesses-poor-unbanked.html?AMP&fbclid=IwAR2fDSHR38pjkDMVtwEFNgpk1p4H_zfQWI2Qy2NgOHOLn8hpKwvE099dzRc

Azami, M. (2012). Usability Based Reliable and Cashless payment System (RCPS). https://www.researchgate.net/publication/267687068

Businessnovice.net, (2019). https://businessnovice.net/definition/cashless-society/#:~:text=Cashless%20society%20is%20an%20economic,electronic%20format%20rather%20using%20banknote.&text=The%20cashless%20transaction%20may%20be,Internet%20banking%2C%20Mobile%20banking%20etc.

Check and Schutt, (2012). https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4601897/

Custodio, A. (2020). The rise of cashless and digital payments. https://www.manilatimes.net/2020/09/30/supplements/the-rise-of-cashless-and-digital-payments/773953/

Davis, (1992). https://trepo.tuni.fi/bitstream/handle/10024/115548/ZhaoZheng.pdf?sequence=2

Delgadillo, N. (2017). How cashless society would harm the poor. https://www.governing.com/topics/finance/gov-cashless-business-poor-unbanked.html?AMP

Detrixhe, J. (2020). This major use needs to be resolved before we can become a cashless society. https://www.weforum.org/agenda/2020/06/covid19-digital-cash-payments-government/

Diokno, (2019). The State of Digital Payments in the Philippines. https://responsiblefinanceforum.org/wp-content/uploads/2020/02/The_State_of_Digital_Payments_in_the_Philippines-Feb20.pdf

Dua, P., (2020). https://www.shareyouressays.com/essays/essay-on-social-importance-of-work-and-occupations/86970

Eisinger, J. (2015). https://elearning.unyp.cz/pluginfile.php/58141/mod_data/content/4662/Kudrnova%2C%20Kristyna_513400_Final%20Project%20Thesis.pdf

Estopace, E., (2017), Rappler, (2015) and Rene, J., (2015). https://www.academia.edu/36409929/A_Research_Study_on_the_Effects_of_Cashless_Transactions_on_Peoples_Spending_Behavior_docx

Garcia, S. (2006). https//www.researchgate.net/publication/PDF/JAFB-2019-21-09-09.pdf

GlobalLogic (2018). A research study on the effects of cashless transactions on peoples spending behavior docx. https://www.academia.edu/36409929

Gordon, C. (2018). https://www.ncr.com/company/blogs/financial/5-challenges-of-a-cashless-society

Gundaniya, N. (2020). 7 ways to make digital payment methods more effective. https://customerthink.com

Gundaniya, N. (2020). Cashless Payment System, the Proof of Technology Evolution. https://customerthink.com/cashless-payment-system-the-proof-of-technology evolution/#:~:text=The%20cashless%20payment%20system%20is%20more%2

0reliable%20when%20accessing%20your,history%20of%20the%20stated%20period

Hall, I. (2020). UK’s FCA: customers must be told about access to cash changes. https://www.globalgovernmentforum.com

Handelsman, M. and Munson, J. (1989). Switching cost and brand loyalty in electronic markets evidence from on-line retail brokers. https://www.researchgate.net/publication/221599686

Hasan, A., Ali, M.A. and Amaan, M.A. (2017). Challenges perceived by consumers in cashless transaction. https://www.researchgate.net/publication/319349476

Husain, A. (2018). Cashless Transaction Systems. http://shodh.inflibnet.ac.in:8080/jspui/bitstream/123456789/4546/1/synopsis.pdf

MacDiarmid, (2020). Does the Cashless Society Discriminate? https://cashessentials.org

Mercado, N.A. (2020). Grab Philippines urges review of cashless payment policy. https://business.inquirer.net/300786

Mint Directors Conference (MDC), (2020). https://cashessentials.org/does-the-cashless-society-discriminate/

Mislos, M. (2019). https://bitpinas.com/news/cashless-transaction-rising-philippines/

Mohammed, A. (2008). http://www.ijafb.com/PDF/IJAFB-2019-21-09-09.pdf

Nworgu, (1991). RESEARCH METHODOLOGY This chapter focuses on the research design area of. https://www.coursehero.com/file/p1snf5c/3-

Oyewole, OS, El Maude, JG, Abba, M. and Onuh, ME. (2013), Hasan, I., De R.T. and Schmiedel, H. (2012) https://jfin-swufe.springeropen.com/articles/10.1186/s40854-016-0023-z

Palaka, D., Garas, P., Petridis, K. and Strintzis, M.G. (2018), Rehman S.U., Wasi, S. and Siddiqui, J.A. (2011). Usability Based Reliable and Cashless Payment System (RCPS). https://www.researchgate.net/publication/267687068

Rauterberg, M. and Abrazhevich, D. (2004). Usability Based Reliable and Cashless payment System (RCPS). https://www.researchgate.net/publication/267687068

Reid, D. (2018). Millions would be put at risk in a cashless society, research warns. https://www.cnbc.com/2018/12/19/millions-would-be-put-at-risk-in-a-cashless-society-research-warns.html

Roger, (1995) and Sheth, (1991). "Use of Payment Technology: A Perspective Based on Theory of Consumption Value" (2015). ECIS 2015 Research-in-Progress Papers. Paper 40. ISBN 978-3-00-050284-2 http://aisel.aisnet.org/ecis2015_rip/40

Sharp, C. (2019). Why you should run a cashless business. https://www.turbinehq.com/blog/cashless-business

Singh and Shubham (2017). Security in Digital Payment. https://www.ijaerd.com

Stanley, J. (2019). https://www.aclu.org/blog/privacy-technology/consumer-privacy/say-no-cashless-future-and-cashless-stores

Tee and Ong, (2016). Cashless payment and economic growth. https://www.researchgate.net/publication/300365969payment_and_economic_growth

The Chung Report (Apr 19, 2017). https://thechungreport-com.cdn.ampproject.org/v/s/thechungreport.com/educational-attainment-explained/amp/?amp_gsa=1&amp_js_v=a6&usqp=mq331AQHKAFQArABIA%3D%3D#amp_tf=From%20%251%24s&aoh=16081006128298&referrer=https%3A%2F%2Fwww.google.com&ampshare=https%3A%2F%2Fthechungreport.com%2Feducational-attainment-explained%2F

Yogita, S.G. (2018). https://www.google.com/url?sa=t&source=web&rct=j&url=https://www.ijrte.org/wp-content/uploads/papers/v8i4S3/D10121284S319.pdf&ved=2ahUKEwjvwdT55tHtAhWFZt4KHSSGDIEQFjADegQICxAB&usg=AOvVaw3HbCn-LXReSdbhAER6ZEET

EFFECTIVENESS OF ACCOUNTING SOFTWARE TO BUSINESS OPERATIONS IN SELECTED ACCOUNTING FIRMS IN LIPA CITY

MARJORIE O CABRERA. I JUSTINE MARIE F. GUARO
NHELET C. LIWAGI KRYSTEL JOYCE P. PASAHOL
LEA LYN D. PLANDEZ

INTRODUCTION

Today, accounting has come to occupy a significant position in its functions in the business world. Accounting plays a critical role in the running of an organization. It is essential for every business that the business activities' financial information is kept up to date and monitored by the organization. Accounting involves a variety of processes, from simple complicated, and even burdensome. Companies need to keep pace with constant information technology changes to maintain a highly accurate and up-to-date accounting, statutory records, and inventory (Igbaria et al., 1997 cited by Chong 2018).

Due to the complexity of the accounting system, where there is increased vulnerability to errors and a rise in the volume of accounting transactions, the system necessitates that could process and store of accounting data this is to satisfy the increasing demand for-up to date and accurate information through a system with increases speed, vast storage, and processing capacity. It introduced accounting software, accounting software integration, and informationtechnology in the whole world (Wickramsainghe et al., 2017 cited by Chong 2018).

Accounting is an essential part of business, so every business requires an accountant or accounting software to manage the business operation (Million Software, 2018). Regardless of its size (Admin, 2019), this accounting software can calculate and handle hundreds of business transactions, wherein it isn't easy to do it manually (Multi Solution, 2017). The manual calculations are outdated and prone to human error. That is why the traditional way of making a financial report has been replaced by using computer software to make it faster (Kharuddin et al., 2010), accurate and easy processing, accessing and storage of financial information (Picincu, 2020).

On the other hand, the accounting Information system acts as a provider of useful data for various decisions in aiding management to execute their function (Glautier et al., 1976 & 1982). It disseminates financial information that management and company stakeholders use to make decisions (Manda, 2019). Additionally, it is vital for a small shop for large companies to keep a large amount of data (Ryan et al., 2012). Meanwhile, Ignite Spot (2020) added that small business owners need this online tool to be organized since, for them, spreadsheets are not enough. And through the use of accounting software, the owners can know more about the company's status. Furthermore, WPERP (2020) argued that the accounting software is like a shelter house and a lifesaver for small businesses, and 97 % of the small and medium enterprises in Malaysia are using accounting software. It is considered a necessary tool for the organization to compete globally effectively (Chang, 2001).

According to Pulakanam and Suraweera (2010), accounting software is computer software under the broad definition of Accounting Information Systems (AIS). Accounting transactions are recorded and processed within a functional module such as accounts receivable, accounts payable, payroll, and test balances. Sharkasi (2011) noted an organized set of documents, records, reports, and procedures to prepare and timely deliver accurate financial data to make economic decisions. Fontinelle (2011) also indicated that it is a structure that business uses to manage, collect, store, retrieve and report financial data that are used by accountants, consultants, business analysts, managers, tax agencies, auditors and regulatory agencies. Simplifies and heats it streamline all business processes effectively and effectively shows the real picture of business ventures with stakeholders (Raymond Bergeron, 1995).

As stressed out by El Loudi (1998), Accounting Information Systems (AIS) are tools incorporated into the field of Information and Technology systems (IT). It is a system that helps management in planning and controlling processes (Laudon, 2012). Romney and Steinbart (2010) attested that they could also use it as a controlling mechanism such as budgeting. It helps the management to ensure the validity and

accuracy of its financial statements. Based on Arif et al. (2011), its upgrades are fully transparent to business organizations. Lim (2013) supported that accounting software is responsible for generating reliable financial information needed for decision making.

Genil & Valencia (2013) said that accounting information systems became the business organization's growth engine. It served as effective organizational mechanisms necessary for the effectiveness of decision making (Hall, 2012). Tang (2015) mentioned that the Accounting Information System should generate reliable and relevant output for the company because its adoption can improve firm-level performance. Moreover, the value of accounting information to the user depends on how reliable the data is (O'Brien and Maracus, 2010). That information is expected to be useful and has high quality (Karthikeyan, 2010). It plays a crucial role in enhancing cost accounting objectives through planning, controlling, performance evaluation, and decision making (Horngren, 2014). However, the quality of information is useful if it uses more proxies for information quality. For example, accountants consider high-quality reports if they possess qualitative financial information characteristics (IFRS, 2008).

The qualitative characteristic of accounting information as issued by the IASC Board in 2001 includes relevance, faithful representation, comparability, verifiability, timeliness, and understandability (IASB n.d.).

Hall (2011) said that relevance is to have the attribute of being complete, accurate, and concise. It helps the users to evaluate past events that are important in predicting future financial performance (Turner et al., 2009). According to Obaidat (2007), the basis for a prediction will be typically lacking if it does not know the past. It indicates that to be useful, and the accounting information should help users develop, confirm, or change a look - usually in decision-making (Tutor2u, 2018).

As the second fundamental qualitative characteristic, faithful representation means faithfully representing complete, neutral, and free from material errors in annual reports (FASB, n.d.). It is free from bias to attain a predetermined result or to induce a particular behavior. And to be neutral, not to influence behavior in a specific direction with the image it communicates (IASB, 2008). Meanwhile, Botosan (2004) argues that it is challenging to measure faithful representation directly by only assessing the annual report. Therefore, focusing on items in the yearly report increases the probability of faithfully represented information (Wahlen, 2006).

Meanwhile, comparability is the quality of information that enables users to identify how similar situations should represent the same, while different conditions should be presented differently (IASB, 2008). To determine tendencies in the financial position and performance, users must compare an entity's financial statements over time and in a consistent manner for various entities (Adrian-Cosmin, 2015). Likewise, to visualize the change's impact on previous results (IASB, 2006; Cole et al., 2007).

As stressed by IASB (2008; 39), users of financial reporting reach consensus, which implies verifiability. Con2 (2018) attested that the ability through agreement uses measurement free from errors and bias as it represents what it purports to represent.

According to IASB (2008), timeliness refers to the decision-makers' information before it may lose its capacity to influence the decision. Generally, it is essential because it benefits most to reveal the information on time. Timeliness matters for accounting information because it competes with other information. An example is when a company typically issues a financial statement annually after its accounting period. Determining a company's performance won't be easy for all financial information users if timeliness is not present (CFI, 2020).

As the last fundamental qualitative characteristic, understandability increases if the information is classified, characterized, clearly, and concisely that the user understands its meaning (IASB, 2008). It is measured to stress the transparency and clarity of the data in the annual reports (Jonas & Blanchet, 2000; Iu & Clowes, 2004; Courtis, 2005; IASB, 2006) because understandable information is the one the look-for to an average user so they can avoid much jargon and effortless phrasing of the report to enhance the performance of the company (CFI, 2020).

Based on the study made by IFAC (2008), the accounting information system characteristics that can illustrate as independent variables are comprehensibility and reliability. Comprehensibility is the ability to quickly understand the accounting information by users to avoid complexity and difficulty. Meanwhile, reliability refers to the accuracy of accounting information to be useful. The information must be reliable and not biased, free of exaggeration, verified, and used consistently by its users.

Turner, Leslie & Andrea (2009) also mentioned that the appropriateness or relevance of accounting information helps the users to evaluate past events that are important in predicting future financial performance.

Furthermore, Byrd and Turner (2000) mentioned that compatibility is the capacity of any data and technology to have an organization a smooth, productive system with staff and organizational structure.

Henceforth, high-quality accounting information must fulfill four main qualitative characteristics: understanding, relevance, reliability, and compatibility. Accounting Information System helps stakeholders in the decision-making process as it contained those characteristics needed for the company's success (Spatarelu and Petec, 2015). Improving the quantity and quality of information management using accounting software will have the overall effectiveness of operations (Fisher and Fisher, 2001).

The accounting software system's use ensured strong responsibility and accountability on the part of the business enterprise. It helps the firm and policymaker better understand their performance and improvement (Rahman et al., 2017).

Small and medium business enterprises can also reduce their operating cost and increase their profitability and competitive advantages (Cameron, 2016). She stated that Accounting Software offers many benefits to small business owners, such as improving efficiency, automating accounting, simplifying tax filing, protecting the company during auditing, and giving a business running history. Meanwhile, Wilsonporter (2020) highlighted that accounting software could help in many ways. It takes the owner to a detailed closer look at the firm. Benefits in accounting software include accurate data, data export, data security, accountant satisfaction, and scalability.

When starting a business, accounting software is one of the first business applications needed to buy because, according to Fairbanks (2020), choosing the right one is very important. It will be helpful to track records of everyday transactions. Before buying, the owner needs to analyze, read accounting software reviews, find what suits their needs, consider scalability, and think about support (Tyndal, 2018). Accounting software systems choice be related to software output accuracy, software scalability, fixes, upgrades, availability, confidentiality, and integrity (Jones, 2002).

There are different types of accounting software depending on the nature of the accounting software user's business, and mostly they are all based on the "Double Entry" principle of Accounting (SME Financial Systems, 2010). They are as follows: Quickbooks Online, Freshbooks, Netsuite ERP, Tipalti, Sage 50Cloud, Plooto, Tradogram, Invoiced, and more (Epstein, 2020).

A company's success or failure depends mostly on the efficiency of business operations. CFI (n.d.) stated that business operations refer to activities that businesses engage in daily. Shopify (n.d.) noted that these are all the company's happenings that keep running and earning profit. It varies according to business type, industry, and size. All businesses share a measure of complexity, so that business operations may differ from one company to company.

According to Cobb (Grantham University), business operations' essential functions are financial, production, office, marketing, procedures, and legal, which is very important to any business's stability and profitability. Also, Tonkean (2019) defines business operations as a wide range of people, assets, technologies, and processes that create value for a business. These all fill in the gaps between operating a business's operations and responsibilities, as Browne (2019) mentioned.

Kiisel (n.d.) stressed out that sometimes improving operations means thinking strategically about your systems and processes. FI (2020) asserted that ways to improve

business operations evolve with industry changes to increase productivity. Management should continuously look for new tools, software, and equipment that enhances and simplifies critical processes. The role of accounting is vital in the business world, and an accounting firm is a company that specializes in managing financial transactions. The Law Insider (2020) recognized accounting firms as a certified public accounting firm or other professional organizations expert in doing services like auditing, tax compliance, bookkeeping, handling a client's payroll, accounts receivable, accounts payable, and some other services that are useful in making economic decisions (FFD, n.d.).

Accounting firms oversee essential work, and Rose Johnson (nd) indicated that they should adhere to accounting policies set by the Securities and Exchange Commission (SEC) and adhere to Commonly Accepted Accounting Principles (GAAP). Besides, six different accounting firms are as follows: Full-Service Accounting, Tax Firms, Audit Firms, Risk Firms, Outsourced Accounting Firms, and Bookkeeping Firms (Mary Girsch-Bock, n.d.).

Information changes are constant, and therefore the use of technology is required in small businesses. Porter and Millar (1985) mentioned that the introduction of more versatile computer software and computerized accounting systems reduces bookkeeping skills. A company that does not own accounting software tends to face many problems in compiling documents that are more organized and necessary in decision making. According to Madugne (2013), some of the following issues encountered when not using accounting software are outdated management accounts, new business reports, lack of information on profit margin, no information security, and uncertainty on business financial condition.

When organizations need to decide on strategic positioning, they must get it right at the right time. Simkin (1992) contended that selecting software is vital in making strategic decisions. Hood (2020) added that small businesses must own online accounting software because spreadsheets in recording business transactions are easy to lose and impossible to navigate. He said that if competitors have accounting software in the business world, it must be worth observing.

Wickramsainghe et al. (2017) insisted that there is a substantial increase in the volume of accounting transactions, and exposure of information to errors is very extant. It is necessary for a system that could store and process accounting data efficiently. It tends to be more accurate, faster to use, and less error than its manual counterpart. In addition to reducing errors, said Simone Johnson (2020), as most digital tools allow accounting software to automate tasks faster to enter the data. It also increases collaboration between different departments by keeping all financial information in one space.

Kanya (2019) states that business owners or accounting managers will spend extra time creating financial reports, managing bank accounts, and compiling financial statements without accounting software. This software gently helps them gain complete visibility into their company's financial health to make wiser decisions. Walton (2019) supports that accounting software helps companies utilize their accounting departments' resources efficiently and reduce bookkeeping mistakes. It improves the accuracy of accounting, speed of completion, reduces overall costs, providing accurate reports, and reduces the frustration of filing taxes. Meanwhile, Ward (2020) stated that using small business accounting software is one way to save money. Businesses include or have employees typically requiring a more advanced accounting package such as Quickbooks and Sage 50 to duplicate entry accounting, including accounts payable, payable accounts, and General ledger capability.

On the other hand, the users' attitudes toward implementing an accounting system have influenced its efficiency to reveal its full capability. If the organization's users do not accept the technology, it may not implement it (Murtagh et al., 2015). Moreover, Yang et al. (2015) stressed out that there is a need to study the attitudes among the users (consultants and employees) toward automated accounting because if they are not willing to adapt, automated accounting is useless and may not work efficiently. However, it is not a noticeable research gap.

However, Sadia (2020) indicated that there are also studies that argue that implementing a new system can always be a little troublesome. No matter how more comfortable software makes life so paperless, it will take a short time to cope. One problem is maintenance. The accounting software includes upgrading its package and upgrading all necessary equipment that may need a new version (Morris, 2016). It needs to spend the time and money to keep a PC or laptop, monitor, printer, Internet connection and modem, backup drive, and operating system in compliance with the accounting software. Better stick to the spreadsheet or accounting ledger. McQuerrey (n.d.) supported his statement that the failure to manage an accounting system properly may result in a small business financial disaster.

According to Mattingly (2001), choosing the right accounting software becomes more difficult as the software market becomes increasingly isolated. As Cuza (2015) points out, a well-defined service-level agreement is critical for business continuity and company data security. Companies must carefully understand and negotiate the terms of the agreement before committing to a specific cloud service provider.

Furthermore, Acevedo (2017) stated that while accounting software can be a time saver and help preserve data, the disadvantages of using accounting software range from loss of data or service to incorrect information, system configuration, cost, and fraud. According to Giddh (2020), it needs additional security layers to accept this kind of accounting software fully. If the business stays with desktop accounting software only, there is a significant risk of losing data because it is limited to desktop accounting software. He mentioned that desktop accounting software could not access different locations since the accounting data is limited in recording and saving.

Even though accounting software gives many benefits, the inherent security issues do not address by management. Many organizations do not provide the importance of computer security through some unauthorized changes in a payroll file or some other event (West and Zoladz, 1993). Hence, nowadays, financial organizations are searching for good accounting software to achieve maximum output with minimum resources;

accounting software can speed up business operations with excellent performance (Shields, 2011).

Batangas is one of the country's leading provinces, located in the CALABARZON region in Luzon. According to Philippine Statistics, Batangas has 31 municipalities, three cities, and 1078 number of barangays. Lipa City has 72 barangays and ranks second to the largest number of barangay and leads in the annual growth rate of 2.79 from 2010 to 2015. Lipa City is a progressive town that is very competitive in terms of putting businesses. It is also a first-class city where companies are very eminent, and one of those businesses is the accounting firm.

Accounting firms play an essential role as a contributor to the welfare and development of Lipa City. The existence of accounting firms is to provide a service to other businesses to manage their financial transactions. It is an instrument used in making a business decision. Some of the listed accounting firms in Lipa City are ARANDA Tax and Accounting Services, THE JOB-GP Partnership & Co., Joel M. Raz, and Associations, CPAs. These are the full-service accounting firms that provide multiple accounting services, auditing, business consultancy, bookkeeping, business registration, and tax compliance.

This study will focus on the accounting personnel in selected accounting firms who will be the study participants. They are responsible for various duties in the accounting department and provide financial information to the accounting firms. Accounting personnel is involved in this business operation who can give us the findings on accounting software effectiveness.

Because of the high demand for accounting firms' operations and the increase of accounting software utilization, the researchers aim to identify the effectiveness of accounting software in business operations useful in making decisions. This study aims to show how effective this computer software is in increasing organizational productivity and work efficiency.

METHODOLOGY

As the research aims at identifying the effectiveness of accounting software to business operations in selected firms in Lipa City, it held the quantitative approach. The researchers utilized both descriptive and correlational research design.

The researchers use quantitative research because they gathered the result of study through the numerical data. Moreover, several indications, such as using the statistical method and examining the relationship between the respondent and accounting software profiles, show that quantitative research is suitable for our study's design.

According to Gall and Borg (2007), descriptive research focused on describing the phenomenon and its characteristics. It established an association between variables. Researchers seek to describe the current status of an identified variable, which is the accounting software. It makes use of surveys with the help of questionnaires with no control over the variables. On the other hand, correlational research determines the extent of the relationship between two or more variables using statistical data (Simon and Goes, 2011). Statistical data will give a degree and direction to how closely the variables are related as sought and interpreted.

The respondents of the study were employees of Lipa City Batangas. The researchers acquired five employees from Aranda Tax and Accounting services, six employees from THE JOB-GP Partnership & Co. and also six employees from Joel M. Raz and Associates, CPAs with a total of seventeen. As the main users of accounting software, they were selected to be the respondents. Their knowledge and experiences in using accounting software were useful to determine its effectiveness. They have the capacity and capability to answer the given survey questions and provides reliable and accurate answers.

The study used a population sampling to choose the respondents. It involves all members of the population that was possible to obtain deep insights into the phenomenon. Moreover, through population sampling, the researchers can collect relevant data from all members on the list. It also eliminates the risk of biased sample selection.

RESULTS AND DISCUSSIONS

Table 1
Effectiveness of Accounting Software to Business Operation in Selected Accounting Firms in Lipa City in Terms of Comprehensibility

Items	WM	Int	Rank
1.1 Accounting software is convenient to use.	4.53	SA	1
1.2 Accounting software is time saving.	4.47	SA	3
1.3 Accounting software affects decision making.	4.06	A	19
1.4 Accounting software simplifies accounting works.	4.47	SA	3
1.5 Accounting has good tracking with transaction.	4.17	A	15
1.6 Accounting software is characterized by the ease and speed of data entry.	4.24	SA	11.5
1.7 The inputs of accounting information systems are presented in a clear manner.	4.06	A	19
1.8 Accounting software is flexible in data processing.	4.29	SA	8
1.9 Through the use of accounting software, the company's financial data are clear and uncomplicated.	4.06	A	19
1.10 The company's financial data are easily understood among its various users by the use of our accounting software.	4.35	SA	6
1.11 Accounting software makes the company's financial data inclusive for all the financial aspects that users need in the decision-making process.	4.29	SA	8
1.12 The company's policies include specific and clear responsibilities and authorities for all employees in the finance department which contributes to improving the quality of accounting information and reports.	4.24	SA	11.5
1.13 Accounting software provides easy balancing of daily transactions.	4.24	SA	11.5
1.14 Accounting software maintains my record in one place as it helps me to easily track cash flows, revenues and expenses.	4.47	SA	3
1.15 Summarizing, analyzing and reporting is often much easier when using our accounting system.	4.41	SA	5
1.16 Accounting software enhances the quality of our financial reporting through proper disclosure of information in notes to the financial statements.	4.24	SA	11.5
1.17 The extent which the absence of jargons and technical terminologies enhances the comprehensibility of our financial reporting, and thus its financial reporting quality.	4.12	A	16
1.18 Accounting software applied in our company contributes in knowledge sharing through improved communication channels between all users of accounting system.	4.18	A	14
1.19 Work procedures are clear and defined so as to facilitate my application and contribute to improving the quality of accounting information and reports.	4.06	A	19
1.20 Accounting software provides easy coordination with customers, banks and stakeholders like documenting and checking accounts, bank statements and balances, monitoring and managing credit and tracking payments and due dates.	4.29	SA	8
Composite Mean	**4.26**	**SA**	

Legend: 1.00 - 1.79 = Strongly Disagree (SD) 1.80 - 2.59 = Disagree (D)
2.60 - 3.39= Moderately Agree (MA) 3.40 - 4.19 = Agree (A) 4.20 - 5.00 = Strongly Agree (SA)

As discussed in Table 1, the respondents strongly agreed that accounting software is convenient to use with the highest weighted mean of 4.53 and the highest rank

of 1. Accounting software has the capability of performing data entries that are simple and understandable to its users. Based on the experience of accounting firm personnel, it gives convenience, especially when using the system. Similar to the study of CFI (2020), its convenience leads to easy phrasing of the report to enhance performance and to avoid a lot of jargon to be easily understood by its users.

Table 2
Effectiveness of Accounting Software to Business Operation in Selected Accounting Firms in Lipa City in Terms of Relevance

Items	WM	Int.	Rank
2.1 Accounting software contributes in improving the internal control structure and internal auditing.	4.24	SA	4.5
2.2 Accounting software contributes in the rationalization, support of administrative decisions and end-users.	3.82	A	19
2.3 Accounting software provides well-timed information when business owners want to know their status of financial statement.	4.24	SA	4.5
2.4 Accounting software contributes in improving efficiency by adopting efficient system for production, storage, etc.	4.18	A	9
2.5 Accounting software automatically keeps up to date the records.	4.18	A	9
2.6 Accounting software helps in decision making processes through the acquisition of timely and informative financial reports.	4.06	A	14.5
2.7 Accounting software creates and maintains financial records continuously and gets in-depth reports any time wish.	4.12	A	12.5
2.8 Accounting software continuously monitor the financial records of the business and resolve issues early before they balloon into big problems.	3.94	A	17
2.9 Accounting software is better alternative to simply storing manual invoices and receipt in a file for later dealing at the end of the financial year.	4.18	A	9
2.10 Accounting software provides helpful information about past events and help in predicting future events or in taking action to deal with possible future events.	4.06	A	14.5
2.11 Accounting software is relevant to the creditors' decision-making process to extend or enlarge credit available to our company	4.18	A	9
2.12 Reports can be processed effortlessly in 2 hours through accounting software.	3.88	A	18
2.13. Accounting software saves a lot of time over manual bookkeeping	4.29	SA	2
2.14. Accounting software helps businesses to supply the necessary members of staff with timely and accurate financial information.	4.24	SA	4.5
2.15 Accounting software makes it easier for business owners to manage financial procedures, performing financial tasks correctly and quickly.	4.35	SA	1
2.16 Accounting software keeps close track of the company's finances all the time.	4.18	A	9
2.17 Accounting software helps make smart decision and operate the business more efficiently and productively.	4.12	A	12.5
2.18 Accounting software compiles the essential reports to meets the finance company's requirement.	4.24	SA	4.5
2.19 Accounting software saves time and money as well as makes the business process more streamlined and efficient.	4.00	A	16
2.20 Without accounting software, I will have difficulty understanding the business financial condition.	3.53	A	20
Composite Mean	**4.10**	**A**	

Legend: 1.00 - 1.79 = Strongly Disagree (SD) 1.80 - 2.59 = Disagree (D)
2.60 - 3.39= Moderately Agree (MA) 3.40 - 4.19 = Agree (A) 4.20 - 5.00 = Strongly Agree (SA)

As written in Table 2, accounting software makes it easier for business owners to manage financial procedures, performing financial tasks correctly and quickly with the highest weighted mean of 4.35 and highest rank of 1 were strongly agreed by the respondents. Based on the result, the respondents agreed that because of accounting software, business owners able to managed financial procedures. Laudon (2012) said that it entails planning and controlling in financial resources of an organization to achieve its overall objectives. The existence of accounting software helps business owners to perform their tasks correctly and quickly. This system increases the ability of the business owners to enhance their ability to incorporate into the field of information technology.

Meanwhile, the respondents agreed that without accounting software, they would have difficulty understanding the business financial condition with the least weighted mean of 3.53 and least rank of 20. According to El Loudi (1998), accounting software is a tool incorporated with Information Technology (IT). It shows that accounting software is still a tool, and users do not depend on it to understand the financial condition.

Additionally, its users operate it responsible for giving the output through their own analysis while the system provides it automatically. According to Johnson (2020), like any digital tools accounting software, it helps to record the flow of a company's money, examine financial condition as it automates the task.

The composite mean of 4.10 generalized that the respondents agreed that accounting software has relevant effects on business operation in selected Accounting Firms in Lipa City. Based on the findings, it can be surmised that the adoption of accounting software can improve the firm level performance of a business. As implied by Turner et al. (2009), it helps the users to evaluate past events that are important in predicting future financial performance. On the other hand, without the use of accounting software, users can still realize the financial status of the business; for still, businesses will get their accountants to do it.

Table 3
Effectiveness of Accounting Software to Business Operation in Selected Accounting Firms in Lipa City in Terms of Reliability

Items	WM	Int.	Rank
3.1 Accounting software minimizes my errors in doing financial transaction.	3.76	A	16.5
3.2 Accounting software helps me to track and organize my financial data, giving an accurate, real-time look at the business finances.	4.18	A	2
3.3 Accounting software automates many tedious and repetitive accounting tasks, which increases the accuracy of my data and keeps my bookkeeping efficient.	4.12	A	4.5
3.4 Accounting software compares transaction activity or statements from prior months and years to your current ones, which can help to analyze the business growth, sales trends and other key metrics that I need to make informed business decisions as preparation for the future.	4.18	A	2
3.5 Accounting software gives accurate financial data to make financial decisions.	3.88	A	14
3.6 Inputs of accounting information systems entered are maintained in a secured manner.	4.06	A	6
3.7 The inputs of accounting information systems are presented in an easy and clear manner.	4.18	A	2
3.8 Data are processed through our accounting system consistent with accounting policies.	4.05	A	7
3.9 Accounting software keen to have a particular computer password for each employee and change it from time to time.	3.94	A	11.5
3.10 Accounting software provides adequate protection against the risks of computer viruses.	3.47	A	20
3.11 Written policies regarding the security of accounting information systems are clear.	4.00	A	9
3.12 Accounting software implements information security protection objectives such as privacy, avoiding unauthorized data change.	3.88	A	14
3.13 Updates the methods of protecting the accounting information systems according to the changes taking place in the technology environment.	3.88	A	14
3.14 Accounting software provides data that is comparable.	4.12	A	4.5
3.15 Accounting software provides integrated data that will affect the effectiveness of the company.	4.00	A	9
3.16 Accounting software are easily updated.	3.94	A	11.5
3.17 Accounting software gives accuracy in presenting user needs of financial data.	4.00	A	9
3.18 The cost of accounting software is consistent with the nature and size of the financial data provided by the system.	3.76	A	16.5
3.19 The accounting software keeps status of our invoices as it can be opened and viewed by our customers and updates the payment status.	3.65	A	18
3.20 Accounting software provides adequate protection against the risks of computer viruses.	3.53	A	19
Composite Mean	**3.93**	**A**	

Legend: 1.00 - 1.79 = Strongly Disagree (SD) 1.80 - 2.59 = Disagree (D)
2.60 - 3.39= Moderately Agree (MA) 3.40 - 4.19 = Agree (A) 4.20 - 5.00 = Strongly Agree (SA)

As stated in the table, the chosen respondents agreed that accounting software helps me to track and organize my financial data, giving an accurate, real-time look at the business finances. Accounting software compares transaction activity or statements from prior months and years to your current ones, which can help to analyze the business growth, sales trends, and other key metrics that I need to make informed business decisions as preparation for the future. The inputs of accounting information systems are presented in an easy and clear manner with the highest equal-weighted means of 4.18 and highest equal ranks of 2. According to them, accounting software makes the financial data helpful in tracking and organizing business expenses and income. More so, it provides and keeps data all in one place. It is easier to monitor data, both present, and past transactions that are used to compare financial performances for projecting the future outcome.

Additionally, it helps to develop the digital process to organize documents of the firms. The data that was inputted to the system gives the computer instructions on how data will be processed. It enables to change the data into useful information. It shows how an appropriate design of AIS supports business strategies in ways that are increasing organizational performance, as mentioned by Chenhall (2003).

On the other hand, accounting software provides adequate protection against the risks of computer viruses with the least weighted mean of 3.47 and least rank of 10. The respondents clinched that in terms of security and protection, it does not guarantee to be freed from any viruses that might corrupt the financial data. According to the Identity Theft Resource Center, it remains top of mind for all industries because of data theft. Even financial and accounting firms were not spared from these cyberattacks. That is why Accounting Information System developers need to have the latest cybersecurity measures that include virus detection and firewalls. Morris (2016) also indicated that upgrades are important to utilize the accounting software. To create greater efficiencies and streamlined business processes securely.

Table 8
Effectiveness of Accounting Software to Business Operation in Selected Accounting Firms in Lipa City in Terms of Compatibility

Items	WM	Int.	Rank
4.1 Accounting software contributes to the company that provides the suitable hardware improving my reports and quality of accounting information.	4.12	A	1.5
4.2 Accounting software designed to suit company set up as I can customize to add important features to delete or edit irrelevant ones.	4.06	A	4.5
4.3 Accounting software designed to fit my requirements and special needs as a user.	4.06	A	4.5
4.4 Accounting software applied by the company contributes in the rationalization and support of administrative decisions.	4.00	A	8.5
4.5 Accounting software is capable of handling company's accounting and be able to change as the business changes throughout time.	3.94	A	12.5
4.6 Accounting software is suitable of any information and technology across the organizations.	3.94	A	12.5
4.7 Accounting software helps decision-makers with timely and precise data is an issue that must be determined by the user.	4.12	A	1.5
4.8 Accounting software involves activities of authorization for access to the data of computer.	3.88	A	15.5
4.9 Accounting software dealt with by using specialized accounting programs.	3.88	A	15.5
4.10 Data inputs of accounting software is inserted by using computer according to documents in company.	4.00	A	8.5
4.11 Data inputs of accounting software are adjusted with specific requirements of a firm unit, and considering this helps to avoid any waste of time in firms and duly obtain our favourable goals based on firm requirements.	4.00	A	8.5
4.12 Accounting software uses efficient accounting programs and systems which contribute to improving the quality of accounting information and reports.	4.06	A	4.5
4.13 The work procedures of accounting software are clear and defined so as to facilitate the application and contribute to improving the quality of our accounting information and reports.	4.06	A	4.5
4.14 Accounting software gives a steady working system and aligned with our operations, employees and organizational structure	3.94	A	12.5
4.15 Accounting software provides our procedures required for carrying out regular and periodic reviews for the different activities.	3.94	A	12.5
4.16 Accounting software involves system to control the mechanism of information, which helps in ensuring that all our transactions have been made and that they have been fully and accurately registered and proceed, lie the examination for modifying the input data as well as the examination of numerical sequence.	4.00	A	8.5
4.17 Accounting software is compatible with hardware devices such as Microsoft Surface Pro, barcode scanner, credit card reader, receipt printer, and cash drawer.	3.65	A	20
4.18 Accounting software involves the controlling procedures to examine the accuracy, completion, and authorization of our transactions.	3.76	A	18.5
4.19 Provides the possibility of tracing operations in which more than our department is involved.	3.82	A	17
4.20 Accounting software makes it possible to diminish the opportunities of manipulation and fraud during the normal implementation of tasks, lie the operations of giving or receiving payments etc., as well as approving the reconciliation and controlling documents.	3.76	A	18.5
Composite Mean	**3.95**	**A**	

Legend: 1.00 - 1.79 = Strongly Disagree (SD) 1.80 - 2.59 = Disagree (D)
2.60 - 3.39= Moderately Agree (MA) 3.40 - 4.19 = Agree (A) 4.20 - 5.00 = Strongly Agree (SA)

As revealed in the table, the respondents agreed that accounting software contributes to the company that provides the suitable hardware improving my reports and quality of accounting information, and accounting software helps decision-makers with timely and precise data is an issue that must be determined by the user which yielded the highest equal-weighted means of 4.12 and highest equal ranks of 1.5.

According to Byrd and Turner (2000), compatibility is the capacity of any type of data or technology in an organization to have a smooth, productive system with the operation of staff and organizational structure. Based on the results, the respondents agreed that system compatibility plays an essential role in data concentration. It is a fact that a system that is not compatible with the organization is doomed to failure. Henceforth for the information to be useful, it should be provided on accurate time and the primary objective of any information system.

Contrary wise, the said respondents agreed that accounting software is compatible with hardware devices such as Microsoft Surface Pro, barcode scanner, credit card reader, receipt printer, and cash drawer got the least weighted mean of 3.65 and least rank of 20. According to Chapman & Kihn (2009), if the system is not compatible with the hardware mentioned above devices, it will have data concentration problems. The respondents stated that there are times when it is hard to choose the right hardware for the systems they have.

CONCLUSIONS

1. Out of 17 respondents from the selected accounting firms of the study, majority is 18-23 years old and most of their gender is female. Moreover, the educational attainments of the respondents are mostly Bachelor of Science in Accountancy. Thus, Quickbook is considered the most used type of accounting software.

2. Based on the findings, the respondent strongly agree that accounting software is convenient to use, make it easier to the business owners to manage the business operation, track and organize financial data and contributes an improvement to the report

which got a higher rank. Contrary wise, accounting software affect decision making, provides adequate protection against the risks of computer viruses, compatible with hardware devices, and without accounting software, they would have difficulty understanding the business financial condition got the least rank.

3. Based on the result, the profile of the respondent has a significant relationship in terms of comprehensibility, relevance, reliability while there is no significant relationship when it comes to compatibility.

RECOMMENDATIONS

1.The accounting firm should update or upgrade their accounting software that has new features to make it easy, clear, and not complicated.

2.The accounting firms should consider its social and technical aspect which is the tandem of the people and the software. It makes people more productive especially in understanding the financial condition.

3.The accounting firms should also secure an antivirus system against to several cyber threats that can potentially risk their data and files.

4.Choosing the right hardware for the system is suggested for the accounting firms. The integration of the hardware devices and accounting software that they have make it easier to their transactions such as tracking inventories, recording sales and etc.

5. The accounting firm should have monthly internal check up on performance of the accounting system for its high accuracy will be maintained.

6.Future researchers may conduct further studies regarding the effectiveness of accounting software.

7.The accounting personnel should also double check the input data for its accuracy depends not only on the system but also to the users.

REFERENCES

A. Periodical

Accounting Information – Characteristics. (2020). *Tutor2u.* https://www.tutor2u.net/business/reference/accounting-information-characteristics

Acevedo, L. (2017). *Disadvantages of Accounting Software.* https://bizfluent.com/about-5106557-disadvantages-accounting-software.html

Admin. (2019). *Why you need accounting software in your business.* https://amoura.com.au/why-you-need-accounting-software-in-your-business/

Browne, R. (2019). *What Is Business Operations? 5 Key Components.* https://learn.g2.com/business-operations

Business Operations. (2020). *Shopify.* https://www.shopify.com/encyclopedia/business-operations

Cameron. (2016). *Why Use Accounting Software for Your Small Business?* https://www.patriotsoftware.com/blog/accounting/why-use-accounting-software/

Conceptual Framework for Financial Reporting 2018. (2012). *UK Accounting Plus.* https://www.iasplus.com/en gb/standards/other/framework

Definition of Accounting Firm Search within Accounting Firm. (2020). *Law Insider.* https://www.lawinsider.com/dictionary/accounting-firm

Desktop accounting software and its limitations. (2020). *Giddh.* https://giddh.com/blog/desktop-accounting-software-and-its-limitations/

Do I need accounting software for my small business? (2016). *Wilsonporter.* http://wilsonporter.com/news/business-solutions-news-and-advice/do-i-need-accounting-software-for-my-small-business/

Epstein, D. (2020). *20 Best Accounting Software for Small Business in 2020.* https://financesonline.com/top-5-accounting-software-small-business- 2017/

Fairbanks, L. (2020). *Best Accounting Software and Invoice Generators of 2020.* https://www.businessnewsdaily.com/7543-best-accounting-software.html

Fontinelle, A. (2020). *Introduction to Accounting Information Systems (AIS).* https://www.investopedia.com/articles/professionaleducation/11/accountin g-information-systems.asp

Hood, E. (2020). *Why Is Online Accounting Software for Small Businesses a Must?* https://www.ignitespot.com/best-online-software- smallbusinesses/why-online-accounting-software-is-a-must

Johnson, R. (2017). *GAAP Strengths.* https://smallbusiness.chron.com/gaap-strengths-35413.html

Kanya. (2019). *The Importance of Accounting Software for Businesses.* https://www.hashmicro.com/blog/accounting-software-benefits/

Kiisel, T. (2019). *What is Operations? And Why Does My Business Need It?* https://www.ondeck.com/resources/what-is-operations

Manda, G. (2019). *The Benefits of Accounting Information Systems.* https://bizfluent.com/about-5188685-financial-spreadsheet-.html

McQuerrey, L. (2017). *How Does a Small Business Fail With Lack of a Proper Accounting System?* https://smallbusiness.chron.com/small-business-fail-lack-proper-accounting-system-56813.html

Madugne. (2013). *The problems faced by businesses that do not use any accounting software.* https://qneaccountingsoftware.wordpress.com/2013/09/13/the-problems-f aced-by-businesses-that-do-not-use-any-accounting-software/

Morris, K. (2016). *The Disadvantages of Using Accounting Software.* https://smallbusiness.chron.com/disadvantages-using-accounting-software-3823.html

Overview of Business Operations Part 1: The Rising Importance of Business Operations. (2019). *Tonkean.* https://blog.tonkean.com/overview-of-business-operations-part-1-the-rising-importance-of-business-operations-d845ec62f16d

Picincu, A. (2020). *The Advantages of Manual or Computerized Accounting.* https://smallbusiness.chron.com/advantages-manual- computerized-accounting-4910.html

Qualitative Characteristics of Accounting Information. (2019). *Corporate Finance Institute.* https://corporatefinanceinstitute.com/resources/knowledge/accounting/qualitative-characteristics-of-accounting-information/

Sadia. (2020). *Why Accounting Software Is So Important in Your Business.* https://wperp.com/28847/why-accounting-software-is-i mportant-in-business/

Scott W.R. (2020). *Contingency theory.* https://en.wikipedia.org/wiki/Contingency_theory#:~:text=William%20Richard%20Scott%20describes%20contingency,which%20the%20organization%20must%20relate%22.&text=Their%20structural%20contingency%20theory%20was,for%20most%20of%20the%201970s

The Importance of Accounting Software. (2017). *Multisoft Solutions.* https://multisoftgh.com/importance-of-accounting-software/

Tyndal. (2018). *How to Choose Accounting Software.* https://www.thebalancesmb.com/how-to-choose-accounting-software- 14109

Walton, A. (2019). *The Importance of Accounting Software.* https://smallbusiness.chron.com/importance-accounting-software-71524.html

Ward, S. (2020). *Advantages of Using Small Business Accounting Software.* https://www.thebalancesmb.com/accounting-software- advantages-2947882

What are Business Operations? (2020). *Corporate Finance Institute.* https://corporatefinanceinstitute.com/resources/knowledge/strategy/businessoperations/#:~:text=What%20are%20Business%20Operations%3F,enterprise%20and%20earn%20a%20profit

Why Accounting Software Is Important For Your Business? (2018). *Million Business Software.* https://www.million.my/why-accounting-software-is- important-for-your-business/

B. Unpublished Materials

Adrian-Cosmin. (2015). *Accounting Information System - Qualitative Characteristics and the Importance of Accounting Information at Trade Entities.*

https://www.utgjiu.ro/revista/ec/pdf/201501.Volumul%202/26Caraiman.pdf

Arif. (2011). *Literature Review on Accounting Software/Packages.* https://myassignmenthelp.co.uk/freesample/literature-review-on-accounting-software-packages

Botosan, Maines, Wahlen, IASB, Cole, Jonas, Blanchet, Iu, Clowes and Courtis. (2009). *Quality of Financial Reporting: Measuring Qualitative Characteristics.* https://www.researchgate.net/publication/254877109_Quality_of_financial reporting_measuring_qualitative_characteristics

Byrd, Turner, Chapman and Kihn. (2013). *Compatibility of Accounting Information Systems (AISs) with Activities in Production Cycle.* https://www.researchgate.net/publication/256044278_Compatibility_of_Accounting_Information_Systems_AISs_with_Activities_in_Production_Cycle

Chang. (2001). *Impact of Accounting Information System on Organizational Performance: A Study of SMEs in the UAE.* https://www.researchgate.net/publication/324062452_Impact_of_Accounting_Information_System_on_Organizational_Performance_A_Study_of_SMEs_in_the_UAE

Chapter 1, The Objective of General Purpose Financial Reporting, and Chapter 3, Qualitative Characteristics of Useful Financial Information. (2010). *FASB.* https://www.fasb.org/resources/ccurl/515/412/Concepts%20Statem ent%20No%208.pdf

Crossman, A. (2017). *An Assessment of the Impact of the Mentoring Programme on Student Performance.* https://files.eric.ed.gov/fulltext/EJ1164778.pdf

Cuza. (2015). *Accounting in the Cloud.* http://www.toknowpress.net/ISBN/978-961-6914-13-0/papers/ML15 239.pdf

EL Loudi. (2017). *Impact of accounting software for Business Performance.* https://www.academia.edu/35219039/Impact_of_accounting_software_for Business_Performance

Fontinelle, A. (2011). *Accounting Information System: Tradition and Future Directions.* https://core.ac.uk/download/pdf/82811448.pdf

Gall and Borg. (2015). *Qualitative and descriptive research: Data type versus data analysis.* https://www.researchgate.net/publication/276397426_Qualitative_and_descriptive_research_Data_type_versus_data_analysis

Genil and Valencia. (2015). *Computerized vs. Non-computerized Accounting System of Small and Medium Enterprises in Lipa City, Philippines: A Comparative Analysis.* http://research.lpubatangas.edu.ph/wpcontent/uploads/2015/05/APJARBA-2015-1-006-Computerized-vs.-Non-computerized-Accounting-System.pdf

IASB. (2019). *Users' Perception of Financial Reporting Quality in Ghana* http://www.sciedu.ca/journal/index.php/afr/article/download/15997/10035

IFAC, Turner, Leslie and Andrea. (2017). *The Relationship between Accounting Information Systems and Making Investment Decisions in the Industrial Companies Listed in the Saudi Stock Market.* https://www.researchgate.net/publication/317109167_The_Relationship_between_Accounting_Information_Systems_and_Making_Investment_Decisions_in_the_Industrial_Companies_Listed_in_the_Saudi_Stock_Market

IFRS (2008). *The Role of Accounting Information Quality in Enhancing Cost Accounting Objectives in Jordanian Industrial Companies.* https://www.researchgate.net/publication/310479945_The_Role_of_Accounting_Information_Quality_in_Enhancing_Cost_Accounting_Objectives_in_Jordanian_Industrial_Companies

Igbaria, Wickramsainghe and Chong. (2017). *The Impact of Accounting Software on Business Performance.* https://www.researchgate.net/publication/328956597_THE_IMPACT_OF_ACCOUNTING_SOFTWARE_ON_BUSINESS_PERFORMANCE

Jones. (2014). *Determinates of Accounting Software Choice: An Empirical Approach.* http://www.hrpub.org/download/20140305/UJAF3-19501415.pdf

Karthikeyan and Horngren. (2016). *The Role of Accounting Information Quality in Enhancing Cost Accounting Objectives in Jordanian Industrial Companies.* https://www.researchgate.net/publication/310479945_The_Role_of_Accounting_Information_Quality_in_Enhancing_Cost_Accounting_Objectives_in Jordanian_Industrial_Companies

Kharuddin. (2010). *Implementation of a computerized accounting system at RUFORUM Secretariat.* https://repository.ruforum.org/system/tdf/Nakyobe%20J.pdf?file=1&type=node&id=36845&force

Laudon, Romney, Steinbart, Hall, O' Brien and Maracus. (2017*). A Review of the Impact of Accounting Information System for Effective Internal Control on Firm Performance.* https://www.researchgate.net/publication/323074736_A_Review_of_the_Impact_of_Accounting_Information_System_for_Effective_Internal_Control on_Firm_Performance

Lim, F.P. (2013). *Impact of Information Technology on Accounting Systems.* https://www.researchgate.net/publication/299273594_Impact_of_Information_Technology_on_Accounting_Systems

Murtagh and Yang. (2018). *Automated accounting in accounting firms.* https://www.diva-portal.org/smash/get/diva2:1222087/FULLTEXT01.pdf

Obaidat. (2007). *Accounting Information Qualitative Characteristics Gap: Evidence from Jordan.* https://www.researchgate.net/publication/237327650_Accounting_Information_Qualitative_Characteristics_Gap_Evidence_from_Jordan

Porter and Millar. (1985). *Review of Literature.* https://shodhganga.inflibnet.ac.in/bitstream/10603/147493/13/13_chapter 2.pdf

Pulakanam and Suraweera. (2010). *Implementing Accounting Software in Small Businesses in New Zealand: An Exploratory Investigation.* https://www.researchgate.net/publication/283812561_IMPLEMENTING_ACCOUNTING_SOFTWARE_IN_SMALL_BUSINESSES_IN_NEW_ZEALAND_AN_EXPLORATORY_INVESTIGATIO

Rahman. (2017). *Obstacles and implementation of accounting software system in Small Medium Enterprises (SMEs): Case of South Asian perspective.* https://www.researchgate.net/publication/314538949_Obstacles_and_Implementation_of_Accounting_Software_System_in_Small_Medium_Enterprises_SMEs_Case_of_South_Asian_Perspective

Ryan, Fisher and Fisher. (2015). *Applications of Accounting Software: An Empirical Study on the Private Universities of Bangladesh.* https://www.researchgate.net/publication/301887537_Applications_of_Acc ounting_Software_An_Empirical_Study_on_the_Private_Universities_of_Bangladesh

Rogers. (2015). *Innovation Diffusion Theory Review & Scope in the Study of Adoption of Smartphones in India.* https://www.researchgate.net/profile/Tahir_Wani/publication/281060763_Innovation_Diffusion_Theory_Review_Scope_in_the_Study_of_Adoption_of_Smartphones_in_India/links/55d2e12f08aec1b0429efd18/Innovation-Diffusion-Theory-Review-Scope-in-the-Study-of-Adoption-of-Smartphones-in-India.pdf

Sharkasi, Raymond and Bergeon. (2017). *The Impact of Accounting Software on Business Performance.* https://www.ftms.edu.my/journals/pdf/IJABM/Apr2017/47-55.pdf

Simkin, Mattingly, West and Zoladz. (1992). *The Determinates Of Selecting Accounting Software: A Proposed Model.* https://clutejournals.com/index.php/RBIS/article/download/4456/4544/

Simon, M. and Goes, J. (2011). *Correlational Research.* http://dissertationrecipes.com/wp-content/uploads/2011/04/Correlational-ResearchX.pdf

SME Financial Systems and Shields. (2015). *Applications of Accounting Software: An Empirical Study on the Private Universities of Bangladesh.* https://www.researchgate.net/publication/301887537_Applications_of_Accounting_Software_An_Empirical_Study_on_the_Private_Universities_of_Bangladesh

Spatarelu and Petec. (2015). *The Impact of Dividends Policy on Accounting Information Quality: An Empirical Analysis for Companies Listed in Iraqi Stock Exchange and Dubai Stock Exchange.* https://www.researchgate.net/publication/337210836_The_Impact_of_Dividends_Policy_on_Accounting_Information_Quality_An_Empirical_Analysis_for_Companies_Listed_in_Iraqi_Stock_Exchange_and_Dubai_Stock_Exchange

Tang. (2017). *Development of an Accounting Information System with Data Migration for Company ABC.* https://www.researchgate.net/publication/320162780_Development_of_an_Accounting_Information_System_with_Data_Migration_for_Company_ABC

C. Miscellaneous

Cobb, J. (2015). *Key Functions of Business Operations*. https://slideplayer.com/slide/8000937/

DETERMINANTS AFFECTING THE ORGANIZATIONAL PRODUCTIVITY OF SELECTED NON-TEACHING EMPLOYEES OF LIPA CITY COLLEGES

ANGELICA MARIE M. CALLEJO I KIM ALYANNA E. GONZALES
EMERALD D. GUALBERTO I ANGELICA U. ILAGAN
NYMFA E. MADERAZO

ABSTRACT

In a daily basis, students always interact with non-teaching personnel for academic purposes. It starts from the application, registration, examination issues, lecturing schedule, and many others. Even though the website and other helpful sources give the information according to their needs, but on the other hand, them and it difficult when dealing with the non-teaching personnel as compared to the teaching professionals in higher educational institutions. It can adversely affect the image of an institution. In making this paper, the researchers aimed to determine and assess Lipa City Colleges' organizational productivity. These will help the institution's human resource personnel know what factors to consider in improving the employees' organizational productivity and the Institution. It can also enhance students' and teachers' knowledge to face new standard systems in education and study. Based on the study's result, organizational productivity determinants such as workloads, salary, workplace environment/condition, leadership style, quality of work, job knowledge, interpersonal skills, and attendance impact virtually on their organizational productivity. It helps the non-teaching employees to be more productive in their work and serve the institution better. The researchers recommended that (1) the institutions put through employee appraisal to determine the employee's weakness and ineffectiveness. (2) non-teaching personnel should continue giving good service to their organization by obeying the institution's policies and regulations. (3) Human Resource personnel should make programs that will help the employees be more productive and skillful at doing their job well and serving the institution. (4) lastly, future researchers can also conduct similar or other related studies

to determine or differentiate findings in other educational areas.

INTRODUCTION

In a daily basis, students always interacting with non-teaching personnel for academic purposes. First from the application, registration, examination issues, lecturing schedule, and many others. Even though the website and other helpful sources give information according to their needs but on the other hand, students find difficulty dealing with non-teaching personnel than the teaching professionals in higher educational institutions. It can adversely affect the image of an institution. That is why employee's satisfaction among the non-teaching personnel are sufficient, as it further leads to the quality of treatment they offer to the students and to the workplace they belong, Acielo (2016).

According to the Educational Act of 1982, "An act providing for the establishment and maintenance of an integrated system of education in the Philippines," Section 18 in the Obligations of Academic Non-Teaching Personnel. Academic non-teaching personnel shall improve themselves professionally by keeping abreast of the latest trends and techniques in their profession; assume, promote and maintain an atmosphere conducive to service and learning promoting and maintaining an atmosphere conducive to service and education. Thus, they expected to be conversant in doing their job, hence obtaining professional development for professional workplace performance. Organization is a group of people which work together, such as a neighborhood, an association, a charity, a union, or a corporation. It also refers to a system or arrangement or order, or a structure for classifying things (experts from Vocabulary.com). The organization includes the division of work among employees and aligns tasks towards the company specialization and ultimate goal, from Businessjargon.com, stated.

According to the Local Government & Municipal Knowledge Base, organizational productivity is the capacity of an institution or business to produce their desired result using only a minimum expenditure of time, money, personnel, and materials. Dargon (1994) defines productivity as the "increased functional and organizational performance including quality," while Rolloos (1997) claims that "productivity is the way at which people can produce with the least effort." Any effective and successful business knows the importance of productivity, Andy Core stated. He also believed that being productive in the organization or company can increase and utilize its human resource In Paul Krugman's book, The Age of Diminished Expectations 1994, its capacity is organizational productivity. This productivity is commonly defined as a ratio between the output volume and the volume of inputs. Productivity is considered as one of the resources of economic growth and competitiveness. It is used as necessary statistical information for many international comparisons and country performance assessments.

Abramo&D'Angelo (2014) difine productivity as the ideal indicator of efficiency in any production system. For businesses, productivity growth is significant because of the higher gain from giving extra goods and services to the public. As productivity builds up, the assets of an organization will, later on, become a profit, paying stakeholders and keeping cash flows that can be used for future widening and development. Extension and exploit volume of human resources of a venture has the conclusion of being productive. The beginning of a victorious organization is maintaining healthy and satisfied employees that almost productive companies have. If the organization has physically and mentally okay employees, therefore the company will become extra productive.

Paul S. Goodman and Douglas H. Harris (1995) stated that enhancing productivity is a major national challenge because as competition increases in the global economy, we need to find new ways to improve organizational productivity. Productivity is making the best use of resources, labor, and materials scientifically to reduce costs and satisfy the personnel, managers, and consumers. On the other hand, human resource productivity is the optimal use of human resources for achieving organizational goals at the lowest cost and shortest time.

Productivity is like a culture whose goal is to make activities more systematic. It attempts to maximize profit from labor, land, capital, equipment, etc., to increase social well-being. These has always been a critical issue to experts in politics, management, and the economy Mojtaba Afsharian et. al (2013) stated.

Productivity also has three variables: labor, capital, and management. Work is consists of the workforce, such as skills, semi-skills, or non-skills. Work under skills is varied, but productivity can still be improved by enhancing some key areas which affect labor. As another variable of productivity, capitalism is considered one of the essential assets in improving an organization's productivity. Management is also one of the factors of production and economic resources. Based on the survey, leadership is an essential key to significantly improving the organization's productivity. This is because management can collect, disseminate, and utilize their knowledge and skills to the organization's appropriate level to see the results in the organization's productivity. (biznaiga.blogspot.com)

According to the Philippines' Development Academy, the Philippines joined seven other Asian countries to establish the Asian Productivity Organization, which aims to contribute to Asia and the Pacific's sustainable socio-economic development by enhancing productivity. ILO (2005) Productivity of an organization increases when there is an increase in output with a lesser increase in inputs or a similar result realized with more secondary information. For the OECD (2001), Productivity may also considered in labor or employee productivity, capital productivity, and other factor inputs.

Furthermore, as the concepts of productivity is introduced to the Philippines in 1970, the country's (TFP) Total Factor Productivity results in overall negative productivity growth and only became positive from 1990 to 2013 with an average growth of 1.1%. While the Philippines' productivity outlook is incrementally increasing, it is still lagging behind its neighboring countries. (Development Academy of the Philippines, 2019). The engine behind any successful business is productive workers because having a set of hard-working and productive employees will help the company reach its target goals. But on the other side, if the organization, especially the employees, are not produced, there might be a possibility that nothing will be done. Some determinants affect organizational productivity, such as work, salary, workplace condition/environment, workplace relationship, and leadership style.

According to Meriam Webster, determinants are an element that identifies or determines the nature of something or that fixes or conditions an outcome. At the same time, Vocabolary.com defines a determinant as a factor or cause that makes something happen or leads directly to a decision. Determinants are the factor or elements which limit or restrict a decision or condition. (businessdictionary.com)

According to the Philippines' Development Academy, the Philippines joined seven other Asian countries to establish the Asian Productivity Organization, which aims to contribute to Asia and the Pacific's sustainable socio-economic development by enhancing productivity. ILO (2005) Productivity of an organization increases when there is an increase in output with a lesser increase in inputs or a similar result realized with more secondary information. For the OECD (2001), Productivity may also considered in labor or employee productivity, capital productivity, and other factor inputs.

Furthermore, as the concepts of productivity is introduced to the Philippines in 1970, the country's (TFP) Total Factor Productivity results in overall negative productivity growth and only became positive from 1990 to 2013 with an average growth of 1.1%. While the Philippines' productivity outlook is incrementally increasing, it is still lagging behind its neighboring countries. (Development Academy of the Philippines, 2019).

The engine behind any successful business is productive workers because having a set of hard-working and productive employees will help the company reach its target goals. But on the other side, if the organization, especially the employees, are not produced, there might be a possibility that nothing will be done. Some determinants affect organizational productivity, such as work, salary, workplace condition/environment, workplace relationship, and leadership style.

According to Meriam Webster, determinants are an element that identifies or determines the nature of something or that fixes or conditions an outcome. At the same time, Vocabolary.com defines a determinant as a factor or cause that makes something happen or leads directly to a decision. Determinants are the factor or elements which limit or restrict a decision or condition. (businessdictionary.com)

In another survey conducted by Flexjobs (2018), more than half of the respondents said that work-life balance is more essential for them than salary when assessing job opportunities. On the other side, below half of the respondents prefer to receive lower wages in exchange for the option to work remotely. Almost half of the surveyed employees believed that a flexible job would improve their quality of life. This kind of problem is common in small companies and enterprises which downsized to cut costs and expect their employees to take more work. Having low employee morale can harm the performance, productivity, and revenue of the organization.

According to Ray (2019), while many workers say that job satisfaction and a sense of purpose is enough to drive their productivity, salary also plays a distinctive and vital role in how well the employees perform. Salary usually connotes the pay an employee received after work or specific duties are done. Surbhi (2015) defines compensation as a fixed amount paid to the employees at regular intervals for their performance and productivity. The salaried worker is produced by the employer has a significant influence on employee's performance in the administration. Workers who are happy with the salary they earn are more likely to perform to their potential. A person earning a high salary feels motivated to do their job because he/she wants to please his employer to retain his position in the organization. It brings him a feeling of security, accomplishment, and gives him a high-ranking status that he/she enjoys. (Chron Contributor, 2020)

Zeynep Ton (2020) stated that research has shown that an employee who is satisfied with his pay or salary is more productive and motivated. Based on the study conducted by Idrees et al. (2015), their research shows that compensation is a more efficient variable, which means that employees' job performance can increase to a sufficient level by bringing a small salary increase.

Research findings from Sahan Center for Research Human Development and Media indicate that salary and wages play a greater role in employee's productivity and the organization. Based on data analysis, three percent of employers prefer unskilled labor to give less salary. With the same percent, lack of reward is a potential reason for decreasing employee productivity, and salary/wage is the most influential factor. Successful employees got their rights through the pay system for their wages and salary.

As Chandrasekar (2001) stated, the working environment plays a vital role in employee productivity. It is also argued that the working environment impacts immensely employee's productivity either in positive or negative outcomes. Factors of the working environment have changed due to changes in several aspects like social environment, information technology, and flexible ways to organize work processes, according to Hasun et al. (2005). Attention should identified to be paid dealing with the working environment. When employees have a negative perception of their environment, they sometimes suffer from chronic stress Noble (2009) added.

Opperman (2002) define the working environment as those processes, systems, structures, tools, or condition in the workplace that impact favorably or unfavorably individual productivity. It also associated with rules, policies, culture, resources, working relationship, work location, internal and external environmental factors which influence the way employees performed their job functions. Whereas, Kohun's (1992) definition of work environment state that it is an entirely which comprises the totality of forces, actions, and other influential factors that are currently ad potentially contending in the employee's activities and productivity. In short, it is the sum of all the inter-relationship that exists between employees and the environment in which the employees work.

The study conducted by Bushiri (2014) shows that twenty-six percent of the respondents describe their physical working environment towards performance have moderately influenced them to stay in the office and work

comfortably. Twenty- two percent say their physical working environment is nasty for them to remain in the office and work comfortably. Another twenty percent of the respondent answered that their physical working environment towards performance is terrible for them. Sixteen percent of the employees say it's good for them, and the other sixteen percent say it's very good for them, meaning they can stay at this office and work comfortably. The analysis shows that it is the organization's responsibility to provide their employees with a friendly working environment that will influence them to work comfortably and perform their jobs.

According to Dr. Chandrasekar (2011), most industrial workplace environment is unsafe and unhealthy. These include low design working area, unsuitable furniture, improper ventilation, inappropriate lighting, excessive noise, insufficient safety measures in fire emergencies, and lack of personal protective equipment. Productivity decreases due to workplace conditions. One more study from Anjum et al. (2018) justifies that a toxic workplace has a direct negative impact on employees' job productivity.

Workplace relationship also affects organizational productivity. The impact of workplace relationships on employees has been the object of workplace research, according to Rothe et al. (2012). Research revealed that managers are significantly less stressed when they have a stable relationship with other employees. There is also a nearly fifty percent increase in employee satisfaction when a worker develops close relationships at work Ryba (2019) stressed out.

Lexico Dictionary defines workplace relationship as the relationship between people who interact because of their work. It is also the level of cooperation sufficient to allow work to be done, progress to be made, etc. It is a unique interpersonal relationship with important implications for the individuals in those relationships and the organization where relationships exist and develop. Workplace relationships directly affect the worker's ability and drive to succeed (Wikipedia.com). Workplace relationships are the highest point upon which many matters important to managers and HR personnel balance. The 2016 Employee's Job Satisfaction and Engagement Report of SHRM shows that relationships with co-workers were identified as the main driver of employee engagement, with seventy-seven percent of participants listing these connections as a priority.

Farr (2018) states that negative workplace relationships may, however, arise when employees become less considerate and disrespectful to each other. There is a possibility that other team members may make their co-workers uneasy and stressed by using derogatory language or forwarding excessive complaints about colleagues to senior management. One reason for employee and organizational productivity is the leadership style that the managers give to the organization. Leadership style for Newstrom et al. (1993) is providing or giving direction, implementing plans, and motivating people. Besides, it includes the total pattern of explicit and implicit actions performed by the organizational leaders. Leadership style has three categories: authoritarian or autocratic, participative or democratic, and delegative or laissez- fair. Based on Lewis's (1939) study, the authoritarian leadership style provides a clear expectation for what, when and how it should be done. This leadership style is strongly focused on both the command of the leader and control of the followers. Autocratic leaders decide independently without any suggestion from the group. The participative leadership style is said to be the most effective leadership style. Here, leaders provide assistance and guidance to group members. Leaders in a participative style encourage group members to participate but retain the final decision-making process. Lastly, the delegation leadership style is considered the least productive among leadership styles. The leaders offer little or no guidance to group members and leave the decision- making up to group members.

Green's (2016) findings in his study show that less than half of the participants disagreed that leaders were open to feedback from multiple perspectives. More than half of the participant feels that leaders of the organization are not directing the organization in the right direction. In conclusion, findings in leadership perception are not seen to be effective and adversely influence productivity.

Another result from the study of Amofa et al. (2016) showed that almost all participants believed that their manager positively affects their work. Thirty-five of the

participants also think that leadership helps them increase their productivity. Majority of the respondents state that leadership is crucial and necessary for the organization. Another thirty-eight respondents agreed that they are free to ask a question and let their voice hear. The result connotes that the respondent always feels motivated and confident in carrying out their work, making them always willing to put extra effort to complete their task.

Warrick (1981) and Zhu et al. (2011) study the effect of leadership, and they found out that half of the respondents viewed the autocratic style of leadership does not distort communication but instead has a high turnover and absenteeism with low productivity, and it puts secretaries under a lot of procedures and rules. Moreover, more than half of the respondents indicate that a democratic leadership style leads to high employee productivity, satisfaction, cooperation, and commitment. Secretaries are under rigorous controls and formal rules, unlike secretaries in autocratic leadership.

Spacey (2017) defines the quality of work or work quality as the value of work delivered by an individual, team, or organization. It includes the quality of task completion, interactions, and deliverables. Quality of work has an impact on the job productivity of the employees and the organization. When the employee's quality of work is low, it may decrease the organization's productivity and lead to the failing achievement of goals.

Moreover, Beier et al. (2018) state that job knowledge is an important determinant of job performance. Its assessment generally boasts validity coefficients that are on par with, and sometimes better than, general mental ability assessment, which is typically thought to be the best predictors of job productivity. According to De Paul University's study, employees who do not fully understand how their jobs fit into the overall work picture of their organization are more likely to exhibit carelessness and inability to make clear distinctions on which aspect of their job are most important.

Sato et al. (2019), despite a great deal of narrative and anecdotal evidence that communication and interpersonal skills are important for workplace success, only a few know why those skills are important and how to train employee skills. In the study, Heckman and Kautz (2012) “soft skills,” including interpersonal skills, need considerable attention because those skills can predict an employee's higher labor market performance. Interpersonal skills are important for working and communicating with groups and individuals in employees' personal and professional lives. People who have good interpersonal skills can build good relationships and perform well in work stated by experts in indeed.com.

Research shows that people pays attention to several aspects of their work environment, including how they are treated, their relationship with other employees and managers, and the actual work they form. Attitude has a direct impact on employee’s job productivity. Ray (2017) stated that attitude is one of the hidden, hard-to-measure factors that end up being crucial to a company's success. Employee's attitude tend to have a drastic impact on business productivity both directly and through the effect of other job-related factors. Employee attendance is one of the main factors of high organizational productivity. Company organization with good employee attendance can indicate that employees have a good relationship and are handled properly. But on the other side, an organization with low employee attendance can lead to a decrease in the organization’s productivity. he survey done by the Society for Human Resource Management shows that employees' poor attendance significantly affects both co-workers and managers. Sudden unplanned absence adds to the other workers' task-loads to keep the office or manufacturing system running Natter (2018).

The target respondents for this study are the selected non-teaching personnel of Lipa City Colleges. According to the 2015 census, Lipa City is considered a first-class city in Batangas Province. Lipa City is consists of 72 barangays. Lipa City has 21 private higher educational institutions. Lipa City Colleges, as its vision stated, is a dynamic provider of quality education. In the spirit of commitment, excellence, and service, the institution forms responsible and competent individuals who participate meaningfully in social transformation. The institution’s research and development mission is to steer and

guide innovative and competitive research that promulgate human development and social transformation. Teaching and non-teaching employees of the Lipa City Colleges are encouraged to participate in research activities for institutional research. Together with its vision, LCC aims to provide the widest possible research opportunities for members of the institution. Provide service and resources that enhance research and other creative endeavors. Ensure the responsible conduct of research and create systems that will track, manage, and support the research endeavor. Lipa City Colleges aims to develop financial resources that will support and enhance the research environment. Also, to enhance partnerships and collaborations with the outside academic ecosystem, the government, industry, and other research enterprises. Most of all, the institution's main objective is to communicate with the general public, national and international decision-makers the value of the LCC research to the development of quality of life.

This research paper aims to determine the determinants that affect the organizational productivity of selected non-teaching Lipa City Colleges employees. The researchers are decisive in finding out how these determinants affect organizational productivity, mostly in the non-teaching employees, and if there is a significant difference between the respondent profile and determinants that affect organizational productivity. Moreover, the study wants to provide researches that will help in the study of future generations.

METHODOLOGY

The researcher conducted this study to determine the determinants affecting the organizational productivity of selected non-teaching employees of Lipa City Colleges. The research uses a descriptive and quantitative research design.

The total respondents of the study were fifteen non-teaching employees of Lipa City Colleges. The researchers used purposive sampling technique in choosing the respondents of the study. Purposive sampling technique, also called judgemental, selective, or subjective sampling, is used when the researchers want to access a particular subset of people, as all participants of a study were selected because they fit on a particular profile. This sampling method allows the researchers to get more information from the data collected thus, letting the researchers stressed out the major impact their findings have on the population. Purposive sampling is a common method used by researchers because it is extremely time and cost effective.

Table 1
Determinants Affecting the Organizational Productivity of Selected Non-Teaching Employees of Lipa City Colleges in Terms of Workloads

Items	WM	Int.	Rank
1. My work is fulfilling.	4.47	Strongly Agree	1
2. My daily work activities give me a sense of direction and meaning.	4.40	Strongly Agree	2
3. My work brings a sense of satisfaction.	4.27	Strongly Agree	4
4. I feel stressed in organizing my work time to meet demands	3.60	Agree	13
5. My work increases my sense of self-worth	4.40	Strongly Agree	2
6. I feel excessively pressured at work to meet targets	3.33	Neutral	15
7. I am satisfied with my workload levels.	4.20	Strongly Agree	7
8. My work makes me feel that, as a person, I am flourishing	4.13	Agree	12
9. I feel capable and effective in my work on a day-to-day basis	4.20	Strongly Agree	7
10. I am satisfied with my work value system	4.27	Strongly Agree	4
11. My work offer challenges to advance my skills	4.20	StronglyAgree	7
12. My work impacts positively on my self-esteem	4.20	Strongly Agree	7
13. I am satisfied with my work-life balance	4.27	StronglyAgree	4
14. I enjoy participating in employee training and development activities	4.20	Strongly Agree	7
15. My work gives me a sense of enjoyment everyday	3.93	Agree	14
Composite Mean	**4.14**	**Agree**	

As presented in the table, the respondents strongly agreed that their work is fulfilling with the highest weighted mean of 4.47 and highest rank of 1. This means that the respondents are satisfied with the workloads given to them. It is affirmed by the belief of the respondents that they feel capable and effective in their work in a day-to-day basis (4.20). Meanwhile, the said respondents were neutral that they feel excessively pressured at work to meet targets with the least weighted mean of 3.33 and least rank of 15. It simply means that the respondents can handle the given workloads to them manageably

with less pressure to meet target output and the respondent has a sense of enjoyment to the assigned work to them with a weighted mean of 3.39.

Table 2
Determinants Affecting the Organizational Productivity of Selected Non-Teaching Employees of Lipa City Colleges in Terms of Salary

Items	WM	Int.	Rank
1. I am satisfied with the increases in my salary.	3.13	Neutral	9
2. I have a clear understanding of the pay policy of the organization/company.	3.67	Agree	2
3. I understand the criteria used to decide my salary.	3.33	Agree	4
4. I am compensated fairly with the work I do.	3.33	Neutral	4
5. I received my salary at a right time.	4.20	Strongly Agree	1
6. My salary gives me motivation to work better.	3.13	Neutral	9
7. I am satisfied with my overall salary.	3.00	Neutral	13
8. I am satisfied with my insurance benefits.	3.13	Neutral	9
9. I receive fair pay for my job compared to others doing similar work at other company/organization.	2.93	Neutral	14
10. The benefits I receive is comparable to what others are receiving.	2.87	Neutral	15
11. I am receiving incentives and bonuses	3.60	Agree	3
12.My salary is enough for my duties	3.00	Neutral	13
13. I am receiving my salary according to my performance and efforts.	3.20	Neutral	8
14. My salary reflects to my work.	3.07	Neutral	12
15. I have retirement plans.	3.27	Neutral	7
Composite Mean	**3.26**	Neutral	

As stated in the table, the chosen respondents strongly agreed that they recieved their salary at a right time with the highest equal weighted means of 4.20 and highest equal ranks of 1. This signifies that there are no pending's or delays in giving the salary of the respondents and the organization can sustain the employee's salary. It was asserted by the respondent's response that they are agreed that they were receiving incentives and bonuses with a weighted mean of 3.60.

On the other hand, the said respondents were neutral that the benefits they received is comparable to what others are receiving with the least weighted mean of 2.87 and least rank of 15. The result signifies that the respondent's benefits are either just the same with others with same nature of work or the respondent's benefits are lower than what others are receiving as what they responded in the item "I am satisfied with my insurance benefits" with a weighted mean of 3.13.

The composite mean of 3.26 implied that the respondents were neutral that salary affects organizational productivity of selected Non-Teaching Employees of Lipa City Colleges. Neutral as the main response of the respondents therefore denotes that they are either satisfied or not satisfied with their salary in the organization. The item "I am satisfied with the increases in my salary," (3.13) and the item "My salary gives me motivation to work better," (3.13) with both interpretation of neutral therefore implies that respondent's salary are affecting their productivity in the organization.

Table 3
Determinants Affecting the Organizational Productivity of Selected Non-Teaching Employees of Lipa City Colleges in Terms of Workplace Condition/Environment

Items	WM	Int.	Rank
1. People in my work believe in the worth oforganization	4.60	Strongly Agree	2
2. The culture and emotional climate of the school are generally positive and supportive	4.60	Strongly Agree	2
3. I feel like I am part of a team (shared mission, vision,values, efforts, and goals)	4.53	StronglyAgree	4
4. I am comfortable with my work environment	4.53	Strongly Agree	4
5. The department I am with has a clear division ofresponsibilities	4.47	StronglyAgree	6
6. I am encouraged to solve as many of my own work related problems as possible	4.47	Strongly Agree	6
7. I have a good working environment	4.47	StronglyAgree	6
8. We have a clear plan of action for the department	4.47	Strongly Agree	6
9. The people in my workplace are approachable havea clear-cut procedures in my school	4.47	StronglyAgree	6
10. I feel safe and secure in my workplace	4.60	StronglyAgree	2
11. My workplace provides and environment in which honesty and openness are valued	4.40	Strongly Agree	12
12. I am free to express who am I in my workplace	4.40	StronglyAgree	12
13. Individuals have adequate personal space.	4.33	Strongly Agree	14
14. Supplies and office equipment are provided tofacilitate work	4.47	StronglyAgree	6
15. Office layout provides for smooth flow and work	4.27	Strongly Agree	15
Composite Mean	**4.47**	**StronglyAgree**	

As revealed in the table, the respondents strongly agreed that the people in their

work believe in the worth of organization, that the culture and emotional climate of the school are generally positive and supportive, and they feel safe and secure in their workplace with the highest equal weighted means of 4.60 and highest equal ranks of 2. This implies that workplace condition/environment of the respondents gives them motivation to do their everyday work and be more productive. It was confirmed by the respondents as they strongly agreed that they have a good working environment (4.47). Contrary wise, they also agreed that the office layout provides for smooth flow and work with the least weighted mean of 4.27 and least rank of 15.

Table 4
Determinants Affecting the Organizational Productivity of Selected Non- Teaching Employees of Lipa City Colleges in Terms of Workplace Relationship

Items	WM	Int.	Rank
1. I am valued by my senior people and other workers in the organization.	4.40	Strongly Agree	15
2. My co-workers respect me.	4.60	StronglyAgree	4
3. I trust senior personnel in my workplace.	4.67	Strongly Agree	2
4. There is harmonious working relationship in ourorganization.	4.53	StronglyAgree	10
5. Positive working relationship is encouraged in our organization.	4.60	Strongly Agree	4
6. There is someone at work who encourages mydevelopment.	4.60	StronglyAgree	4
7. I am proud to say that I have a healthy relationshipwith my co-workers.	4.60	StronglyAgree	4
8. My co-worker is a good communicator.	4.53	Strongly Agree	10
9. I like to socialize with my co-workers in the workplace.	4.60	StronglyAgree	4
10. My co-workers are helpful to me.	4.67	Strongly Agree	2
11. I feel that my co- employee respect me.	4.53	StronglyAgree	10
12. There are no case of bullying and harassment in our organization.	4.40	Strongly Agree	15
13. We feel that we are family.	4.60	StronglyAgree	4
14. I feel accepted and I am treated with courtesy, listened to, and invited to express my thoughts and feelings by my colleagues	4.53	StronglyAgree	10
15. We are able to build strong relationship in our organization.	4.67	Strongly Agree	2
Composite Mean	**4.57**	**StronglyAgree**	

As gleaned in the table, the chosen respondents strongly agreed that they trust senior personnel in their workplace, my co-workers are helpful to me, and we are able to build strong relationship in our organization which garnered the highest and equal weighted means of 4.57 and highest equal ranks of 2. The result indicates that respondents are satisfied with the kind of relationship they have in the organization. It was also agreed by the respondent belief that there is a harmonious working relationship in their organization as is garnered a weighted mean of 4.53.

Table 5
Determinants Affecting the Organizational Productivity of Selected Non-Teaching Employees of Lipa City Colleges in Terms of Leadership Style

Items	WM	Int.	Rank
1. At difficult times, my immediate superior is willing tolend an ear	4.40	StronglyAgree	10
2. I believe in the principles by which my boss operates	4.20	StronglyAgree	15
3. My immediate superior is caring.	4.47	StronglyAgree	8
4. I feel that my immediate superior is empathic and understanding about my work concerns	4.40	Strongly Agree	10
5. My immediate superior treated me the way I would liketo be treated	4.40	StronglyAgree	10
6. My immediate superior shoulder some worries about work	4.40	Strongly Agree	10
7. My immediate superior comes about the staff's well-being	4.53	StronglyAgree	4
8. My immediate superior always tries to include all employee/s in determining what to do and how to do it	4.53	Strongly Agree	4
9. My immediate superior and I always agreed whenevera major decision has to be made.	4.27	StronglyAgree	14
10. My immediate superior considers suggestions made by employee/s.	4.53	Strongly Agree	4
11. My immediate superior asks for employee/s ideas andinput on upcoming plans and projects.	4.47	Strongly Agree	8
12. When things go wrong and my immediate superior needs to create a strategy to keep a project or process running on schedule, He will call a meeting to get employee/s advice	4.60	Strongly Agree	2
13. When I made a mistake, my immediate superior willtell me not to do it again	4.67	Strongly Agree	1
14. My immediate superior always gives a clear and detailed instruction	4.60	Strongly Agree	2
15. My immediate superior delegate tasks in order toimplement a new procedure or process	4.53	Strongly Agree	4
Composite Mean	**4.47**	**Strongly Agree**	

As written in the table, the item "when they made mistakes, their immediate superior will tell them not to do it again" was strongly agreed by the respondents with the highest weighted mean of 4.67 and highest rank of 1. It signifies that respondents are valued in the organization and their side is always an important matter in every decision making in the organization. Meanwhile, the said respondents also strongly agreed that they believe in the principles by which their boss operates with the least weighted mean of 4.20 and least rank of 15. The given result manifest that the senior personnel of the respondent is a good influencer. As the result of the items "My immediate superior always gives a clear and detailed instruction" with 4.60 weighted mean, it was seen that the respondent's immediate superior is a responsible leader who wants the organization to increase.

Table 6
Determinants Affecting the Organizational Productivity of Selected Non-Teaching Employees of Lipa City Colleges in Terms of quality of Work

Items	WM	Int.	Rank
1. Able to work neat, accurate, thorough andacceptable.	4.47	StronglyAgree	14
2. The department head respects my decision making.	4.53	Strongly Agree	13
3. High quality of works is appreciated and recognizedin our organization.	4.67	StronglyAgree	2
4. In the organization, my suggestions are given serious considerations.	4.67	Strongly Agree	2
5. My fellow employees are committed in doing qualitywork.	4.53	StronglyAgree	13
6. We have set of values and beliefs that guide our decisions about work.	4.60	Strongly Agree	10
7. I see that giving good quality of work is anaccomplishment for me.	4.67	StronglyAgree	2
8. Conditions in my work area allow me to be highly productive.	4.67	Strongly Agree	2
9. Task to do extra activities/ jobs that are outside myoffice works.	4.40	StronglyAgree	15
10.Department head examined our work professionally in order to attain high quality of work.	4.73	Strongly Agree	1
11. Complete assignments within time constraintswhile ensuring that quality and job skill levels are maintained.	4.67	StronglyAgree	2
12. Execute duties and responsibilities effectively andwith a high degree of accuracy.	4.60	StronglyAgree	10
13. I am given a lot of freedom to decide how to do my own work.	4.67	Strongly Agree	2
14. Poor work frequently reflects adversely upon theoffice, department or college.	4.67	StronglyAgree	2
15. The safety of workers is a high priority with management where I work.	4.60	Strongly Agree	10
Composite Mean	**4.61**	**StronglyAgree**	

As written in the table, the respondents strongly agreed that department head examined their work professionally in order to attain high quality of work with the highest weighted mean of 4.73 and highest rank of 1. Specifically, it means that the organization is doing professionalism in every work in the company and they are ensuring that all the respondent's work are in good condition or manner as it was certify by the item "Complete assignments within time constraints while ensuring that the quality and job skill level are maintained" which has a weighted mean of 4.67 and strongly agreed by the respondents.

Table 7
Determinants Affecting the Organizational Productivity of Selected Non-Teaching Employees of Lipa City Colleges in Terms of Job Knowledge

Items	WM	Int.	Rank
1. Able to perform job based on my education	4.47	StronglyAgree	10
2. Understanding specific job requirements.	4.67	Strongly Agree	3
3. Showing enough skills on given job.	4.53	StronglyAgree	8
4. Maintaining good job performance.	4.67	Strongly Agree	3
5. Understanding every single task assigned.	4.67	Strongly Agree	3
6. Comprehend and meet the expectations on job.	4.33	Strongly Agree	14
7. Attended training and development for professionaldevelopment.	4.27	StronglyAgree	15
8. The organization/department helps me meet my work-related learning and development needs.	4.40	Strongly Agree	12
9. Permanent employees keeping updates withchanging policies and technological advances in their occupational needs.	4.47	StronglyAgree	10
10. Grateful on the accomplishment I contributed inthe organization that is based on my job knowledge.	4.60	StronglyAgree	6
11. Information of appropriate methods, practices and procedures.	4.67	Strongly Agree	3
12. Understanding the function's and processes atwork.	4.67	StronglyAgree	3
13. Being a team player is a great advantage in the office	4.40	Strongly Agree	12
14. Working with minimal supervision is a requirementin work.	4.53	StronglyAgree	8
15. Advance knowledge on department's work is an advantage.	4.60	Strongly Agree	6
Composite Mean	**4.53**	**StronglyAgree**	

As given in the table, the respondents strongly agreed that understanding specific job requirements, maintaining good job performance, understanding every single task assigned, information of appropriate methods, practices and procedures, and understanding the function's and processes at work got the highest and equal weighted means of 4.67 and equal highest ranks of 3. This signifies that respondents have a clear

understanding of what is their job. It was affirmed as the respondents strongly agreed that they are able to perform job based on their education (4.47). Meanwhile, the said respondents also strongly agreed that they attended training and development for professional development with the least weighted mean of 4.20 and least rank of 15. This simply means that respondents are provided with adequate seminars and enhancement activities that can boost their knowledge with regards to their job. The organization where the respondents belong wants make their employees more skilful as seen in the result of item "Attend training and development for professional development" which garnered a weighted mean of 4.27 and interpretation of strongly agree.

Table 8
Determinants Affecting the Organizational Productivity of Selected Non- Teaching Employees of Lipa City Colleges in Terms of Interpersonal Skills

Items	WM	Int.	Rank
1. Deals effectively with others in any situation showingrespect and sensitivity.	4.60	StronglyAgree	6
2. Able to solve problems accurately and give or suggest effective solutions.	4.53	Strongly Agree	7
3. Manage to express ideas clearly.	4.47	StronglyAgree	10
4. Observant in languages (verbal or non-verbal) to show professionalism.	4.53	Strongly Agree	7
5. Communication to co-workers and department heads ina professional manner.	4.47	Strongly Agree	10
6. Being receptive to feedback.	4.40	Strongly Agree	14.5
7. Actively listening to what someone else has to say rather than passively hearing their message.	4.67	Strongly Agree	3
8. Handles conflicts in a professional manner.	4.67	Strongly Agree	3
9. Emotions are set aside when in work.	4.67	Strongly Agree	3
10. Hard to say no in any task that was given.	4.40	Strongly Agree	14.5
11.Make decisions when appropriate and takes responsibility for them; avoids deferral of delegated responsibility	4.47	Strongly Agree	10
12. Diagnose problems accurately and recommends orimplements effective solutions when appropriate.Documents analysis and assists others in learning process	4.47	Strongly Agree	10
13. Taking action and resolution of the problems within thelimits of the job duties and responsibilities. Identifies needs, develops action plans, and responds accordingly.	4.53	Strongly Agree	7
14. Willing to work with others toward a common objective.Works as a team member. Positive and flexible approach to demands	4.67	Strongly Agree	3
15. My job performance carefully evaluated by my senior personnel.	4.67	Strongly Agree	3
Composite Mean	**4.55**	**SA**	

As seen in the table, the respondents strongly agreed that they are actively listening to what someone else has to say rather than passively hearing their message, they handles conflicts in a professional manner, their emotions are set aside when in work, they are willing to work with others toward a common objective, they work as a team member, they have positive and flexible approach to demands, and their job performance carefully evaluated by their senior personnel with the highest equal weighted means of 4.67 and highest rank of 1. This simply means that the respondents have good interpersonal skills. The respondents have a smooth flow of communication with their co-employees in their organization as affirmed by the respondent's response in item "Communication to co-workers and department heads in a professional manner" (4.47).

Table 9
Determinants Affecting the Organizational Productivity of Selected Non-Teaching Employees of Lipa City Colleges in Terms of Attendance

Items	WM	Int.	Rank
1. Attends to work regularly.	4.73	Agree	4
2. Arrives on time at my workplace.	4.40	Agree	14
3. Respecting my work schedule.	4.73	Agree	4
4. Leave the workplace in the given time.	3.87	Agree	15
5. Absenteeism is not tolerated in our organization.	4.47	Agree	12
6. Department heads calls attention in absenteeism.	4.73	Agree	4
7. Awareness on what is the effect of my absence inthe organization.	4.60	Agree	8
8. Awareness of the organization's policy regarding absenteeism.	4.67	Agree	7
9. Employee absenteeism is very low in ourorganization.	4.47	Agree	12
10. Having a good attendance record is highly recognized in our organization.	4.60	Agree	8
11. My senior personnel ask me for the reasons of myabsences.	4.80	Agree	2
12. My senior personnel listen to me when I am explaining about my absences.	4.80	Agree	2
13. Our organization valued every employee'sappearance.	4.60	Agree	8
14. My senior personnel make sure that we are still updated even when we are on leave.	4.80	Agree	2
15. Absenteeism punishment is properly implementedin our organization.	4.60	Agree	8
Composite Mean	**4.59**	**Agree**	

As written in the table, the respondents agreed that their senior personnel ask them for the reasons of their absences, their senior personnel listen to them when they are explaining about their absences, and their senior personnel make sure that they are still

updated even when they are on leave with the highest equal weighted means of 4.80 and highest rank of 2. This signifies that respondent's appearance and attendance are important to the organization. It was affirmed buy the belief of the respondents-employees that the organization valued every employee's appearance (4.60) that has an interpretation of agree. Meanwhile, the said respondents only agreed that they leave the workplace in the given time with the least weighted mean of 3.87 and least rank of 15. This means that the respondents are finishing their working hours according to what is in their job policy same as they agreed that they respect their work schedule with a weighted mean of 4.73. The composite mean of 4.59 safely concluded that the respondents agreed that attendance affects organizational productivity of selected Non- Teaching Employees of Lipa City Colleges.

CONCLUSIONS

Based from the result of the study, the following conclusions were made:

1. Based from the findings of the study, in terms of respondent's profile, most of them are aged 23-27 years old, female, single, college graduate, 4-6 years in service and all are regular employees.

2. Based from the result of the study, respondents strongly agreed that their workplace condition/environment, workplace relationship and leadership style affects the organizational productivity positively, while in terms of workloads, respondents agreed that their work is fulfilling. On the other hand, respondents become neutral when it comes to their salary.

3.In terms of respondents' job productivity, respondents strongly agree that their quality of work, job knowledge and interpersonal skills gives good impact on the organization and they agree that their attendance is monitored properly.

4. Job productivity of selected non-teaching employees in terms of workloads, salary, workplace condition/environment, workplace relationship, leadership style, quality of work, job knowledge, interpersonal skills and attendance have significant

relationship when group according to age. On the other hand, respondents' job productivity have high significant relationship when group according to their gender, civil status, adducational attainment and length of service.

5. Based on the results, the respondents doesn't have any difficulties in meeting their productivity in the workplace thus this helped them to grow their self steem and brought them positive impact. Therefore, proposed programs will be providing them trainings and seminars that will help them to gain knowledge and skills to show the productivity to the institution

RECOMMENDATIONS

The findings and conclusions drawn hereby give the following recommendations:

1. The institution and the management should continue providing good facilities and equipment for their employees and make some improvements in terms of employee salary.

2.Non- teaching personnel should continue giving good service to the organization through obeying the policies and regulations of the institution.

3. In order for the target work to be done, employees should be motivated.

4. Through this way, employees can be more productive and give the best on their job. Future researchers can also conduct the similar or other related studies for them to determine or differentiate findings in other educational areas.

REFERENCES

Abramo & D'Angelo (2014). How Do You Efine and Measure ResearchProductivity?. https://arxiv.org/abs/1810.12830

Acielo (2016). Determinants Affecting the Job Performance of Non-TeachingEmployees in the Higher Educational Institutions in Lipa City: Basis For Workplace Improvement

Al-Khaled & Chung (2020). The Impact of Leadership Style on Organizational Performance. Journal of Service and Management. Vol.13. https://www.researchgate.net/publication/340917366_THE_IMPACT_OF_LEADERSHIP_STYLES_ON_ORGANIZATIONAL_PERFORMANCE

Afsharian, Mirghasemi, Ebadzadeh & Bakhshi (2013). A Study of the Factors Affecting Productivity http://www.aensiweb.com/old/aeb/2013/3350-3355.pdf

Al-Khaled & Fenn (2020). The Impact of Leadership Styles on Organizational Performance. Journal of Service and Management. Vol.13. https://www.researchgate.net/publication/340917366_THE_IMPACT_OF_LEADERSHIP_STYLES_ON_ORGANIZATIONAL_PERFORMANCE

Amofa, Okronipa & Boateng (2016). Leadership Style and the Organizational Productivity: A Case Study of Ghana Cement Limited. European Journal of Business and Management. Vol. 8, No. 2. https://core.ac.uk/download/pdf/234627044.pdf

Beier et al. (2018). Job Knowledge: Its Definition, Development and Measurement. https://psycnet.apa.org/record/2019-01461-010

Brand (2015). What is Productivity. Structure and Process: Beautiful Work. Organizational Development. Workshop Design and Process Facilitation. Coaching and Consulting. http://structureprocess.com/blog/what-is-productivity Bushiri (2014). The Impact of Working Environment on Employees' Performance: The Case of Institute of Finance Management in Dar Es Salaam Region. http://repository.out.ac.tz/608/1/MHRM-DISSERTATION.pdf

Business Jargons. https://businessjargons.com/theory-x-theory-y.html

Cantos (2008). Wow Batangas: Lipa City Colleges (LCC) http://www.wowbatangas.com/towns-and-cities/lipa-city/lipa-city-colleges- lcc/

Chandrasekar (2001). The Impact of Work Environment on Employees'Productivity. https://www.grin.com/document/412794

Chron Contributor (2020). How Can Salary Influence a Worker's Performance in Administration.

https://work.chron.com/can-salary-influence-workers-performance-administration-25950.html

Core (2015). The Importance of Productivity in the Workplace. http://andycore.com/importance-productivity-workplace/

Dargon (1994). The Perceived Influence on Organizational Productivity: APerspective of a Public Entity https://businessperspectives.org/pdfproxy.php?item_id:7204#:~:text=Dorgan%20(1994)%20defines%20productivity%20as,produce%20with%20the%20least%20effort%E2%80%9D.&text=whatever%20makes%20the%20organization%20function%20better.

Development Academy of the Philippines (2019). Productivity Movement in the Philippines. https://www.dap.edu.ph/coe-psp/articles/productivity-movement-in-the-philippines//

Down (2019). The Consequences of Negative Attitude in the Workplace. https://careertrend.com/consequences-of-negative-attitude-in-the- workplace-13657528.html

Farr (2018). What are the Causes of Negative Workplace Relationships. https://careertrend.com/info-8220545-causes-negative-workplace-relationships.html

Goodman & Harris(1995). Emerging Needs and Opportunities for Human Factors Research. Chapter 1 Productivity in Organization. https://www.nap.edu/read/4940/chapter/5

Green (2016). The Perceived Influence of Organizational Productivity: A Perceived of Public Entity. Problems and Perspectives in Management Vol. 14. https://pdfs.semanticscholar.org/abd7/99cc55ac02b02be0ad43c40ae1c073a38965.pdf?_ga=2.265564680.625922650.1600525836-698025690.1600147730

Heckman & Kautz (2012). The Effect of Interpersonal Skills on Worker Performance. RIETI Discussion Paper Series 19-E-045. https://www.rieti.go.jp/jp/publications/dp/19e045.pdf

Idrees et al. (2015). Effect of Salary, Training and Motivation on Job Performance of Employees. American Journal of Business, Economics and Management.

file:///C:/Users/user/Downloads/7090179%20(3).pdf

Kuhon (1992). The Impact of Work Environment on Employees’ Productivity. https://www.grin.com/document/412794

Lipa City Colleges http://www.lipacitycolleges.edu.ph/newsite/show_link.php?code=research
Lumen Learning. Managing Productivity. https://courses.lumenlearning.com/boundless- management/chapter/managing-productivity/#:~:text=observations%20and%20improvements.-,For%20businesses%2C%20productivity%20growth%20is%20important%20because%20providing%20more%20goods,for%20future%20growth%20and%20expansion.

Marquis (2020). Theories for Maximizing Productivity. https://smallbusiness.chron.com/theories-maximizing-productivity-35530.html

Massoudi & Hamdi (2017). The Consequences of Work Environment on Employees Productivity. Journal Business and Management. Vol. 19, Issue 1. Ver. III. PP 35-42. https://www.researchgate.net/publication/312504772_The_Consequence_of_work_environment_on_Employees_Productivity

Mensah, Addaquay & Davis (2018). Effect of Leadership Style on Productivity of Secretaries in Public Sectors. International Journal of Business Management and Review. Vol. 6, No. 10, pp 14-32. http://www.eajournals.org/wp-content/uploads/Effects-of-Leadership- Styles-on-Productivity-of-Secretaries-in-the-Public-Sector.pdf

Meriam Webster. https://www.merriam-webster.com/dictionary/determinant

Natter (2018). How Employees With Poor Attendance Affect the Workplace. Reduced Productivity for Co-Workers. https://smallbusiness.chron.com/employees-poor-attendance-affect- workplace-11517.html

Newstrom & Davis (1993). Leadership Style

Njururi & Okech (2016). Determinants of Employees Productivity in Kenya’s Private Limited Companies in the Manufacturing Sector. International Journal of Economics, Commerce and Management. Vol. IV, Issue 10. ISSN 2348 0386.

http://ijecm.co.uk/wp-content/uploads/2016/10/41036.pdf

Opperman (200). The Impact of Work Environment on Employees' Productivity. https://www.grin.com/document/412794

Pandey (2017). The Impact of work Environment on Employee Productivity.Munich. GRIN Verlag. https://www.grin.com/document/412794

Picincu (2019). The Effect of a Heavy Workload on Employees. https://bizfluent.com/info-8178431-effects-heavy-workload-employees.html

Productivity Variables (2018). Free Management and Business Resources. http://bizniaga.blogspot.com/2008/06/productivity-variables.html

Purposive Sampling 101 (2018). Alchemer https://www.alchemer.com/resources/blog/purposive-sampling-101/

Ray (2017). The Effect of Employee Attitude on Productivity in the Workplace. https://careertrend.com/effect-employee-attitude-productivity-workplace-3168.html

Ray (2019). How Does Salary Affect a Worker's Productivity? https://smallbusiness.chron.com/salary-affect-workers-productivity-38126.html

Rolloos (1997). The Perceived Influence on Organizational Productivity: APerspective of a Public Entity https://businessperspectives.org/pdfproxy.php?item_id:7204#:~:text=Dorgan%20(1994)%20defines%20productivity%20as,produce%20with%20the%20least%20effort%E2%80%9D.&text=whatever%20makes%20the%20organization%20function%20better

Rothe et al. (2012). Impact of Workplace Relationships on Employees' Perceptions of Productive Work Environment in Hotels. https://www.researchgate.net/publication/281280173_Impacts_of_Workplace_Relationships_on_Employees'_Perceptions_of_Productive_Work_Environment

Ryba (2019). Six Factors that Make or Break Relationship At Work. https://www.quantumworkplace.com/future-of-work/6-factors-that-make-or-break-relationships-at-work

Sato, Nakamuro & Owan (2019). The Effect of Interpersonal Skills on Worker Performance. RIETI Discussion Paper Series 19-E-045. https://www.rieti.go.jp/jp/publications/dp/19e045.pdf

Seven Types of Workplace Theory (2020). Career Guide. Career Development. https://www.indeed.com/career-advice/career-development/types-of-management-theories

Spacey (2017). 16 Types of Work Quality. https://simplicable.com/new/work-quality

Surbhi (2015). The Impact of Remuneration on Employees' Performance (A Study of Abdul Gusau Polythecnic, Talata Mafara and State College of education Maru, Zamfara State). Arabian Journal of Business and Management Review (Nigerian Chapter) Vol. 4 No.2 https://www.arabianjbmr.com/pdfs/NG_VOL_4_2/4.pdf

The Impact of Wage on Employee Productivity: A Case Study in Mogadishu (2018). Sahan Center for Research Human Development and Media. https://sahancenter.com/en/2018/12/18/the-impact-of-wage-on-employee-productivity-a-case-study-in-mogadishu/#:~:text=Wages%20are%20earned%20can%20fulfi,as%20food%2C%20clothing%20and%20housing.&text=Employee%20productivity%20measurement%20using%20the,growth%20of%20wages%20per%20worker. The Local Government and Municipal Knowledge Base. Organizational Productivity. http://www.lgam.info/organisational-productivity

Ton (2020). How can Salary Influence a Worker's Performance in an Administration. https://work.chron.com/can-salary-influence-workers-performance-administration-25950.html

Warrick (1981) & Zhu et al. (2011). Effects of Leadership Styles on Productivity of Secretaries in the Public Sector. International Journal of Business and Management Review Vol.6, No.10, pp.14-32. http://www.eajournals.org/wp-content/uploads/Effects-of-Leadership- Styles-on-Productivity-of-Secretaries-in-the-Public-Sector.pdf