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The Northern Philippines Business Research Conference is organized by College of Business Education, Northwestern University in Laoag City, Philippines. The NPBRC brings together academics and professionals from all business and economics disciplines to share latest research findings and brainstorm new research ideas across disciplines. It is a unique forum for researchers with cross-disciplinary interests to meet and interact. Research papers using theoretical, quantitative, qualitative, or mixed-methods approaches are encouraged as are those using interdisciplinary approaches.

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Cultural Influence on Students' Indifference in Marketing as Career Choice

[1]Cirilo E. Mirano, Jr., [2]Joefrelin C. Ines, [3]Juvy V. Amodo & [3]Reynald A. Funtinilla

Abstract

Absence of specific model to ensure successful career choice and decision and different behaviors and decision processes and priorities causes the students to resort in various methods of acquiring and inquiring information. The level of influence where the information is gathered from is dependent on the relative relationship between its source and the students or career decision makers. This study would like to determine the significant factor that influence the students' career choice and which cultural dimension that manifests in the population. Samples were students' undergone various career orientation activities who have just selected their specialization. Multiple regression analysis was utilized to determine statistically significant predictor for career choice. Empirical evidence shows that in Oman context, particularly the CEBA in UTAS-Shinas, manifests collectivistic cultural dimension where predominant predictor for a career choice is Interpersonal where social responsibility is deemed influential followed by family and personal interest which makes it unique from other research findings made outside of Oman.

Keywords: *culture, marketing, career choice, factors on career choice*

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Introduction

The complexity of career choice and career decision making is rooted from various models and dimensions which does not provide a one size fits all models for a successful career. Common issues among students and youths are in making decision on which career path to pursue which is based on various influences and on subjective evaluation and assessments of these influences. On the personal level, it involves self-assessments, family and peer influences and profiles of successful career professionals and other significant and relevant information. Inductively, it permeates on various physical, psychological and socio-economic factors. Carpenter and Foster (1977) developed a three-dimensional framework, in support to the tenets of Social Cognitive Career Theory (SCCT), to classify the factors that influence career choice; intrinsic, extrinsic, and interpersonal dimensions. The relative influence of various factors on the career choice of students has been found to vary across cultures (Özbilgin et al., 2005). Culture is an important determinant of how people think and behave (Hofstede, 1980). Akosah-Twumasi et al.'s systematic review of factors that influence youths career choices, identified factors which could determine the significance of culture which could influence career choice and career outcomes. Conceptualization of these studies is based on the dimension of individualism/collectivism widely used as a major dimension in examining cultural differences (Mau, 2004). Research indicates that basing cultures on individualistic versus collectivist dimensions may explain the classical differences in career decision-making among youths (Akosah-Twumasi et al., 2018; Mau, 2004; Amit & Gati, 2013; Sinha, 2014).

College of Economics and Business Administration (CEBA) of the University of Technology and Applied Sciences (UTAS) – Shinas, out of 89 students who will be selecting specializations for the current semester, only seven (7) chose marketing. Apparently, the attitude of students toward marketing specialization, being a new career option, manifests in their choice of specialization. It is hypothesized that culture might have an influence in students' choice of career. In practical sense, career decision, though it's an individual decision, involves beyond self-efficacy or the belief on physical and psychological fitness to the career choice. The socio-economic factors also play a significant factor which influence career decision. Occupation according to Brown and Associates (2002) as cited in Johnson and Mortimer (1996), is a strong determinant of persons' status within the community, earnings, wealth and lifestyles and young people follows the same occupation. Also, Blau and Duncan (1967), explained the linkage of father's occupation and son's occupation destinations. Therefore, outside forces variably influence one's own decision. Outside forces or influencers in selecting a career choice characterizes an integration of individuals into groups which defines their membership. In Hofstede's cultural dimension theory, it specifically refers to collectivism/individualism dimension.

The theoretical framework was based on Akosah-Twumasi et al's (2018) systematic review of factors that influence youths career choices—the role of culture which shows identified career influencing factors and their distribution in cultural settings. The goal of this study is twofold: (1) to determine the predominant predictor in career choice based on three-dimensional framework developed by Carpenter and Foster, and (2) to determine the which cultural dimensions (individualism/collectivism/bi-cultural) is significant predictor of career choice that manifest in the population and which dimension is a predictor of career choice. Strategically, this study will significantly contribute in designing an appropriate career orientation approach in promoting marketing specialization which may influence and induce a paradigm shift in the students' career choice and career decisions.

Methodology

Respondents are students of UTAS-Shinas, CEBA who are moving to diploma second year who have just chosen their specialization and both purposive and population sampling was used. The data were collected through online with a response rate of 97% or 86 out of 89 students. Survey questionnaire was used to collect data and its reliability is established with a Chronbach's alpha of 0.942. Data will be analyzed using multiple regression analysis and other statistical techniques with the aid of SPSS v26. Face validity was used to establish validity through assessment of 3 Human Resource experts from the CEBA. Constructs were designed based on Akosa-Twumasi et. al. (2018) systematic review of factors that influence youths career choices.

Findings

The data were analyzed based on the demographic profile of the respondents. Both male and female students responded that financial remuneration are very influential in making career decisions with the highest mean of 4 and 3.98, respectively. It is followed by job security (3.81), personal interest (3.75), self-efficacy (3.70) and outcome expectations with a mean of (3.61) are among the top 5 based on the overall mean.

The variables identified were grouped to form the three-dimensional framework and were analyzed based on gender. Empirical analysis shows a slight difference where males are more of intrinsic with a mean of 3.75 while female is more of extrinsic with 3.79. As expected, after multiple regression analysis, intrinsic, extrinsic and interpersonal variables are statistically significant predictors of career choice with $F(3, 82) = 37.437$, $p < 001$, $R^2 = 1.0$ at $p < 0.05$. Predominant variable which predicts career choice is interpersonal with the highest beta (β = .397) rather than intrinsic and extrinsic with β = .384 and β = .383 respectively. Empirical results also show that among the interpersonal variables, statistically significant predictor for interpersonal variable is social responsibility with a calculated beta of (β = .420) followed by family support with (β = .398).

Moreover, when the variables were grouped to determine the cultural dimension that manifests in the respondents, results showed that male respondents are geared towards collectivism with a mean of 3.45 while on the other hand female are more of a bicultural. Generally, the population characterize being an individualistic with a mean of 3.5533, with a very slight difference of being bicultural with 3.5502.

Multiple regression analysis is used to determine if the cultural dimension is statistically significant predictor of career choice. Individualism, Collectivism and Bicultural are statistically significant predictors of career choice with $F(3, 82) = 39.814$, $p < 001$, $R^2 = .999$ at $p < 0.05$. Predominant variable which predicts career choice is collectivism with the highest beta (β = .804) rather than individualism and bicultural with β = .015 and β = .185 respectively. Moreover, family support is statistically significant predictor for collectivism with beta (β = .188) followed by personal interest and outcome expectation with the same beta of (β = .150).

Conclusion:

Analysis made from the data shows that the characteristics of Omani students in terms of career choice is influenced by cultural dimension particularly collectivism where students manifest significant influence of family in making career choices. This is in consonance with the study of Gokuladas (2010), Kim (2016), Yamashita et. al. (1999), and Bojuwoye and Mbanjwa, (2006) that students' career choice and decision is influenced by parents and family members. However, it also reveals in other studies that in counties which is predominantly collectivistic, Cheung and Arnold (2014) found that Chinese students are strongly dependent on teachers, followed by peers and less of parents. Fan et. al. (2012) also found that Hong Kong students were more accommodating of opinions of others in the social environment. Though they are in a collectivistic cultural setup, in Oman context, different interpersonal variables tend to be more significant than the others. In this case, aside from influence of family, personal interest and outcome expectations are the most valued rather than of their social environment. Furthermore, results suggest the indifference of students to marketing as their career is due to lack of information and awareness and on the existence of successful marketing career in their community. New program offerings with lack of success exposure to influencers in the society tends to influence career decision makers or students to be cautious in choosing a career caused by uncertainties due to lack of information and tangible proof in a collectivistic community. Thus, locus point is on influencing the influencers to achieve a paradigm shift on their perspective about marketing.

Declaration

The proper authorities have authorized the authors to disclose the name of the university as subject of the study. However, this study does not receive any financial funding or grant from the university hence, there is no conflict of interest.

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Tracer Study of Business Graduates of a Private Higher Educational Institution

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Abstract

This research paper is a graduate tracer study conducted to monitor the whereabouts of the graduates of College of Business Education. It employed a descriptive research design and analysis used frequencies, percentages, and weighted means. The respondents where 166 graduates of a business school in the Philippines from year 1997 to 2023 using quota sampling. Results showed that most of the graduates are now employed and they found jobs three months after graduation. Graduates felt that they had not reached their full potential and that the College lacked some aspects of research skills, exposure to the international community, opportunity abroad, and salary improvement. The results imply further development in the College business curriculum since the graduates suggested ways strategies for improvement from their actual industrial experience intensified by the challenges they faced at work.

Keywords: *Tracer study, College of Business Education, employability, skills*

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**This paper is presented at the 4th Northern Philippines Business Research Conference hosted by Northwestern University*

Introduction

Graduates' employability depends on the quality and relevance of the program completed and the students' skills. While Filipinos in the global labor markets are competitive, their parents consider career prospects while choosing a university or college for their children. Hence, school curriculum, recruiting, admission, and retention strategies must include employability. In the 21st century, employability skills are the most essential talents, together with technical knowledge, to compete for and keep work in the global industrial market (Ismail & Mohammed, 2015). Industries may have diverse requirements, but they still seek individuals to achieve their institutional goals and graduates who meet their standards regardless of their field of study. Therefore, schools must fulfill employer workforce training needs.

Individuals who have best developed the abilities that employers consider are most valuable are more likely to receive a job (Teijeiro et al., 2013). This requires education to go beyond knowledge and abilities structured to generate employable graduates. To boost graduates' employability, institutions must continuously assess their programs, offers, curriculum, and methods. Hence, resource coordination and realignment must be prioritized.

Higher education is growing more dynamic, and organizations need proper management tools to compete in this complicated market (Mainardes et al., 2010). They are expected to innovate by offering new higher education courses that meet today's knowledge demands (Mainardes et al., 2010). Survey answers might help Higher Education Institutions (HEIs) identify curricular changes and implement them. Hynes and Richardson (2007 as cited in Marinades et al., 2010) found that HEIs must carefully plan new university courses. These courses should help students, job seekers, companies, the government (in its attempts to review and enhance its national curriculum), society, and the HEI.

With these premise, this study focused on tracing the graduates of the College of Business Education at Northwestern University (NWU). It described the profile of the graduates, their employment information, usefulness of knowledge and skills for the job, satisfaction in the current job, level of contribution of the program of study to the graduates' personal and professional growth and level of satisfaction on the degree program finished at the HEI.

Methodology

Presenting noteworthy results among business school graduates required a quantitative research strategy. The study intended to target a quota sample of 150 business graduates but fortunately 166 graduate participated in the tracer study. The survey instrument was sent through

Google Form administered on December 2020 and were retrieved on January 2021. The survey questionnaire has four components: demographics, graduates' employment profile, program's impact on personal and professional progress and program satisfaction. Data analysis used frequencies, percentages, and weighted means.

Findings

The private HEI has been in existence since 1997 and had produced number of graduates. From these graduates, most of the respondents were male BSBA graduates from 2015 and 2018. The results showed that the College's role in training skilled workers is unquestionable. The graduates are satisfied on facilities, subjects taken and the way teachers handled courses. However, this tracer research presents several significant problems. Although the institution contributed moderately to personal and professional growth, graduates felt that they had not reached their full potential and that they lacked some aspects of research skills, exposure to the international community, and opportunity abroad. The graduates think the institution MODERATELY achieved their outcomes since their full potentials has not been reached and exposures were limited while they desired worldwide exposure and research skills improvement. Furthermore, laboratory resources and research priorities were the most that the graduates are dissatisfied.

Conclusion

In the light of the findings, the institution needs to increase internship time for foreign exposures and relationships, improve research proficiency, improve laboratories and implement training for teachers. An institution's success depends on the active and supportive alumni network. If graduates lose touch with any academic institution, their knowledge will stale. Instead, they need to be kept informed about the university's expansion.

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Customer Satisfaction on Skin Care Clinics

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Abstract

The perception of beauty and physical appearance is not a new concept in the society. Though several movements emerge supporting or contradicting this, it is undeniable that physical appearance as the standard of beauty still exist. With this, the skincare industry and business, both in the global and Philippine market grow as people see the demand for the services. This study aimed to determine the level of customer satisfaction on skincare clinics along the five dimensions of SERVQUAL Model. Data was gathered from one hundred customers of skincare clinics using an adapted questionnaire of Sultana et al. (2016). The questionnaire was divided into two parts: profile of the respondents and (2) level of their satisfaction along tangibility, responsiveness, assurance, empathy, and reliability. The data gathered was analyzed through descriptive and inferential statistics. Further, T-test and ANOVA was used to test if there is a significant difference on the level of satisfaction when customers are grouped according to their profile. The findings revealed that respondents are highly satisfied with all the five dimensions. Tangibility has the highest category mean while empathy and assurance both have the lowest category mean. Furthermore, it also revealed that there is no significant difference in the level of satisfaction of customers when grouped according to profile.

Keywords: *Customer Satisfaction, Service Quality, Skincare Clinics, SERVQUAL*

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Introduction

The perception of beauty and physical appearance is not a new concept in the society. Even in the early civilization, Aphrodite represented the idea of beauty, whom Greek people hailed as the Goddess of Beauty (Cyrino, 2012). As the world continues to develop, several principles and movements emerged, resulting in a diversified view of the standard of beauty. However, physical appearance as the measurement of being beautiful continues to exist. Physical attributes such as a clear and smooth face make women more confident in presenting themselves. Moreover, easy access to various information has been observed due to technology's widespread use and influence, channeling skincare content through social media platforms. Artists and personalities in the entertainment industry have also maintained physical appearance as the standard of beauty as they promote beauty products and clinics. Hence, more people desire to enhance their beauty.

Customer satisfaction refers to the positive feedback from the clients, which means that there is an excellent quality of the services delivered. Customers will evaluate the services or product after using it, which will be the basis for their decision to purchase again and even recommend it to other people (Sultana et al., 2016). Numerous studies proved that customer satisfaction influences customer loyalty and repurchase intention. According to Surya and Kurniawan (2021), customer satisfaction significantly affects customer loyalty. In addition, "*satisfied customer will be considered to repurchasing the product or service at the same company*" (Ekaputri et al., 2016).

SERVQUAL model, which has reliability, assurance, tangibles, empathy, and responsiveness as its five dimensions, examines whether the performance of the services was effective and accurate, the credibility and skills of the employees, and the business's physical facilities. Customers also consider how employees approach them; if they feel like they receive prompt assistance in their specific needs and requests. These are the main areas where operational strategies are based, primarily to create and maintain positive customer relationships. A study conducted by Mesfin (2020) showed that these five dimensions positively affect customer satisfaction, where reliability, assurance, and tangibility have the most significant dimensions. Moreover, tangibility significantly affects customer satisfaction, gaining the highest mean score (Sultana et al., 2016). On the other hand, it appears that responsiveness has the highest mean score. Results of Multiple Regression Analysis revealed that only empathy has a significant influence on customer satisfaction (Azad, 2015). Furthermore, Tsai et al. (2011) communicated that service responsiveness and reliability are the most critical factor in customer satisfaction. From these, the researchers have found various research findings with regard to the dimension affecting the level of satisfaction. There are differences on the factors that obtained the highest means across the different studies. Hence, the need to evaluate the significance and influence of the five dimensions on customer satisfaction is necessary to clarify this research gap. In addition, although there are multiple studies regarding this, most of the businesses studied were beauty parlors and salons. There were only few research involving skincare clinics or the skincare industry. Thus, this study explored this sector further in the Skincare Clinics in Tuguegarao, Cagayan.

Methodology

The study used descriptive research design. The study was conducted in Tuguegarao City, Cagayan. The respondents of the study were the customers of skincare clinics who have availed of its services during the pandemic. One hundred customers from twelve skincare clinics have answered the questionnaire. Convenient Sampling method was used. The study used questionnaire to gather the data needed. The questionnaire was divided into two (2) parts. Part 1 contains the profile of the respondents which includes, age, sex, income, number of services availed, and occupation while part 2 contain the level of satisfaction of the respondents in the skincare clinics and the questions were adapted from the questionnaire used in the study of Sultana et al. (2016). Part 2 was answered using 4-point Likert Scale (4=Strongly Agree, 3=Agree, 2=Disagree, 1=Strongly Disagree) was analyzed using descriptive interpretation (3.50-4.00=Highly Satisfied, 2.50-3.49=Moderately Satisfied, 1.50-2.49=Satisfied, 1.00-1.49=Slightly Satisfied). Lastly, to test significant difference on the level of satisfaction of respondents along the five dimensions of service quality when grouped according to profile, T-test and ANOVA were used.

Findings

The results revealed that respondents are highly satisfied with employees' appearance which implies that customers look at the neatness and tidiness of employees as a reflection of the services and image of the skincare clinic. Moreover, respondents are highly satisfied with all the five dimensions. Tangibility has the highest category mean while empathy and assurance both have the lowest category mean. This implies that physical materials attract the customers the most in skincare clinics. Furthermore, there is no significant difference in the level of satisfaction of customers when grouped according to profile. Thus, the null hypothesis is accepted since their p-values are greater than .05 level of significance. This means that customers have same satisfaction regardless of their age, sex, income, number of services availed, and occupation.

Conclusion

This study concludes that customers are highly satisfied on skincare clinics operating in Tuguegarao City on the five dimensions of service quality namely tangibility, responsiveness, empathy, assurance, and reliability. The skincare clinics are performing well and providing excellent services to its customers. This study recommends the management of the skincare clinic to maintain or intensify the quality of services provided since customers are already highly satisfied. Moreover, the management can also continuously innovate to continuously deliver excellent and satisfactory services. The study is limited to Skincare Clinics in Tuguegarao City, Cagayan. Hence, future researchers are recommended to increase the sample size of the respondents and widen the scope of the study.

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Experiences of Blockchain Technology Users

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Abstract

Over the years, blockchain technology's immense growth has made its way as a prominent and relevant financial technology, bringing numerous opportunities to its users. Blockchain can provide new opportunities and benefits that enable users to engage through digital trading assets such as cryptocurrency and non-fungible tokens (NFT) stored inside a blockchain. Although studies about blockchain have been limited, this study initially explores the users' experiences with this novel technology which seem to be significant to new entrants and future research studies. This paper provides an overview of using blockchain technology as it gathers altogether the reasons and challenges of using blockchain and its features that technology users commonly experience. It aims at examining the technology's key issues, blockchain attributes, and users' intention of using blockchain out of all the other financial technologies. The paper highlights four broad limitations that blockchain technology presents: novelty, income opportunity, scalability, and regulation, and conveys how these challenges could impact blockchain adoption among other financial technologies (FinTechs).

Keywords: *Blockchain, Financial Technology, Cryptocurrency, Non-Fungible Token (NFT), Users' Experiences, Perception*

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Introduction

Technological advancements have essentially altered the way people work and live. Recently, blockchain technology has emerged as one of these breakthrough technologies. Blockchain is a distributed, encrypted database and public depository of information that cannot be reversed and is incorruptible. In other words, a Blockchain can be defined as a distributed public ledger or database of records of every transaction carried out and shared among those participating in the network (Morabito, 2017). As one of the most important FinTech, Blockchain provides a platform for digital interactions that do not require a trusted third party (Omar et al., 2019). The blockchain concept can be compared to the Internet, which similarly has a variety of underlying technologies and applications (Woodside et al., 2017).

According to new research, blockchain technology is still embryonic (Baiod et al., 2021). However, it has changed many businesses and become an appealing technology for many industries, even in this formative stage. Some of the vital benefits of blockchain application include transparency, business continuity, disintermediation, trust, and smart contracts (Beck, 2018; Herlihy, 2019; Kumar, 2019; Workie & Jain, 2017). Moreover, over the last decade, extensive studies have reported the primary advantages of adopting blockchain technology in various fields, such as data integrity and immutability (Fanning & Centers, 2016) and security (Swan, 2015), high availability and accessibility (Bahga & Madisetti, 2016), reliability (Glaser & Bezzenberger, 2015), decentralization and automation (Porru et al., 2017), transparency and consensus (Christidis & Devetsikiotis, 2016), and processing time (Data flair team, 2018). The experts and entrepreneurs have a better understanding of the nature of the innovation enabled by blockchain. They seek opportunities associated with building start-ups considering the design properties of the technology, particularly disintermediation, decentralization, and openness (Toufaily et al., 2021). Interest in the future adoption of blockchain is associated with knowledge, perception of usefulness, and ease of use of blockchain (Bracci et al., 2021). In research from Mors (2020), there is a need to expand further research on blockchain technology as it is still a new technology. One of its aspects is discovering digital entrepreneurs' experiences using blockchain. Lastly, while there is great interest in the use of blockchain technology, Morabito (2017) recognized the limited research on the adoption of blockchain and entrepreneurs as adopters. Hence, this study aimed to explore the experiences of blockchain technology users. Specifically, it aimed to determine the reasons of the blockchain technology users in using blockchain, to identify the struggles and challenges of the blockchain technology users in using blockchain and what are the prominent features in using blockchain.

Methodology

The study utilized a descriptive qualitative research design. The study was conducted in the provinces of Isabela and Cagayan. The study's informants were twenty-one (21) blockchain technology users using purposive sampling with inclusion criteria that informant has used blockchain in their digital transactions. The study used a structured interview research instrument to explore the experiences of blockchain technology users. The structured interview contains themes on reasons for using blockchain, challenges of using blockchain, and prominent features of using blockchain with various questions on each topic. The gathered data from the interview was analyzed through thematic analysis. It was used to analyze classifications and present themes (patterns) that relate to the data. It is a systematic approach to qualitative data analysis that involves identifying themes, coding, and classifying data, usually textual, according to themes, and interpreting the resulting thematic structures by seeking commonalities, relationships, overarching patterns, theoretical constructs, or explanatory principles.

Findings

This research study explored the perceptions of blockchain technology users on using blockchain. After carefully reviewing the Informant's answers and carefully analyzing the interview transcripts, commonalities were clustered together to arrive with significant themes: (1) reasons for using blockchain, (2) challenges of using blockchain, and (3) prominent features of using blockchain. Under reasons, the following were the responses: (1) additional income and (2) additional Experience. In this study, the informants frequently mentioned activities such as buying and selling assets using their crypto wallets. They can invest their own money and have extra income besides their other jobs. In the same manner, informants also cited that it is convenient and a way to earn money during the pandemic remotely. Like the sub-theme of additional income, additional experience had also become an incentive to use blockchain. The informants were urged to use blockchain because they wanted to understand how things work in blockchain and make a profit from it. Given that it's a new technology or service that can be used to make money, forcing them to think again about investing in this venture. For the challenges in using blockchain, the following were the themes: (1) Unfamiliarity, (2) Infrequent System Errors. Within the context of this research, the informants frequently cited activities like they were having a hard time because NFT/Cryptocurrency, in general, is very complicated. Some processes can be very lengthy and confusing for a beginner. They also stated that they should really take the initiative to do their own research to penetrate the digital world of currency successfully. Another informant also said that it was initially a bit confusing in terms of actual entry into the world of crypto. Like any other financial technology, blockchain applications also suffer system errors that affect the users' experiences of adopting the technology. Around twenty-three percent (23%) of the informants mentioned the account verification that has not been processed and the applications that keep on getting maintenance that didn't allow them to adopt quickly and extensively use those blockchain applications. Lastly, on the prominent features of blockchain, the prevalent theme common to majority of responses narrowed down to exclusion of intermediaries as a main feature of blockchain technology and transaction speed.

Conclusion

This study concludes that the blockchain technology users from Isabela and Cagayan mainly adopt blockchain because of its accessibility to additional income. Due to unfamiliarity, blockchain technology users struggled to use blockchain platforms and manage blockchain products. They also expressed the prominent features of using blockchain, like the exclusion of intermediaries and transaction speed. Considering the prominent features of digital transactions and accessibility to additional income from blockchain, the researchers suggested that further research be conducted to understand how blockchain technology users perceive blockchain technology compared to other financial technologies, impacting their interest in adoption.

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Financial Literacy Level of Smallholder Corn Farmers in Tuguegarao City, Cagayan

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Abstract

Agribusiness has been a growing trend for the past years. Transactions have become more complex, and farming faced more challenges than before. Financial literacy is essential for farm management to sustain the resiliency and sustainability of farmers' livelihoods. Tuguegarao City is the regional center of Cagayan Valley, and its top agricultural product is corn. Additionally, most of its farmers' population are smallholders owning less than two hectares of operated land area. Thus, this study assessed the financial literacy level of smallholder corn farmers in Tuguegarao City, Cagayan. Specifically, the study aimed to measure their financial literacy level, and identify the relationship between overall financial literacy level and socio-demographic profile. Data were gathered among 136 smallholder corn farmers through a survey questionnaire comprising the respondents' socio-demographic characteristics and core questions about financial literacy, adopted from the standardized survey instrument developed by the Organisation for Economic Co-operation and Development (OECD). Results showed that smallholder corn farmers in Tuguegarao possessed a medium measure of financial knowledge, financial behavior, and financial attitude. Overall, the respondents also have a medium level of financial literacy, and financial attitude has the largest share in overall financial literacy. It was concluded that a significant positive relationship exists between income per cropping, participation in financial training/programs, and overall financial literacy. Furthermore, farmers with higher incomes and those who participated in financial training tended to have medium financial literacy.

Keywords: *Financial Literacy, Financial Knowledge, Financial Behavior, Financial Attitude, Farming, Smallholder Farmers*

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Introduction

In 2020, Cagayan Valley Region consistently ranked first among corn producers in the Philippines, providing roughly 23.39 percent of total corn production. Tuguegarao City, the regional center of Cagayan Valley, is also a corn-producer area. Based on the data of the City Agricultural Office of Tuguegarao, corn is the top 1 agricultural product in the city, with a total corn land area of 2,919.25 hectares. Philippine Crop Insurance Corporation's Registry System for Basic Sectors in Agriculture in 2019 provided that the majority of the corn farmers are smallholders with less than 2 hectares of operated land area. Smallholdings may vary from country to country, but the Food and Agricultural Organization (FAO) and Thapa and Gaiha (2011) categorized farms under 2 hectares as small. Hence, corn farmers need to be financially literate in order to efficiently, harmlessly, and cost-effectively supply corn commodities locally, regionally, and the whole country. Boekhold (2016) highlighted that financial literacy is a critical component for farmers to achieve significant increases in productivity, revenue, profitability, and improved lifestyles. Zakic et al. (2017) emphasized the continual training of farmers in the fields of finances and records on holdings by state authorities, in which scientific institutes and universities would be engaged, and constant training of agricultural advisors is essential. According to The Organisation for Economic Co-Operation and Development, financial literacy is "the combination of awareness, knowledge, skill, attitude, and behavior required to make financial decisions and ultimately achieve individual financial well-being" (OECD, 2013, p.14). In the Philippines, the majority of financial literacy assessments focused on the general public, regardless of occupation. The respondents of Financial Inclusion Survey in 2019 by Bangko Sentral ng Pilipinas (BSP) were Filipinos fifteen-years-old and above while the survey by World Bank in 2015 focused on adult financial literacy. Few studies have focused on investigating local farmers' financial literacy and respondents were irrespective of crops cultivated. Furthermore, there exist some uncertainty and conflicts on some factors affecting financial literacy. Safitri (2021) concluded that age and income have no significant effect on financial literacy level of farmers. However, Widhiyanto et al. (2018), claimed that age and annual income significantly influence financial literacy index. Tuguegarao City's number one agricultural commodity is corn. Hence, the corn farmers are the best representative of the farmers' population and the suitable respondents in the study area. It is with these literature findings that this paper measured the financial literacy of smallholder corn farmers and investigated the factors affecting their financial literacy in terms of socio-demographic profile.

Methodology

This study used a quantitative research design employing a descriptive research method. The study used purposive sampling technique to identify participants among smallholder corn farmers in Tuguegarao City, Cagayan with farm holdings devoted to corn production of 1-2 hectares. Through a request letter sent to the City Agricultural Office, 20 of 46 barangays identified as agricultural, the list identified 136 farmers who willingly participated in the study. A questionnaire comprising of two sections was used to gather the data. The first part consists of the respondents' socio-demographic characteristics. The second part consists of the core questions about financial literacy, adapted from the standardized survey instrument developed by the Organisation for Economic Co-operation and Development- International Network on Financial Education (OECD-INFE) in 2010. The financial literacy section further consists of three subsections: financial knowledge, behavior, and attitude. The subsection for financial knowledge includes eight (8) questions designed to test knowledge relating to finance, such as calculating interest rates, compound interest rates, risk and return evaluation and understanding of inflation and financial diversification. The subsection for financial behavior captures information about how respondents manage their money, including household budgeting, saving, considered purchases, bill payments, care about financial affairs, long-term financial goals, and borrowing. Seven of the questions use a 5-point Likert scale (1-never, 2-not often, 3-not very often, 4-often 5-very often) and a question with multiple-choice, enabling people to provide more information about the frequency of their behavior. Lastly, the subsection for financial attitude will gather information on respondents' outlook toward financial matters. It measured the respondent's perceptions about money, saving, and spending using three-scaled attitudinal statements (1-strongly agree, 2-agree, 3-uncertain, 4-disagree, 5-strongly disagree). The data gathered was analyzed through descriptive and inferential statistics. Descriptive statistics was used to analyze the socio-demographic characteristics of the respondents. For the financial literacy, the responses under financial knowledge were scored with values of 1 for correct answer and 0 for otherwise, under financial behavior, responses was scored one if the respondents indicate high positive behavior (scale of 4-5) towards financial well-being and zero for otherwise, while the active saving question (multiple choice) was scored 1 point for any type of active saving (excluding letting money build up in a current account as this is not active) and 0 in all other cases, under financial attitude, responses were scored 1 point for respondents who put themselves at 4 or 5 on the scale and 0 in all other cases. Lastly, the overall financial literacy score was computed by simply adding all the scores from the three core financial literacy components. This study followed the interpretation of the financial literacy level used by Ravikumar (2013), in which the mean FL level - High (> 78.51), Medium (78.51 to 51.64), and Low (< 51.64). For testing if there is a significant relationship between the financial literacy and socio-demographic profile, chi-square test was employed.

Findings

The results showed that corn farmers have a medium financial knowledge which implies that they have an average key financial concepts and the ability to apply numeracy skills in financial situations. Same with financial behavior and financial attitude, respondents possessed a medium level of managing their money, including whether they consider carefully if they can afford something, whether they typically pay bills on time, if they report that they keep a close watch over their finances and attitudes towards money, particularly towards planning for the future. It was also revealed that the corn farmers, in overall, have a medium measure of financial literacy level. It is in line with the result that smallholder corn farmers in the study area possessed an average level of awareness, knowledge, skill, attitude, and behavior required to make financial decisions and ultimately achieve individual financial well-being. The financial attitude takes the largest share in the overall financial literacy level. It shows that most farmers indicated a higher positive attitude than positive behaviors and financial knowledge scores. The chi-square test revealed that income per cropping and participation in financial training/programs have significant relationship with the financial literacy of corn farmers. Income per cropping was found to have moderate positive relationship with the overall financial literacy. This implies that farmers with higher income is associated with medium financial literacy levels.

Conclusion

The study concludes that corn farmers possessed a medium financial literacy level. Furthermore, a significant positive relationship exists between income per cropping, participation in financial training/programs, and overall financial literacy. Smallholder corn farmers with higher incomes and those who participate in financial training tended to have medium financial literacy. In line with the results of the study, the study recommends the continuous implementation and expansion of financial literacy training and programs. This study has a limited overview since respondents only came from the northern part of Tuguegarao. Future research may increase the sample size by including corn farmers up to the southern portion of Tuguegarao, particularly until Nammabbalan Sur. The study also suggests exploring other types of farmers or include all kinds of farmers to obtain a more holistic measure of financial literacy. It is also highly recommended that future research identifies other variables that may affect financial literacy, which may help in its further improvement.

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Effects of Peer-Assisted Learning Activities on the Academic Skills of Accounting Students

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Abstract

This study investigated the effects of peer-assisted learning activities on the academic skills of accounting students with 272 accounting students at the University of Saint Louis Tuguegarao currently enrolled in the First Semester of School Year 2022-2023 as randomly selected respondents through stratified sampling. A researcher-made survey questionnaire was the primary tool in eliciting information which contains two parts: the profile variables and the extent of the effect of peer-assisted learning activities on students' academic skills. The data gathered was analyzed using frequency and percentage to describe the profile of the respondents, weighted mean to interpret the extent of the effects of peer-assisted learning activities on students' academic skills, and independent sample t-test and one-way analysis of variance to determine the significant difference on the extent of the effects of peer-assisted learning activities on students' academic skills. The results revealed that peer-assisted learning activities affect the academic skills of the respondents to a great extent, particularly time management, communication, critical thinking, and quantitative skills. Further, high involvement in the peer-assisted learning activities conducted showed a greater effect on students' academic skills.

Keywords: *Peer-assisted Learning, Academic Skills, Accounting Education, Time Management Skills, Communication Skills, Critical Thinking Skills, Quantitative Skills*

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Introduction

The best way to learn and retain something is to teach it to another. Students improve their understanding and commitment if they teach or explain the material to someone else, even if it is to a computer (Park & Kim, 2016). This psychological phenomenon is known as the protégé effect, which underpins the concept of peer-assisted learning, where students or peers engage in a two-way, bilateral learning program. Peer-assisted learning is an instructional strategy commonly used to supplement and support classroom education where students play the roles of mentors and mentees. It is most often referred to as peer tutoring, where academic support is provided by students to struggling peers (Chan et al., 2016). Thus, this study used the terms interchangeably. In essence, peer tutoring is a learning environment where authority is not expended to instigate learning between students who learn together and from each other. This is based on the principle that by understanding the subject matter and communicating their ideas to one another they can learn from their peers (Boud et al., 2014). Consequently, Inuwa et al. (2017) adduced that peer tutoring is an effective learning-centered strategy to ameliorate and boost the learning outcomes of students, particularly, their academic achievement. In comparison to the sole application of the traditional or typical method of learning, empirical evidence show that peer tutoring allows students to have a more active involvement in the learning process by giving them the control in the classroom and the opportunity to expound and clarify their ideas in a comprehensible manner to their peers (Olulowo et al., 2020). Moreover, findings attested that the benefits of peer-assisted learning activities, such as skills enhancement and augmentation of positive character towards social responsibilities, do not exclusively affect tutees but also the peer tutors (Hodgson et al., 2014). In one way, tutees get to understand, clarify, and learn more about the lessons while the tutors get the chance to contribute to the success of their colleagues and find purpose and satisfaction from studying to remain credible and competent in imparting knowledge (Tan & Gevera, 2020). This strategy, according to Costantini (2015), is an effective intervention for improvement of content knowledge and increased understanding of content (subject matter). Apart from its impact on students' academic achievements, Seo and Kim (2019) also said that peer tutoring had a positive influence on their communicative and collaborative competencies. Although peer-assisted learning activities certainly provide benefits to a great extent, there is a gap in the literature on the way it influences other factors such as students' academic skills in other programs. Research on peer-assisted learning activities commonly focuses on its effect on the academic performance of the students but little to nothing on their academic skills. Probing deeper into this variable would give a better glimpse of how students perform academically using their enhanced or acquired skills. Hence, it is with the paucity in literature findings that this study was conducted. It attempted to understand the effects of peer-assisted learning activities on the academic skills of accounting students.

Methodology

This study utilized a quantitative type of research employing descriptive method. This study was conducted at a university in the Philippines with respondents currently enrolled in BS Accountancy and BS Management Accounting for the First Semester of School Year 2022 -2023 because the peer-assisted learning programs of the JPIA are intended for them as a support and to supplement their learnings. A researcher-made survey questionnaire was the primary tool in eliciting information. Prior to the actual data gathering, the questionnaire was validated by experts in research and instrumentation, education, and accounting. Results of the Content Validity Index revealed a value of 1.0, which means that the tool is valid. After which, pilot testing was conducted involving 15 accounting students to determine the reliability of the tool. Results of the reliability test revealed 0.860 Cronbach Alpha value. Hence, the questionnaire is reliable. The data gathered in this study was analyzed through the use of descriptive and inferential statistics. Frequency and percentage were used to describe the profile of the respondents. Likewise, weighted mean was utilized to interpret the extent of the effect of peer-assisted learning activities on the academic skills. Concurrently, the significant difference on the extent of the effects of peer-assisted learning activities on the academic skills of the respondents when grouped according to profile variables was tested using independent sample t-test and one-way analysis of variance.

Findings

The results revealed that peer-assisted learning activities have a great effect on the time management skills of the students. This indicates that by engaging in peer-assisted learning activities, students get a thorough understanding of and proficiency with effective task prioritization based on substance and urgency. They learn to structure their time based on their tasks, allowing them to achieve their objectives and prepare ahead of time for their accounting classes. Consequently, they are able to maximize productivity in learning. Furthermore, peer-assisted learning activities greatly affect the communication skills of the students. This can be attributed to the fact that their confidence and self-motivation are enriched through engagements in the program. Students get to express their understanding and queries without hesitation and with conviction to the class. Likewise, they significantly understood the value of accepting others' point of view and responding in a more respectful manner. Accordingly, they become more immersed in activities involving diverse individuals and groups. On critical thinking skills, peer-assisted learning activities have a positive effect. This implies that they are able to think independently while being logical at the same time; improvement in professional judgement is achieved. As a result, they are able to recognize the major concerns and premises of an argument, identify important relations, make accurate interpretations from data, infer conclusions from data or information given, determine if conclusions are justified in light of the facts provided, and assess the reliability of evidence or authority. In addition, peer-assisted learning activities affect the quantitative skills of the students to a great extent. This means that they can precisely interpret problems presented in written, graphical, and numerical formats with ease and improvement. In terms of problem solving in their accounting courses, they are able to identify the relative importance of every data presented, review and organize it into a useful information, while being cautious and attentive to its validity and reliability. In this manner, they are more adept to solve problems faster and more accurately. In general, peer-assisted learning activities highly affect the academic skills of the respondents. The findings imply that indulging students to participate in peer-assisted learning activities is an effective intervention for academic skills enhancement. Students attain higher efficiency in learning allowing them to respond to the appropriate points in a problem. Subsequently, they comprehend methods and sequences without difficulty, resulting to higher conviction when explaining the organized information to others. Finally, there is a significant difference on the effect of peer-assisted learning activities on students' academic skills when grouped according to level of involvement. This means that involvement in peer-assisted learning activities is a great factor in the enhancement of skills. Students who involve themselves more are those who benefit the greatest.

Conclusion

This study concludes that peer-assisted learning activities have an effect on the academic skills of accounting students. In addition, its effect is greater for those students who are highly involved. Based on the findings of this study, this study has found that high involvement in peer-assisted learning activities contributes greatly to the academic skills of the students. Thus, the organizational officers and accounting instructors should deeply encourage the students to participate in these kinds of activities to supplement their learnings and augment their skills. The use of peer-assisted learning activities as a supplemental learning leads to a significant positive effect on the academic skills of the accountancy students. In view of this, the administrators of the accountancy program should intensively support the activities to better cater the needs of the students. A possible extension of this study is to look into the effect of peer-assisted learning activities on the academic skills of the respondents through the use of pretest-posttest control group. This would better assess the academic skillset of accountancy students when they participate or not in peer-assisted learning activities. Likewise, experiences of students in peer-assisted learning activities conducted could also be examined. While this study is delimited on assessing the effect of peer-assisted learning activities on students' academic skills, further investigation focusing on students' academic performance is recommended. Future researchers may also dwell on exploring and looking into other essential factors that are affected by participating in peer-assisted learning activities that would contribute to the students' success in the academic setting.

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Entrepreneurial Competencies of University Graduates and Their Usefulness to Business Management

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Abstract

Entrepreneurial competencies can help your success as a business owner. These are fundamental personality traits that can result in exceptional knowledge, abilities, and attitudes, as well as considerable job performance that is conducive to entrepreneurship. The purpose of this study was to examine the level of entrepreneurial competencies of University graduates and their use in business management. Ninety respondents comprised of business owners answered the questionnaire. Furthermore, it was determined that business owners who graduated from the University held these entrepreneurial competencies considerably and found it moderately useful. Furthermore, no significant differences in the level of entrepreneurial competencies are found when respondents are divided by age, gender, business type, and length of operation. However, there is significant difference in the level of entrepreneurial competencies when respondents are group according to department. This study indicates that entrepreneurial competencies are necessary for professional success in today's employment market. Due to the current level of complexity and unpredictability, this type of expertise is essential to drive global and digital change, generate valuable commodities, and develop creative services as part of a team. In this way, the abilities that support the behaviors enable us to focus and be receptive to novelty, develop value, and communicate effectively.

Keywords: *Entrepreneurial Competencies, Business Management, University of Saint Louis*

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Introduction

Entrepreneurship has been a desirable career choice, assuming prior intention exists (Hattab, 2014). Equipping students with the skills required for being self-employed has been considered an effective method to address the changing marketplace requirements. Entrepreneurship as a production component has increasingly been recognized as an influential aspect of modern economies. It is a source of economic growth that produces new job opportunities and gets into new markets (Sabella et al., 2014). Entrepreneurship remains the suitable option to create jobs, eliminate unemployment and poverty and empower the youths to establish businesses, pursue their goals and contribute to total productive capacity and national economic growth and development (Lemo, 2013). They are promoting the development of entrepreneurial skills which can assist individuals in transforming issues into business possibilities. Gone are the days when jobs were accessible everywhere, both in the private and public sectors of the economy, and businesses went about seeking potential employees to employ, for the importance of entrepreneurial skills' development of every graduate cannot be over-emphasized. By fostering a culture that nurtures entrepreneurial skills, universities may play a significant role in societal development (Audretsch et al., 2014), which enables individuals to complete the variety of responsibilities required to find and act on new businesses (Karlsson & Moberg, 2013). During an entrepreneurship course, students' self-assessed skills declined since they were exposed to problems that made them understand the insufficiency of their skills to tackle the hurdles faced during the entrepreneurial process. Thus, this research is proposed to determine the level of entrepreneurial competencies of University graduates of a private Higher Education Institution (HEI) in the Philippines and its usefulness in business management.

Methodology

The study utilized a descriptive quantitative research design. The respondents of the study were graduates of a private university in the Philippines. Purposive and snowball sampling method was used to select 90 respondents. The criteria of the respondents are the following: (1) should be a University graduate and (2) should own a business. The study used a questionnaire to gather the data needed. The questionnaire was divided into two (2) parts. Part 1 is about the profile of the respondents and the profile of the business while part 2 is about the level of entrepreneurial competencies and their usefulness to business management. The questions were adapted from the questionnaire used by Akhmetshin and Lukiyanchina (2019). After the data was collected, it was analyzed and interpreted. The data gathered was analyzed through descriptive and inferential statistics. Using frequency and percentage, the profile of the respondents and the profile of the business were analyzed. The entrepreneurial competencies and their usefulness to business management were analyzed using mean. Lastly, an independent sample t-test and one-way analysis of variance (ANOVA) were used to test if there is a significant difference in the level of entrepreneurial competencies when grouped according to profile.

Findings

Results revealed that initiative received the highest score across all entrepreneurial competencies tested. This demonstrated that business owners were eager to accomplish things without being told. They have a strong ability to act, plan, decide, and seize chances on their own. The “initiative” competency scores demonstrated this. However, assessing new business opportunities got the lowest score. The analysis revealed that business owners have difficulty evaluating new ideas, establishing a business idea, or entering a new business sector; they have no idea how business opportunities are evaluated and alternatives are explored. This is similar to the findings of Akhmetshin et al. (2019), who discovered that students develop more in establishing personal qualities such as initiative, whereas problem-solving and identifying new business opportunities are the least developed skills. It has been argued that the active nature of the entrepreneur is a central element of entrepreneurship. It uses initiative to understand the implications of an active approach to entrepreneurship from the study of Tornau et al. (2013). Employee and entrepreneur studies have also revealed that initiative is an essential aspect of performance. Lans et al. (2011) stated that businesses could change resources, rearrange institutional arrangements, and develop new competencies, innovations, and procedures to obtain market opportunities. However, their research findings showed that business owners still lack the necessary skills to assess business opportunities. Furthermore, the results demonstrated that entrepreneurs possess the vision necessary to develop their businesses, even when that vision has not been well developed. The growth of personal characteristics, including initiative, persistence, creativity, and self-confidence, was the most pronounced among business owners. Among the least developed competencies were problem-solving, making decisions with consequences, using ICTs, and evaluating new business prospects. These results underline how crucial it is for individuals to learn their critical thinking, creativity, and decision-making skills while studying. Furthermore, when grouped according to age, gender, nature, and length of operation, it was revealed that there is no significant difference in the level of entrepreneurial competencies of respondents. Yet, when grouped according to the department, there is a significant difference in the level of entrepreneurial competencies. It significantly impacts entrepreneurial competencies' development since the graduates own a business are mostly from the business department. This was similar to the study of Kozlinska et al. (2020) that there is a significant difference in entrepreneurial competencies when respondents are classified by educational attainment.

Conclusion

This study concludes that business owners who graduated from the University moderately possess entrepreneurial competencies, which were also moderately useful. Furthermore, it was revealed that there is no significant difference in respondents' entrepreneurial competencies when classified by age, gender, nature, and length of operation. However, when grouped by department, there is a significant difference in the level of entrepreneurial competencies. Since the data show that initiative has the highest category mean among the other dimensions, it can be concluded that business owners can use this technique to improve their performance. Further study would be interesting to evaluate the importance of the context in which competencies develop, allowing separation between competencies developed individually, academically, or professionally. Comparing groups could aid in determining the most effective educational tactics and providing information on the quality and usability of entrepreneurial training programs and how competence develops for these more successful cases. Future researchers can also develop instruments for measuring the competencies provided to reliably quantify the level of these competencies in different business owners. It will also be feasible to investigate its relationship with other variables such as financial success, life satisfaction, physical and mental health, and family achievement.

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Employee Experience in Hotel Quarantine Facilities: Basis for The Development of Crisis Management Framework

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Abstract

Due to the Covid-19 virus, everything has undergone a significant pivot, including livelihood, access to medicine, and the movement of products and services. One of the most affected industries is the hospitality and tourism sector. There was a sudden shift from the regular operation of a hotel to becoming a quarantine facility for isolated guests. Hence, this research explored the employees' experiences working in a hotel quarantine facility as a basis for developing a human resource crisis management framework. This study utilized basic qualitative research to explore the employees' experiences working in hotel quarantine facilities. Consequently, this study revealed that among the hotel changes are adjustments to how operations are carried out, how services are provided, and how many staff choose to stay despite the risk of contamination. In accordance with that, most employees experienced psychological and physical problems due to the increased risk of contamination from the virus and the fact that the employees were separated from their families.

Keywords: *Human Resource, Crisis Management Framework, Hotel Quarantine, Isolation Facility, Personal Protective Equipment, Health Protocols, Covid-19 virus*

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Introduction

In Tuguegarao City, the coronavirus outbreak has caused adverse effects on tourist arrival, with its ranking as highest number of cases among the other local government units in Cagayan Province in August 2021 (Rappler 2020). As a result, hospitals and quarantine facilities within the city were swarmed with patients. Therefore, in order to provide a solution to the shortage of quarantine facilities, the local government unit of Tuguegarao city then permits the hotel establishments to operate as quarantine facilities for asymptomatic, symptomatic, and locally-stranded individuals. In doing so, employees experienced long work hours and emotional problems relating to the risk of working in a hotel quarantine facility. Furthermore, because of the required social distancing, hotel employees have limited customer/service interactions and cannot meet the brand standard (Goh, 2021). In addition, the Department of Tourism accredited three hotel quarantine facilities in Tuguegarao City. Meanwhile, the Bureau of Labor Statistics (2020) found that there are 5.3 percent of employees in the hospitality industry quit their occupations in May. This starkly contrasts the leaving rate of 4.1 percent in February 2020 before the pandemic. The percentage is a high record for the hospitality industry, and it is higher compared to the general quit rate of roughly 2.5 percent (ABC Action News, 2021). Based on a national poll of over 1,000 hospitality workers, almost one-third of informants have left the business and have no plans to come back. However, when employees are asked why they leave their job in the hotel quarantine facilities, the most common responses are related to health and safety concerns, risks of contamination, low wages, and mental health problems (The Conversation Journal, 2020). Although there were numerous studies conducted on the condition of medical workers (Kang et al., 2020; Walton et al., 2020; Lin et al., 2020), there has been very limited study about the conditions and adaptations of employees in a hotel quarantine facility. Therefore, this study explored the experiences of employees working in a hotel quarantine facility.

Methodology

This research study utilized basic qualitative research by Merriam and Tisdell (2016) to guide in understanding, designing, conducting, and presenting the qualitative research study. The study was conducted in Tuguegarao City, Cagayan. The informants of this study are employees, specifically the three (3) front desk clerks, one (1) housekeeping staff, one (1) maintenance staff, and one (1) hotel supervisor working in hotel quarantine facilities in Tuguegarao City. Purposive sampling was used in determining the participants who are employees from the list of accredited quarantine hotel facilities identified by the Department of Tourism (DOT). Through interview method of data gathering, the respondents were given open-ended questions with follow up questions to further explore their responses and the topic of interest. The interview lasted about 5-8 minutes for each respondent.

Findings

Based on the review of the informant's answers, the study with the major themes: (1) experiences of employees working in a hotel quarantine facility and (2) coping mechanism measures during a crisis. The identified reasons for staying employed in a hotel quarantine facility include financial necessity, dedication to serving the hotel, and willingness to help the medical frontliners while the challenges encountered while working in a hotel quarantine facility were fear of contagion from the virus, changes in working assignments, and dealing with behavioral issues. The identified coping mechanism measures during the crisis were provision of adequate protective equipment, and implementation of health and safety procedures in hotels.

Conclusion

While hotel employees have become frontline catering to the needs of isolated guests, they were not prepared enough for the crisis which impacted their regular operations and standard procedures. Despite the possible risks concerning their employment, hotel employees still prefer to remain in their respective jobs due to financial necessity, dedication to serving the hotel, and willingness to help the frontline during the challenging times. One of the most important considerations is also that employees are the company's most important assets and are in charge of carrying out crisis management strategies as necessary. This study suggests actions to be implement by the HR department as a framework for holistic approach to the crisis and risk management. The framework suggests three phases: Phase 1 is the pre-crisis stage, wherein the hotel management should conduct an orientation on the nature of the hotel itself, employees' roles and responsibilities, wages and benefits, nature of work, and monitoring of employees' health status; Phase 2, during a crisis, requires identifying any possible losses of human resources that involves determination of costs and damages, provision for adequate compensation to the employees at risk, constant communication and feed backing, and physical and mental support system; and Phase 3, the post-crisis, requires a need to restore misplaced employees to their original posts, and reorientation to the new environment.

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Relationship Between Personnel Development and Organizational Learning: Mediating Effect of Career Management

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Abstract

By providing opportunities for faculty members to pursue professional development and engage in ongoing learning, a well-designed career management and personnel development program can foster a culture of continuous learning and improvement within the organization. This study used mediation analysis with multiple regression to analyse the personnel development, career management, and organizational learning variables. A descriptive correlational mix method design is also used in the study. The study also used stratified random sampling for three Higher Educational Intuitions. The finding revealed that the overall level of career management (r=.562, p=.00) has a substantial relationship with the general level of personnel development. In the general level of career management (r=.562, p=.00), there is a significant relationship between the general level of personnel development. Personnel Development (X) considerably predicted Organizational Learning (M), Coeff = 0.671, p.001. It means that a unit increase in personnel development may result in a 0.671 rise in organizational learning. The study also suggested that faculty members can advance their careers and gain new skills and knowledge. Faculty members can enhance their teaching and research skills by engaging in continuous learning and development, leading to improved student outcomes and institutional reputation. Career management, personnel development, and organizational learning are critical factors for the success of higher education institutions by supporting faculty members' professional growth and retention, attracting top talent, and promoting a culture of continuous learning and improvement.

Keywords: *personnel development, career management, organizational learning, professional development*

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Introduction

Economists Gary Becker and Theodore Schultz pointed out in the 1960s that education and training were investments that might boost productivity. As the globe collected physical resources, the potential cost of attending school fell. Education has grown in importance as a component of the labor force. Corporate finance also embraced the concept and became a more general intellectual and human capital component. Intellectual and human capital are seen as renewable productivity sources. Organizations aim to develop these sources to increase innovation or creativity. Sometimes more equipment or money is needed to solve a company challenge (Ross, 2021).

Human capital plays a significant role in people's development, enhancing life and income, boosting knowledge, skill, product capacity, economic growth, and poverty reduction. Since there are new revolutions around the globe battling against capitalism, human forces have become more essential than in any previous period. According to current processes, future human capital research will focus on two objectives: evaluating the gaps within human capital and how human capital leads to increased efficiency and income. These accomplishments enable families and governments to devote significant resources to education and human resource development. It is worth noting that a country's economic approach toward human capital is critical to its efficiency and financial success (Pasban & Nojedeh, 2016).

Personnel development has become necessary for all businesses to deliver more efficiently and stay up with current knowledge, talents, and competencies trends to survive and achieve good organizational results. Organizations should thus devise effective strategies for investing in different aspects of human capital since it helps businesses achieve improved performance and ensures that firms stay competitive for their long-term existence(Obiekwe, 2018). Personnel may be improved with the help of training and development. There is a link between employee performance and activity. Training assists firms in attaining their strategic goals and provides a competitive advantage. In this setting, firms thoroughly train and develop their staff to maximize performance. More is needed to do a training program. Organizations should assess if their training and development initiatives are successful and achieve the intended goals. Practical training begins with proper assessment (Devi & Nagurvali, 2012). Victor Harold Vroom developed the Expectancy Theory of Motivation. His psychology studies have given insight into how individuals behave in the workplace, notably motivation, leadership, and decision-making. The theory comprises based on the premise that the higher the value of the objective, the more motivated an employee will be to obtain it. The more challenging people work to achieve, the more likely they will get that pleasant reward (Channell, 2021). Employees' needs and desires should be considered. Seminars and workshops should be made available to workers since they play an important role in examining the past with critiques and giving answers and cures to present problems and concerns in the best interests of the employees and the business itself (Osabiya, 2015).

Expectancy theory, a commitment component, describes what occurs in practice and offers organizational action recommendations (Smith, 2010). The expectancy and instrumentality of the activities were strongly impacted by personnel motivation in such endeavors motivating impacts of research from sectors to apply to multiparty and identify characteristics that affect such organizational settings by relying on the Expectancy theory (Nikulina & Wynstra, 2022). With it, the theory suggests that it is up to personnel to have a clear grasp of what individuals consider desirable, valuable, and deserving of relevant values to assist in realizing those objectives in the organization (Darby & Morrell, 2019). Furthermore, the theory guides personnel in inputting offered solutions into action. Research studies indicate that it may assist businesses in clearly om knowledge work and knowledge workers and ensure that educated and competent employees conduct knowledge worker performance appraisals for maximum organizational advantage (Onyeaku, 2020). According to theory, a person's profession is determined by their interactions with their parents. Roe felt that how a youngster interacts with their parents will influence whether they pursue person-oriented or non-person-oriented occupations. Person-oriented professions need much contact with others. Non-person-oriented works are more self-sufficient (Indeed Editorial Team, 2021). Roe's theory gives professionals an understanding of occupation categorization and the many levels thereof. At the very least, this gives us a foundation to work with the customer. Within it, we may investigate the client's circumstances, preferences, talents, and aptitudes and tie them to occupational categorization. Another component of occupational choice and planning brought to our attention by Roe is the impact of parenting on the client's attitude on life, preferences, and how they are founded on the client's individual experiences (March 2019).

Methodology

The descriptive correlational research design is used for this study. In scientific research, the descriptive correlation approach refers to the type of study in the information obtained without modification. Correlational research includes calculating two or more related variables and evaluating the relationship between these variables (Wede, 2020). Iligan City is the locale of this study. Three Higher educational institutions are selected for the study's respondents, and this institution is level 2 on accreditation, which is given by the accrediting agency and provides formal recognition for an educational institution by attesting that its academic program maintains excellent standards in its educational operations in the context of its aims and objectives. The study used a stratified random sampling method, a sampling process that involves splitting the population into smaller sub-groups known as strata. Respondents of the study were the teaching personnel of the three (3) higher educational institutions based in Iligan City. The study used a survey questionnaire to collect select respondents' views, values, and thoughts. The results obtained were statistically evaluated to draw concrete scientific conclusions (Pro, 2020) using a Four-point Likert scale method of scoring, a one-dimensional scale gatherer based on acceptance or degree of disagreement (Bhat, 2019).

Findings

In terms of knowledge creation, the respondents generally have "Very high organizational learning" (M=3.26, SD=.53). The respondents have "High organizational learning" (M=3.18, SD=.62) in terms of knowledge retention, "High organizational learning" (M=3.18, SD=.62) in terms of knowledge retention and "high organizational learning" (M=3.16, SD=.63) in creative problem-solving.

In communication, the respondents' personnel development has rating of "very robust" (M=3.50, SD=.49). Similarly, collaboration was rated "very robust" (M=3.50, SD=.49), adaptability was "very robust" (M=3.32, SD=.56) while a lone item was rated "robust."

The self-management generally perceived workplace with "robust career management" (M=3.15, SD=.63). Interestingly, one indicator, career development, got a "very robust" score under career management. Furthermore, developmental activities were generally perceived with "robust career management" (M=3.15, SD=.63) in terms of self-management.

According to the overall level of career management (r=.562, p=.00), there is a substantial relationship between the general level of personnel development. Personnel development (X) considerably predicted organizational learning (M), Coeff = 0.671, p.001. This means that a unit increase in personnel development may result to a 0.671 rise in organizational learning. The overall level of career management correlates significantly and firmly with comprehensive organizational learning (r=.770, p=.00).

Conclusion

Personnel development and career management suggest professional responsibilities contribute to personal growth and development. Higher score in career management tends to increase score in communication; hence professional responsibilities contribute more to personal development. Meanwhile, higher career management underscores the need to fulfill obligations collaboratively. Applying the results in academic setting, faculty members with advanced degrees, specialized training, and other forms of human capital will be more productive and have higher earning potential than those who have not. Human capital theory posits that investments in human capital, such as education and training, can lead to increased productivity, higher earning potential, and improved organizational performance.

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