APCoRE Journal of Proceedings

ISSN: 2704-4572

2019 Asia-Pacific Consortium of Researchers and Educators Convention and International Conference

Theme: Innovation in the Changing Landscape of Research Environments

September 19-20, 2019
Pasay City, the Philippines

Volume 1, Series 2 | Business and Finance

APCORE JOURNAL OF PROCEEDINGS

ISSN: 2704-4572

Asia Pacific Consortium of Researchers and Educators
Rm 309, SCC Bldg, Communication Foundation of Asia,
Sta. Mesa, Manila, the Philippines

APCoRE Journal of Proceedings
Vol. 1, Series 2, Business and Finance
ISSN: 2704-4572

CONTENTS

Asia Pacific Consortium of Researchers and Educators
Rm 309, SCC Bldg, Communication Foundation of Asia,
Sta. Mesa, Manila, the Philippines

APCoRE Journal of Proceedings
Vol. 1, Series 2, Business and Finance
ISSN: 2704-4572
Available online at https://www.apcore-inc.org/apcore-journal-of-proceedings

AN ANALYSIS OF THE REPAYMENT STRUCTURE FOR MUNTINLUPA CITY'S JOINT RESOURCES FINANCING PROGRAM: DETERMINANT SUBSEQUENT FINANCIAL REPORTING

ROLLY E. MENDOZA AND PAULO S. NAVARRO
Taguig City University

ABSTRACT

The JRF Program is a micro-financing scheme, which provides low-income families additional capital and/or start-up capital at zero interest to facilitate their opportunity to become entrepreneurs and form as part of the City's economic growth. The program's missions are to help low income entrepreneurs grow in their business ventures by providing sustainable financial assistance at zero interest and by extending entrepreneurial training and education. One of key objectives is to encourage low earner entrepreneurs to be enterprising and to practice dynamism to enable growth of their business and judiciously manage their finances in order to help improve their lives and to develop closer family ties and cooperation in the management of their business venture.

This research would help the researcher determine what level of effectiveness in the holistic approach of improving the economic competitiveness of its beneficiaries if it is helping them to have a much better socio economic status in life as well as their families. Since the services of JRF program focuses on the reduction of poverty in Muntinlupa City, consideration of clients as business professionals rather than beneficiaries of financial assistance. This service is granting financial assistance/loan without interest. Its vision is to build self-sustainable and self-sufficient micro-businesses in the City of Muntinlupa by providing micro financing at zero interest, Character-Based Financial Assistance program, to reach out clients in the communities, believing that entrepreneurial education and trainings are important factors in the success of the clients' businesses, committed to provide trainings and seminars and to encourage and teach them to save and to make savings as their way of life.

Keyword: *beneficiaries, financial assistance, accountability, transparency, socio-economic status*

1. INTRODUCTION

A person with the title of "business administrator" essentially functions as the manager of the company and of its other managers. Such a person oversees those in managerial positions to ensure that they follow company policies and work toward the company's goals in the most efficient manner. There are a number of government assistance programs as well as charities that work together to offer grants that will assist many families to uplift their life by becoming business endeavor. There is also financial aid from community action agencies and non-profits that ensure the success of once business that they want to pursue. Organizations may offer free financial help for paying bills, household living expenses, and debts. Struggling business can find assistance from the government though the help of JRF program of Dagdag Puhunan,

Every now and then hard-working people may experience a financial hardship but through having a small business it could an individual to become more completive in the field of business. Sometimes they just need that little extra help from other sources. Any family or individual that is struggling should never hesitate to research their local state or county government to see what assistance programs they have. Contact a local agency to learn about what type of financial help they can provide for new entrepreneur proprietor. After all, it is what your tax dollars are paying for.

In this regard the City Government of Muntinlupa City launched the program of Joint Resources Financing (JRF) Program which deals in helping micro and small entrepreneurs in achieving their goals to have an affluent and comfortable life by being a productive citizen to surpass the paucity of the basic needs of a family by becoming a successful businessman. Moreover, the researcher wants to investigate the effectiveness JRF program to its beneficiaries to have a basis for another suitable program that could tie up with JRF, since the researcher itself is a member of an NGO group that helps our country in preserving mother nature. Main concept of this research is the effectiveness of The Joint Resources Financing (JRF) program as perceived by its beneficiaries: basis for suitable program.

The researcher conceptualized to answer the question unto to what extent of effectiveness the Joint Resources Financing (JRF) program as perceived by its beneficiaries is concerned?

2. MATERIALS AND METHODS

This study gathered insights of the respondents, identified, defined, interpreted and analyzed the gathered data in to determine the variables or conditions in an existing situation on the effectiveness of the JRF program as perceived by its beneficiaries as basis for the suitable program.

Descriptive survey method was employed by the researcher to determine the general perspective of the subject respondents in terms of their opinion and knowledge about a particular facts and experiences.

2.1. Sampling Technique

The researcher used the Slovin's formula to get the number of respondents and select the respondents randomly, from the different barangays of Muntinlupa City. The respondents participated actively by sharing their views and opinions through questionnaires used by the researcher. A total number of 400 respondents made up this study, obtained using the Slovin's Formula. And only JRF program recipients were the respondents of this study.

2.2. Research Instrumentation

The primary tool employed by the researcher in collecting necessary data and information was the Survey Questionnaire, which reproduced using the universal language and developed in accordance with the problems and needs of the study. The first part of the questionnaire was about Business in terms of the following: barangay, nearest place, kind of business, starting capital, number of years in business, other source of financing, net Profit per month, and reasons in starting a business and Personal Profile of the respondents are as follows: age, gender, civil status, educational attainment, family sources of income, type of business trade and the second part was about indicators to gauge the effectiveness of the JRF program in terms of the following: business venture, business competition, and business opportunities.

2.3. Validation of Instruments

Three (3) days before the actual start of distributing the survey form, was the pilot testing with five (5) beneficiaries of the JRF program who are successful in their business, two (2) personnel of the JRF office and experts in the field of research were included to validate the reliability of the survey questionnaire.

2.4. Statistical Treatment

The statistical treatment used were the frequency, percentage, weighted mean, and Pearson r. Frequency and Percentage. This was used to present the business demographic profile of the recipient of the JRF program.

3. RESULTS AND DISCUSSION

The following findings were obtained:

3.1. To Going back to the Demographic profile of the respondents:

According to Age. 51 and above got the highest frequency ff 142 or 35.50%.
According to Gender, Most of the respondents are female with the frequency of 363 or 90.75%.
According to Civil Status. Most of the respondents were married with 258 respondents or 64.50%.
According to Highest Educational Attainment. Most if the respondents were High school Graduate with 135 or 33.75%.

3.2. Business Profile of the respondents:

According to Type of Business Trade. Retail type of business got the highest frequency of 207 or 51.75%
According to Barangay Location. Barangay Poblacion got the highest frequency of 114 or 28.50%.
According to Proximal Location. Dense residential area got the highest frequency of 136 or 34.00%.
According to Start-up Capital. 1,000 - 5,000 got the highest frequency of 100 or 25.00%.
According to Other Source of Financing. Business got the highest frequency of 318 or 79.50%.
According to Number of years in Business. 3 years but not more than 5 years got the highest frequency of 120 or 30.00%
According to Other Source of Loan Family & friends got the highest frequency of 168 or 42.00%.
According to Number of Days Release. 15 days and less got the highest frequency of 124 or 31.00%.
According to Loan Amount. 1,000 - 5,000 got the highest frequency of 100 or 25.00%
According to Monthly Interest. 0% - 1% got the highest frequency of 240 or 60.00%
According to JRF Loan Amount. 1,000 - 5,000 got the highest frequency of 120 or 30.00%
According to JRF Days Of Loan Release. 16 to 30 days and 31 to 60 days (2 months) got the highest frequency of 128 or 32.00%

Based on experience of respondents in terms of effectiveness of the performance of the JRF program according to Revenue were 10,001 to 20,000 got the highest frequency of 137 or 34.25%.while according to Net Income. 5,000 and below got the highest frequency of 137 or 26.00%. Based on experience of respondents in terms of challenges in JRF Implementation or Business Ventures

The experience of respondents in terms of challenges in JRF Implementation. Among the item both number 2 Cannot pay my dues on time (M=1.68)and 5. Padrino System within the JRF itself (M=1.72) had acquired means which both interpreted strongly agree this means that the respondents stalwartly assent that one of their challenges experience as business venture were to pay in time and the occurrences Padrino system in JRF itself.

Based on the experience of respondents in terms of business related challenges or Business Competitions Item number 4. My product/service has a poor marketability got the highest mean of 1.87 and interpreted Agree.

Regression Result - Based On Revenue

Since all the coefficient's p-values are lower than 5%, we say that each of the variables are significant in the model.This is further backed up by computed t-statistic values which are all greater than t-critical value of 1.96. Referring to the calculated coefficients, the variables can be ranked in this manner:

GOVT	0.69	1
OTHERS	0.62	2
CRECOOP	0.53	3
JRF	0.46	4
FIVESIX	0.43	5
FAMFR	0.35	6
LENDING	0.34	7
BANK	0.27	8

From these, it can be said that for the given set of data plotted in this study, with 400 JRF respondent-beneficiaries as sample, the loans they acquired from government institutions (multi-purpose, personal or business loans from SSS, PAGIBIG, GSIS) has the highest impact to their business revenues; this is closely followed by "others" - which refers to loans they acquire from their membership on networking. JRF, Muntinlupa City LGU's flagship business assistance program, only placed fourth despite that it charges no interest rate unlike majority of the enumerated sources of funds in this study. The least of course is bank financing which, because of interest charging and terms of payment, is not very "friendly" to the micro businesses that JRF caters.

Another interesting figure here is the "Adjusted R2, this figure measures the explanatory power of the model that we have used; which is anchored upon its significance - measured by the calculated F and the p-value for it. The results are good with F-value of 572 far exceeding any critical value and the p-values at 0, meaning that the computed Adj R2 is reliable at any level of significance - be it 10%, 5% or 1%. With these, we can confidently say that 92% of the variations in business revenues of JRF beneficiaries are explained by the variables chosen representing sources of funds.
In terms of "relationship", which leads to the Correlation statistics that measures the degree of linear association between the two variables compared, we use the Pearson's r.

Regression Result - Based On Net Income

Since all the coefficient's p-values are lower than 5%, we say that each of the variables are significant in the model. This is further backed up by computed t-statistic values which are all greater than t-critical value of 1.96. Referring to the calculated coefficients, the variables can be ranked in this manner:

From these, it can be said that for the given set of data plotted in this study, with 400 JRF respondent-beneficiaries as sample, the loans they acquired from government institutions (multi-purpose, personal or business loans from SSS, PAG-IBIG, GSIS) has the highest impact to their business revenues; this is closely followed by "others" - which refers to loans they acquire from their membership on networking. JRF, Muntinlupa City LGU's flagship business assistance program, only placed fourth despite that it charges no interest rate unlike majority of the enumerated sources of funds in this study. The least of course is bank financing which, because of interest charging and terms of payment, is not very "friendly" to the micro businesses that JRF caters.

Another interesting figure here is the "Adjusted R2, this figure measures the explanatory power of the model that we have used; which is anchored upon its significance - measured by the calculated F and the p-value for it. The results are good with F-value of 583 far exceeding any critical value and the p-values at 0, meaning that the computed Adj R2 is reliable at any level of significance - be it 10%, 5% or 1%. With these, we can confidently say that 92% of the variations in business revenues of JRF beneficiaries are explained by the variables chosen representing sources of funds.

In terms of "relationship", which leads to the Correlation statistics that measures the degree of linear association between the two variables compared, we use the Pearson's r.

4. CONCLUSION

Based on the findings, the following conclusions and recommendations were drawn:

Majority of the respondents were female, we should encourage male to join to this kind of program like JRF by giving trainings and seminars exclusive just for an aspirant male entrepreneur and for those who are single we should also encourage to become resourceful and business minded.

Since the respondents stalwartly assent that the revenue of ranging from 10,001 up to 20,000. The researcher recommends a per barangay satellite of the JRF program to broaden the area so that much more citizens of Muntinlupa will be reach by this program to increase the entrepreneur of the city.

Subsequently the respondents assessed that item 5. Padrino System within the JRF itself under the category “challenges in JRF Implementation or Business Ventures” which acquired a (M=1.72) and interpreted strongly agree. The researcher highly recommended to have a strict compliance on the first come first serve policy remove or to change the way it is, since based on the implementation of Republic Act No. 9485 or the Anti-Red Tape Act (ARTA) of 2007 the occurrences Padrino system in JRF itself is not complying this R.A. No.9485. In addition the reseacher also recommend a feedback slip for every guest, clients, beneficiaries, etc of JRF program to eradicate that padrino system.

JRF program may conduct a quarterly survey on their beneficiary to monitor the rate improvement of the said program for further development and enhancement of the JRF program.
Recognitions and rewards for those successful beneficiaries of the program should be given as a strategy on boosting their eagerness to become a successful entrepreneur.

REFERENCES

- Abongan, K.D. Aguilar, C.D. Reymart, Arazon, P. Nonato, CT et al. (2014) Financial Program for Small Business” Philippine Copyright 2014
- Adnan, O. A. (2014)Empowerment Through Microfinance: The Relation Between Loan Cycle and Level of Empowerment”Author links open overlay panel, Retrieve from https://doi.org/10.1016/j.worlddev.2014.05.012
- Ali Md, (2011)“Business Administration in Mawlana Bhashani Science and Technology University (MBSTU)” , BangladeshDepartment of Management Studies, Begum Rokeya University, Bangladesh
- Bhuvana, M. and Vasantha, D. S. (2016) “Drivers of Financial Inclusion to Reach Out Poor”, School of Management Studies, Vels University, Chennai, India, School of Management Studies, Vels University, Chenna
- Birochi, R. & Pozzebon, M. (2016) “Improving Financial Inclusion: Towards A Critical Financial Education Framework” Rev. adm. empres. vol.56 no.3
- Chouinard, et. al (2013,p.3-12) “Participatory Evaluation For Development: Examining Research-Based Knowledge From Within The African Context” Faculty of Education, University of Ottawa, Canada
- Julfikar A. I. and Khatun M.S. (2013) “Accounting Practices of Small and Medium Enterprises in Rangpur, Bangladesh”Department of Accounting and Information Systems, Begum Rokeya University, Bangladesh
- Kim, M.A. (2014) “Financial Inclusion – A Foothold on the Ladder Toward Prosperity?” An IEG Evaluation of World Bank Group Support for Financial Inclusion for Low-Income Households and Microenterprises
- Ming, V. M. (2013), “International Journal of Management Science and Business Administration” Volume 1, Issue 10,
- Rashid, F. , John, ., Consolatta,N. Stephen, S. (2014) “Impact of microfinance institutions on economic empowerment of women entrepreneurs in developing countries”, by DOI

TAX COMPLIANCE CHALLENGES ENCOUNTERED BY SMALL ENTERPRISES IN LIPA CITY

MONETTE M. SOQUIAT
Batangas State University, monettesoquiat04@gmail.com

ABSTRACT

Compliance across all taxes is becoming increasingly complex. Companies are struggling to do more with less while driving value out of their tax and finance functions. With this, the study attempted to determine the tax compliance challenges by small enterprises in Lipa City. The study utilized descriptive method of research design among 80 registered small businesses in Lipa City. The result from the questionnaire was tallied, analyzed, and interpreted through the use of statistical tools such as frequency and percentage, weighted mean, analysis of variance, and T-test. The researchers found out that most of the small businesses are merchandising, sole proprietorship, operating 10 years and above, have 10 – 20 employees, have an initial capital of Php 3,000,000 – Php 5,000,000, an average annual income of Php 1,000,000 – Php 3,000,000, and mostly are furniture and home appliances. Also, the researcher found out that tax rate, filing procedure, and taxation is a challenge. The study revealed that in terms of nature of business and in terms of business organization, there is a significant difference in all factors. While in terms of years of existence, average annual income and product/ service offered, there's a significant difference only in taxation. Capitalization, in terms of tax rate and taxation has a significant difference. Lastly, there is no significant difference in terms of number of employees in all factors. The researchers presented an implication of the results of the study to the local government of Lipa City.

Keywords: *filing procedure, small enterprise, taxation, tax compliance, tax rate*

1. INTRODUCTION

Tax is a serious matter in the economy. It is being used for such infrastructure and other developmental purposes. It is a powerful resource to funding the public payments of developed, developing and underdeveloped countries in the world. But the amount of revenue to be generated by a government from taxes for its expenditure program depends on the willingness of the taxpayers to comply with tax laws of a country. It is a requirement for an income earner to comply with their tax obligations. However, it is not easy for some taxpayers to fulfill their obligations.

The money people pay in taxes had gone to many places such as paying the salaries of government workers. Tax money helps to ensure the roads one travels on are safe and well-maintained. Every government needs money to perform civil operations and to administrate the running of the state. This money is generally collected from the citizens of the state in the name of tax. So, it became virtually impossible for the government to run without the tax.

Tax compliance places a large burden on small businesses, both in the aggregate and relative to large businesses. Small businesses are more likely to underpay their taxes because they often deal in cash and engage in transactions that are not reported to the IRS (Internal Revenue Service), small businesses can understate their revenues and overstate their expenses and thus underpay their taxes. Some underpayment is inadvertent, reflecting the difficulty of complying with the complex tax code, and some is intentional. High compliance costs disadvantage responsible small businesses, while the greater opportunity to underpay taxes advantages less responsible ones (Marron, 2014).

However, even if tax is base for the existence of the state, most taxpayers become unwilling to pay their tax obligations due to the presence of negative voluntary compliance attitude. Some companies find it hard to comply with their tax obligations because of several reasons. Little revenue yields or their profit is not enough to comply with tax, imposing higher compliance comes at a cost to both taxpayers and tax administrations, poor tax morale and lastly, poor tax education. This is why the issues of taxation of SMEs are really important in the economy. Non – compliance to tax can have a great impact especially to the government. It is said to be a requirement to comply with tax. Thus, if SMEs encounter too high compliance to tax, then there will be a high tendency of avoiding to pay their taxes.

With this, the researcher adopted the Economic Based Theory also known as deterrence theory and they place emphasis on incentives. The theoretical approaches of tax compliance have commonly been divided into economic deterrence theory and the wider behavioral theory (Frey & Feld, 2002). It can take a form of providing better taxpayer education and increased advertising of incentives in instances of being compliant (Frey & Feld, 2002; Sandmo, 2004; Feld, Schmidt, and Schneider, 2007). It has been established that the different tax systems contend with the challenge of taxpayers who are not compliant with their tax payment obligations and the use of the economic deterrent theory was the most favored in dealing with the tax collection challenge (Hasseldine & Bebbington, 1991).

The researcher conducted the study to know the reasons why there were some small enterprises that do not comply with their tax obligations and the factors of their non-compliance. This study also discussed the tax compliance challenges encountered by small enterprises as to tax rate, filing procedure and taxation. This study would help small enterprises to arise from determining the challenges on how they will comply with their tax obligations considering their annual income and initial capitalization. The study was also deemed significant to the City Government of Lipa which will help them to distinguish the primary reason on why other small enterprises fail to comply with tax liabilities on a given deadline and to imply their actions to the latter.

2. MATERIALS AND METHODS

2.1 Research Design

The researcher made use of the descriptive method to gather and tabulate data. Descriptive research requires the collection of data to answer different questions concerning the present situation and position of the subject under the self-constructed questionnaires to gather information in determining the factors affecting tax compliance among SMEs in Lipa City.

2.2. Respondents of the Study

The respondents of this study were the owners and managers of small businesses in Lipa City. The researcher considered owners and managers of the business because they keep records regarding to tax filing. The researcher obtain the lists of total small businesses in Lipa City which is 114, out of total respondents gathered; only 80 of them answered the survey questionnaire and give their honest response. Thirty- four (34) businesses did not give any response because they said that it is very confidential.

2.3 Data Gathering Instrument

The researcher used published and unpublished materials, specifically books, theses and internet to be able to lead her to available and reliable resources. The instrument used in the study was self-structured questionnaire.

2.4 Data Gathering Procedure

The researcher collected data from different materials which were used in analyzing and interpreting the study. She gathered information from books and other research materials in order to compose a comprehensive study. The materials gathered also served as her basis when she constructed the questionnaire. The researcher prepared a letter of request to the respondents to acquire permission to the management to conduct the survey. A self-constructed questionnaire was used in conducting the survey. The survey questionnaire was validated by research experts. The researcher forwarded a letter to the managers of selected industries to assess the reliability and validity of the questionnaire. Then it was used for the dry-run with only 14 respondents in Tanauan, Batangas City proper. The result of the dry-run is acceptable based on Cronbach's alpha of 0.826. After the dry-run, the researcher did the actual survey. The same questionnaires were given to 80 small enterprises in Lipa City such as hardware store, groceries store, appliance center, furniture store and school supplies store. The questionnaires were collected from the participants to be analyzed and interpreted. The purpose of the researcher in conducting the survey was to gather facts that will support the study.

2.5. Statistical Treatment of Data

The data gathered through the use of questionnaire were tallied, analyzed and interpreted by using statistical tools considered most appropriate for the study. For this study, relative frequency and weighted mean were utilized.

3. RESULTS AND DISCUSSION

Table 1. Summary of the Composite Mean on the Tax Compliance Challenges Among Small Enterprises in Lipa City

Variables	Composite Mean	Verbal Interpretation
Tax Rate	2.83	Challenge
Filing Procedure	2.92	Challenge
Taxation	2.97	Challenge
Grand Composite Mean	2.91	Challenge

The result showed that the tax compliance among small enterprise in terms of taxation is a challenge. In terms of taxation, it has a very high impact in tax compliance maybe because the size of the business is really an obstacle when it comes to tax compliance because how can you comply to tax if the business is not profitable enough. In terms of filing procedure, it also has an impact when it comes to tax compliance maybe because they have difficulties to access BIR website and maybe because they do not follow several procedure in paying the tax. The result further showed that in terms of tax rate, they agreed that it is one of the challenges encountered by small enterprise when it comes to tax compliance. They encountered challenges in terms of tax rate because there are varying changes in tax rate and maybe because they could not figure out how much tax they need to pay.

Table 2. Implication to the City Government of Lipa

Areas of Concern	Findings	IMPLICATIONS
Tax Rate	2.83 Agree	The city government of Lipa should implement a lower tax rate for the small business owners.
Filing Procedure	2.92 Agree	The city government of Lipa should lessen the number of forms the taxpayers need to fill out in filing their business taxes.

Taxation	2.97 Agree	The city government of Lipa should consider increasing tax incentives and exemptions as this will not only attract investors who are potential taxpayers, it will also encourage voluntary compliance.

4. CONCLUSION

The researcher found out that majority of the respondents are in line with merchandising, sole proprietorship, most of them are on their 10 years and above, 10-20 employees, initial capitalization of Php 3,000,000- Php 5,000,000, annual average income of Php 1,000,000- Php 3,000,000 and offered furniture and home appliances. The tax compliance challenges among selected small enterprises such as tax rate, filing procedure and taxation were all challenging. The study further revealed that in terms of nature of business and in terms of business organization, there is a significant difference in all factors. While in terms of years of existence, average annual income and product/ service offered, there's a significant difference only in taxation. Capitalization, in terms of tax rate and taxation has a significant difference. Lastly, there is no significant difference in terms of number of employees in all factors.

In the light of findings and conclusions arrived at this study, the bookkeeping among the small enterprises should be improved by offering incentives for example applying for a lower presumptive tax rate for small businesses meeting certain record keeping standards. To demonstrate to people that non-compliance can be detected and is punishable, the government should enhance voluntary compliance by establishing a strong enforcement presence. The capacity of the informal sector will be enhanced by offering facilities like business counselling, training, and reducing the cost of registration. This will spur growth in the sector hence driving economic growth and revenue. Lastly, the tax system should provide clear and simple guidelines on how to file tax returns and also enhance taxpayer education services to enable the taxpayers understand their rights and obligations as taxpayers.

REFERENCES

- Frey, B.S. & Feld, L.P. 2002. *Deterrence and Morale in Taxation: An Empirical Analysis*. CESIFO Working Paper No: 760. Public Finance.
- Hasseldine, J. & Bebbignton, K.J. 1991. Blending Economic deterrence and fiscal psychology models in the design of responses to tax evasion. The New Zealand Experience. *Journal of Economic Psychology* 12: 299-324.
- Marron, D. (2014). Seven Tax Issues Facing Small Businesses. Retrieved from https://www.forbes.com/sites/beltway/2014/04/22/seven-tax-issues-facing-small-business/#5da831688c9f
- Sandmo, A. 2004. *The Theory of Tax Evasion: A retrospective view*. Discussion Paper 31/04. Norwegian School of Economics and Business Administration.

APCoRE Journal of Proceedings
Vol. 1, Series 2, Business and Finance
ISSN: 2704-4572
Available online at https://www.apcore-inc.org/apcore-journal-of-proceedings

AUTHENTIC PROBLEM-BASED LEARNING FOR INCOME TAX ACCOUNTING STUDENTS

JENNİE LAGMAN-BAUTİSTA
School of Business and Accountancy, Holy Angel University, jenlag_bautistsa@yahoo.com

ABSTRACT

The study is an outcome-based education in the form of Authentic Problem Based Learning (APBL). Six guiding principles were adapted: Authenticity, Constructivist, Motivation to learn, Meta-cognitive Processing, Integration of new knowledge acquired and Multi-disciplinary. These principles formed as basis in the development of student's higher level skills in integrated knowledge, problem-solving, self-directed learning and collaborative team skills. The application of APBL was divided into three modules; (1) simulation of real tax problems for different taxpayers (2) accomplishment of Income Tax Returns (3) comprehensive computational case problem on annual income tax liability. The APBL was an experimental research and exposed the students on authentic tax cases. The level of student satisfaction on APBL using a four-point Likert Scale resulted an overall 3.34 mean ratings (between meet and exceeds expectations) across the four learning skills. The statistical measurement on ANOVA and Wilcoxon generated the following findings; (1) for ANOVA, there is no significant difference between group evaluations of student on actual application of APBL (2) While based on Wilcoxon test, there is significant difference in the results of pre-test and post-test with Asymp. Sig. = .001. Post-test of participants are significantly higher than their pre-test scores. Thus, the intervention is effective.

Keywords: *Authentic problem-based learning, Income tax accounting, ANOVA, Wilcoxon*

1. INTRODUCTION

The researcher proposed an innovative learning by placing students in a proto-type real work situation to develop their problem-solving skills, flexibility, creativity, integrated thinking and collaborative group efforts. The traditional classroom set-up based on book content is no longer sufficient. The corporate world talks about performance outcomes and competencies. Thus, academic institutions should respond to the demands of fast changing knowledge-driven world and should interact with the business community. The study aims to know the level of student satisfaction on the application of APBL modules and if there is a significant difference in the result of the pre-test and post test conducted to a closed group of income tax students.

Authentic learning is a hands-on experience of what the real-world offers to graduates, it involves encountering complex problems and solutions without the aid of nobody (Reeves 2006; Ting, Rui & Jie, 2015. According to Lombardi (2008) students are highly motivated by solving real-world problems. Elaborating learners preferred doing rather than just listening that even most educators consider learning-by-doing the most effective way to gain knowledge. While for Birminghan (2012) apprenticeship provides greater opportunities and meaningful experiences for all walks of life in learning new skills that enhance career prospects and improve productivity.

Larmer (2014) of the Buck Institute for Education in an article for Edutopia defined four ways in which a problem-based learning can be authentic: (1) meets a real business world need (2) focuses on an issue relevant to students' lives (3) sets up a scenario that may not be real, but is realistic (4) uses an effective tools and processes for teaching to be employed by professionals in their corresponding fields. To visualize in Authentic Problem-Based Learning (APBL) under the instructor's assistance in a small learning team, learners solve problems together, acquire knowledge and skills together and through exchange of ideas and group argumentations they will transform as independent learners in the process little by little the educator fades away (Wee Keng Neo & Kek Yih Chyn, 2002).

The previously mentioned authors eloquently discussed the necessary components of APBL:

(1) Problem Development – the closer the simulation of a problem which resembles the commonly encountered problems at workplace, the more effective it will be.
(2) Information - in APBL the learners are not given resources to be studied, they have to look for information on their own, contest and validate what information could solve the problem hence, reiteration of information occurs resulting to integration of knowledge in the leaner's mind together with other vital issues they have associated in dealing the problem and on the long-term, will be able to recall with similar problems in the future.
(3) Self and Peer Assessment – they need to verbalize, objectify and organize what they have learned, during the process the learners generate positive and negative feedbacks as they carry out brainstorming activities at the end of every problem and at the end of the curriculum unit a student reflection will be required and formal peer evaluation will be generated to assess the level of team collaboration. (4) Tutor Training - the wealth of industry experience, innovative thinking and creating the right amount of challenge to students plus giving the spotlight to the learners will lead to the success of APBL.
(5) APBL Learning Platform – the learning outcome must be defined first, followed by designing of the problem then the development of evaluation tool or rubrics.

Student-Centered Learning

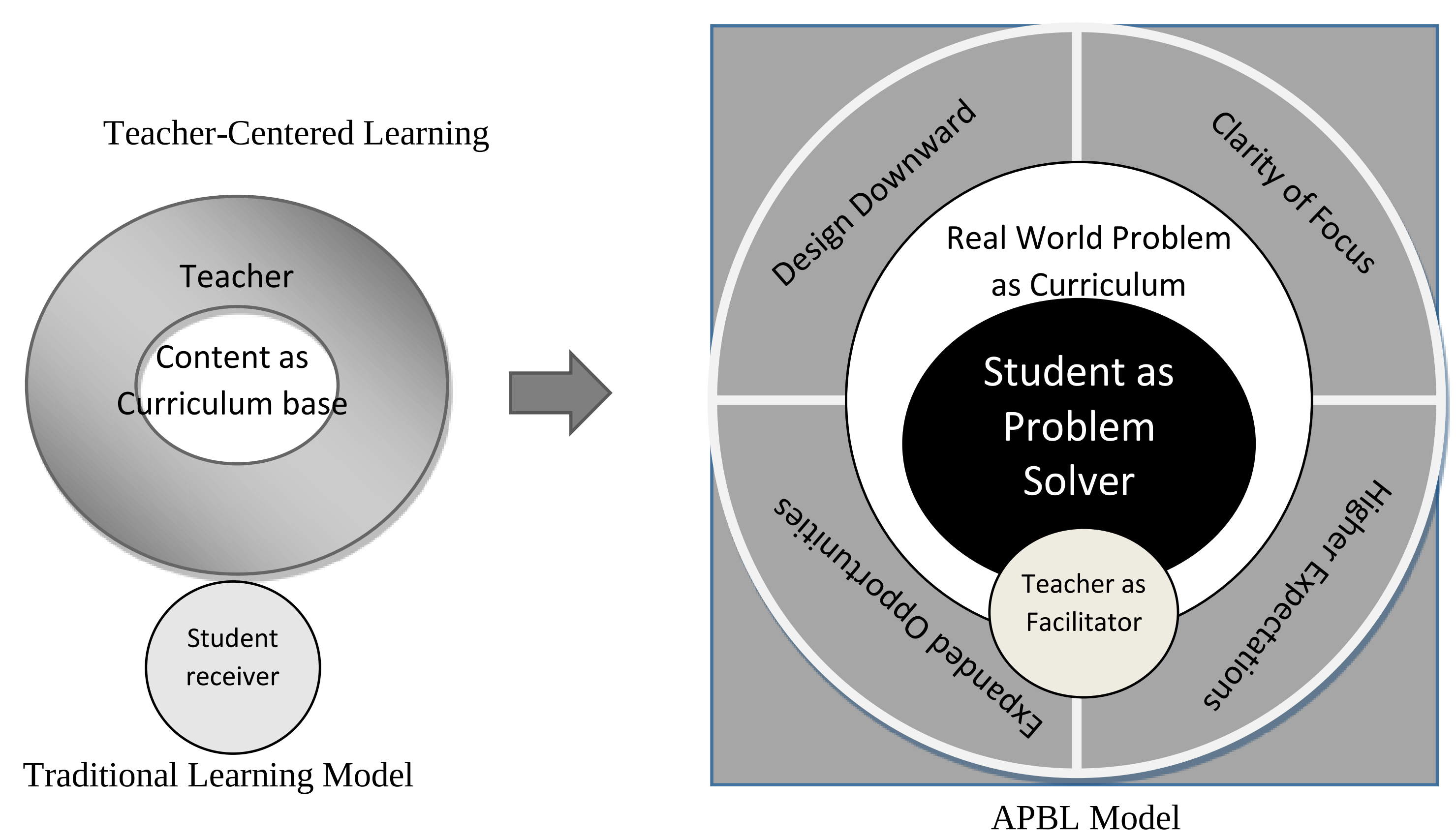

Figure 1. Traditional vs. Authentic Problem-Based Learning Model pattern from Outcomes Based Education. In APBL curricula, the student is the center of learning where they practice "just in time" learning by seeking relevant knowledge to solve the problem at hand (Wee Keng Neo & Kek Yih Chyn, 2002, pg. 26-27).

Albrecht and Sack (2002) concluded that a significant gap exists between practitioners and educators in the perceived importance of the knowledge and skills for inclusion in didactic design. Traditional approaches rely excessively on memorization and lecture, and are overly reticent to develop experimental learning prototypes that promote lifelong skill attainment. In innovative learning, the focus is on skill development using six underlying principles of; Authenticity, Constructivist, Motivation to learn, Meta-cognitive Processing, Integration of new knowledge acquired and Multi-disciplinary (Wee Keng Neo & Kek Yih Chyn, 2002). Authenticity is viewed by Grabowski and Rasmussen (2014) as a state when a person or group or persons can apply acquired information or learning activities to their own everyday lives in a meaningful way. On the other hand, Constructivist learning calls on the creation of the student's own understanding and not merely adopting other people's thoughts and interpretations by comparing new knowledge with their own previous knowledge through continuous and progressive learning experiences (Morshead 1995; Milner2008). While Motivation to learn flows fluidly when confronted with real work problems enticing students to solve as they sense the relevance of these problems in preparing them to be real work ready (Wee Keng Neo & Kek Yih Chyn, 2002). In addition, Meta-cognitive thinking induces students to formulate questions, explore possible ideas, challenge their own ideas or criticize the ideas of other group members, reflecting on the process and most importantly, appraise the learning outcome (Sun, 2013; O'Malley & Chamot, 1990; Oxford, 1990). Further, Integrated Knowledge occurs after a learner performed numerous rounds of reiteration till confidently satisfied with their own solutions (Wee Keng Neo & Kek Yih Chyn, 2020). Lastly, Multi-disciplinary in the context of linked learning approach refers to instructional method of a teacher to organize learning process so that students are encouraged to make meaningful connections across subject areas (as published by the California Center for College and Career, 2010).

2. MATERIALS AND METHODS

The study is quantitative in nature and experimental. ANOVA was used for the analysis of student's evaluation of APBL modules. Then, Wilcoxon test of ranks was employed to determine the effectiveness of APBL on the pre-test and post-test analysis. The actual application of APBL was facilitated to 40 students. Wherein a Likert Scale Student evaluation form was utilized to assess the effectiveness of APBL modules/activities conducted. The instrument was pattern to the adapted from the 21th century skills standards rubrics. The students evaluated the effectiveness of the three modules using a Likert Scale across the four targeted skills; (1) Development of self-directed learning skills (2) Development of problem solving skills (3) Development of integrated knowledge (4) Development of team collaboration. The ratings for the Likert Scale are 1 to 4 and 4 as the highest or equivalent to exceed expectations while a rating of 1 denotes student's assessment on APBL modules "needing major improvement". The average student group evaluation served as an input for ANOVA.

The second quantitative statistical method is the Wilcoxon test of ranks between pre-test and post-test. The Wilcoxon signed rank test is used within-subjects design with data that are at least ordinal in scaling. It is the equivalent nonparametric test of paired samples t-test. It is usually used when there is a violation of the normality assumption or when the data are not of appropriate scaling. Clearly, the assumptions are: (1) The scale of measurement within each pair must be at least ordinal in nature (2) the differences in scores must also constitute an ordinal scale.

The actual application of APBL was divided into three modules; (1) simulation of real tax problems of taxpayers for sole proprietor, partnership and corporation (2) accomplishment of Income Tax Returns (3) comprehensive case problem and situational computation on annual income tax liabilities. The success of APBL is highly dependent on the creation of " authentic situational income tax problems" similar to what is encountered in the real business world, a problem based that would entice student to create their own learning experience, gather and validate their own information and not dependent on what the teacher feeds, connects and applies previous knowledge, identify the real problem and resolve the dilemmas not on their own but as a team just like how the real working environment works.

All through-out group discussions or brainstorming a video recording was required as form of transcribing tool. Lastly, the observations of the tax educator during the implementation of APBL were documented including the summarized results of activities/exams/caselets and simulated application of real-life tax problems. Findings and conclusions gave substance on this research paper.

3. RESULTS AND DISCUSSION

3.1 Results on the level of student satisfaction on the application of APBL module

It can be gleaned from the ANOVA table that the null hypothesis that there is no significant difference in the student self-evaluation based on APBL among the eight groups, thus Ho is not rejected all sigma across the four targeted learning skills are higher than 0.05 ($p<.05$) for self-directed learning (S1=0.648,S2=0.423,S3=0.139), problem solving skills (P1=0.057,P2=0.116,P3=0.058), integrated knowledge (K1=0.070,K2=0.920,K3=0.440) and team collaboration (C1=0.085,C2=0.115,C3=0.802).

Table 1. Summary of 40 students evaluation results on the application of APBL using ANOVA, wherein S=self-directed learning skills, P = development of problem solving skills, K= acquisition of integrated knowledge, C= development of team collaboration.

		Sum of Squares	df	Mean Square	F	Sig.
S1	Between Groups	1.336	7	.191	.730	.648
S2	Between Groups	2.206	7	.315	1.041	.423
S3	Between Groups	3.842	7	.549	1.728	.139
P1	Between Groups	3.024	7	.432	2.251	.057
P2	Between Groups	3.936	7	.562	1.835	.116
P3	Between Groups	4.340	7	.620	2.239	.058
K1	Between Groups	4.442	7	.635	2.127	.070
K2	Between Groups	.853	7	.122	.357	.920
K3	Between Groups	2.906	7	.415	1.015	.440
C1	Between Groups	3.659	7	.523	2.017	.085
C2	Between Groups	3.353	7	.479	1.837	.115
C3	Between Groups	1.259	7	.180	.534	.802

3.2 Results on the Assessment on the pre-test and post-test

A pre-test was conducted at the beginning of semestral school year 2016-2017 to third year Accounting Technology students and at the end of the said semestral a post-test was also conducted . Based on the results of Wilcoxon rant test, N(35) = W(12) critical value is less than the value of N or the number of participants excluding zero results. Thus, there is significant difference in the result of pre-test and post-test. The critical value is the lower between the positive and negative ranks. Further, based on Wilcoxon signed rank test based on negative ranks, there is a significant difference in the pre-test and post-test with Asymp. Sig. = .001. Post-test of participants are significantly higher than their pre-test scores. Thus, the intervention is effective.

4. CONCLUSION

Learning is a two way process, in the experimental study, the student became the lead actor in the classroom and as learning drifted the educator shifted as a mere facilitator. Discussions shifted from the educator to the student and authentic learning transpired based on the acquisition of high level skills on integrated knowledge, problem-solving, self-directed learning and collaborative team skills. The APBL generated a high level of satisfaction from the student participants based on 1 to 4 ratings, 4 as the topmost rate; Development of self-directed learning skills (3.60), Problem Solving Skills (3.45), Acquisition of integrated knowledge skills (3.28) Development of Team Collaboration (3.01), and there is a significant difference in the result of the pre-test and post test conducted to a closed group of income tax students, with Asymp sigma of .001 the intervention is effective.

REFERENCES

- Grabowski, D., & Rasmussen, K. K. (2014). Authenticity in health education for adolescents: A qualitative study of four health courses. Health Education, 114(2), 86-100. http://dx.doi.org/10.1108/HE-06-2013-0020
- Lombardi, M. M. (2008). Making the grade: the role of assessment in authentic learning (White paper). Retrieved from EDUCAUSE Learning Initiative website at http://net.educause.edu/ir/library/pdf/eli3019.pdf
- Milner, A. R. (2008). The effects of constructivist classroom contextual factors in a life science laboratory and a traditional science classroom on elementary students' motivation and learning strategies (Order No. 3329495). Retrieved from http://search.proquest.com/docview/304444749?accountid=148769
- Sun, L. (2013). The effect of meta-cognitive learning strategies on english learning. Theory and Practice in Language Studies, 3(11), 2004-2009. Retrieved from http://search.proquest.com/docview/1464745796?accountid=148769
- Ting, W., Rui, C. H., & Jie, Z. Y. (2015). M-learning with the IPad contributed in the improvement of authentic learning ability for the students in university. Paper presented at the 91-94. Retrieved from http://dx.doi.org/10.5176/2251-1814_EeL15.4
- Wee Keng Neo, L & Kek Yih Chyn, M. (2002). Authentic Problem-Based Learning. Australia
- Yusof, K.M., Yusof, Y.M., Aris, M., Saud, M.S., & Hasan, A.H. (2012). A guide to the art of crafting engineering problems for problem-based learning. Outcome-Based Science Technology, Engineering and Mathematics Education Innovative Practices. IGI Global: United State of America.

APCoRE Journal of Proceedings
Vol. 1, Series 2, Business and Finance
ISSN: 2704-4572
Available online at https://www.apcore-inc.org/apcore-journal-of-proceedings

TOURİST'S SATİSFACTİON WİTH CULTURAL AND HERİTAGE ATTRACTİONS İN TAAL, BATANGAS

ARLENE M. MENDOZA, ARA MAE M. GRUMAL, MARK LOUİE U. MENDOZA, RİCA V. SAYAT

Bachelor of Science in Tourism Management, College of Accountancy, Business, Economics & International Hospitality Management, Batangas State Univerity ARASOF, Nasugbu, Batangas.
arlenemauricio5474@gmail.com

ABSTRACT

This study was conducted with the main objective of determining the level of satisfaction of tourists with cultural and heritage attractions in Taal, Batangas. The study covered the profile variables of respondents with regards to their age, sex, and civil status and their travel behavior variables with regards to purpose of travel, sources of information, number of visits, and length of stay. The study used the descriptive method to determine the neccessary information regarding with their levels of satisfaction while the validated questionnaire represented as the main data gathering instrument. For the interpretation of data, the researchers used frequency, percentage, weighted mean, verbal interpretation and one way anova. A total of 389 tourists in Taal, Batangas were chosen as respondents of the study. The researchers conclude that tourists tend to travel for leisure by knowing the place through word of mouth and there are more first-time tourists who visited Taal for day tour. The Escuela Pia, Basilica of St. Martin De Tours and Our Lady of Caysasay Shrineare the tourist attractionswith extremely satisfactory by the tourists in Taal while the Casa real and San Lorenzo Ruiz Steps are slightly satisfied. The researchers also conclude that there is no significant difference between the levels of satisfaction of the respondents when grouped according to their profile variables. The researchers suggest that the local government and residents may continue giving assistance by way of financial support in tourism infrastracture. They should be part of planning and organizing their town for the continous development without destroying the resources instead preserving its culture and heritage. The Municipality of Province of Batangas as well as the owner of private attractions should further develop their tourist attractions by providing best services, amenities at an affordable price so that they encouraged more tourists and meet their satisfaction.

Keywords: *tourist's satisfaction, cultural and heritage*

1. INTRODUCTION

The The Republic Act 9593 or Tourism Act of 2009 states that one of its objectives is to encourage activities and programs which promote tourism awareness, preserve the country's diverse cultures and heritage, and instill a sense of history and culture of tourism among the youth and populace. The National Trust of Historic Preservation defines heritage tourism as "travelling to experience the places and activities that authentically represent the stories and people of the past," and cultural heritage tourism as "travelling to experience the places and activities that authentically represent the stories and people of the past and present." It also provides an opportunity for tourists to experience their culture in depth, whether by visiting attractions, historical or culturally relevant places, or by taking part in cultural activities. Cultural attractions are important role in tourist at all levels, from the global highlights of world culture to attractions that underpin local identities. These attractions lure tourist who want to experience the places and activities that represent the stories and people of the past and the present. The cultural heritage experience is a broad one: from sites, buildings and artefacts to people's values, attitudes and ways of life including food, clothing, handicrafts, dance and events. Heritage Attractions is important because it has a positive economic and social impact, it establishes and reinforces identity, it helps preserve the cultural heritage, with culture as an instrument it facilitates harmony and understanding among people and supports its culture. Tourists who visit a particular spot may find the place interesting if a specific characteristic of the place will give them satisfaction for a particular need or want. Tourists' satisfaction with a trip or a destination is a result of many aspects, such as their perception of product elements experienced as well as their expectations before-and during the trip.

Taal, Batangas offer tourism products that can satisfy needs or wants of tourist. It may consist of one or combination of components, including physical goods, experience, events, persons, history of destinations, properties, information and ideas. Since the cultural and heritage attractions is expressive site it is more related to emotion, whereas expressive experiences truly motivate and contribute to level the of satisfaction.

The study aims to determine the tourist's satisfaction with cultural and heritage attractions in Taal, Batangas. Specifically, it seeks to answer the following questions:

1. What is the profile of respondents as regards to:
    1.1 age;
    1.2 sex; and
    1.3 civil status?
2. What is the travel behavior characteristic of the respondents as regards to:
    2.1 purpose of travel;
    2.2 sources of information;
    2.3 number of visit; and
    2.4 length of stay?
3. How satisfied are the respondents with the cultural and heritage attractions in Taal, Batangas?
4. Is there any significant difference between the levels of satisfaction of the respondents when grouped according to their profile variables?

2. MATERIALS AND METHODS

The main purpose of the study is to determine the levels of satisfaction of tourists with cultural and heritage attractions in terms of their profile and travel behaviour characteristics. For this purpose, the researchers used the descriptive method subsequently it involves collecting of data in order to answer the questions regarding the status of the study with three main purposes which are to describe, explain and validate research findings. Simple random selection was used in the selection of the respondents. This sampling procedure chose to make sure that every member from the given population was given equal opportunities of being selected. The respondents of the study are the tourists in the municipality of Taal. The descriptive survey method of research was used in this study to determine the necessary information regarding the tourist's satisfaction with cultural heritage attractions in Taal, Batangas This consists of questions regarding the profile of the respondents, travel behaviour characteristics of the respondents and how tourists satisfied with cultural and heritage attractions by rating which 1 is slightly satisfied and 5 is extremely satisfied.

The questionnaire used in the study was divided into four (4) parts: the first part of the questionnaire focuses on the respondent's profile which reveals the personal information of the tourists, then the second is the information with regards to their travel behaviour characteristics which are the purpose of travel, sources of information, length of stay, and number of visits, and the last part which is their levels of satisfaction with the cultural and heritage attractions located in Taal, Batangas. The questionnaire was presented to the experts who extended their knowledge and further improved the questionnaire. Their insights and comments have been considered by the researchers. After validation, the questionnaire was revised and the necessary improvements were made and it was finalized for approval of the thesis adviser. The questionnaires were personally distributed to the tourists from Taal, Batangas. The contents and the directions indicated were discussed in the survey questionnaires for them to easily understand the things to be done with the questionnaire. Upon the retrieval of the questionnaire, data was tabulated, computed, analyzed and interpreted accordingly. The confidentiality of the information that will be gathered will be treated with utmost protection and will be used only for the study.

3. RESULTS AND DISCUSSION

3.1. Profile of the Respondents

The proponents prepared a survey questionnaire with three parts; the first part was about the profile of the respondents as regards their sex, age, and civil status.

The result of findings was supported by the study of Trinhn, 2013, stated with reference to age, the distribution between Te Puia and the Museum was found to be statistically significant. However, when examining the observed as against the expected frequencies it was concluded that the Museum attracted a higher number of visitors in the younger age groups, and this was initially thought to reflect a situation where parents tend to take children to museums, a feature noted in many research projects.

This is due to the fact that during the time of the survey, females are more willing and free to answer the questionnaires. However, it doesn't signify that there are more females who visit the cultural and heritage attractions in Taal, Batangas.

This data shows that the satisfaction of the tourists can also differ by the status because there are more single tourists visited Taal, Batangas rather than those married and widowed. This means that single tourists have more free time to go around exploring cultural and heritage attractions.

3.2 Travel Behavior Characteristics of Respondents

The part two of the survey was about the travel behavio characteristics relevant to the study.

The frequency and percentage of the respondents as regards to their purpose of travel. One hundred twenty seven (127) tourists visited Taal, Batangas for Relaxation/Vacation with a percentage of 31, seventy two tourists visited for Visita Iglesa with a percentage of 17, fourty nine (49) tourists visited (72) for Celebrating special occasions with a percentage of 12, fourty five (45) tourists visited for Business purposes with a percentage of 10, fourty three (43) tourists visited to Just passing throuh with a percentage of 11, fourty one (41) tourists visited for Educational tour with a percentage of 10 while there were thirty five (35) tourist visited Taal, Batangas for Visiting friends and relatives with a percentage of 9.

The highest percentage is relaxation/vacation because most of the tourists are young adults who tend to escape from their working environment. Visiting friends and relatives got the lowest percentage because most tourists spend their time to explore the cultural and heritage attractions in Taal since the majority of the tourists travel for a day tour only.
The frequency and percentage of the respondents regarding to their sources of information in visiting Taal, Batangas. The data shows that the most used source of information is recommended by friends and relatives with a percentage of 34, Pass experience with a percentage of 28, Social Media with a percentage of 27, Magazines with a percentage of 8 and Television got the lowest used in source of information with a percentage of 3.

The frequency and percentage of the travel behavior characteristics of respondents regarding to their number of visit. One hundred twenty five (125) tourists only visit once with a percentage of 32, one hundred five tourist (105) visited more than three times with a percentage of 27, one hundred three (103) tourists visited twice with a percentage of 26 and there were fifty six (56) tourists who visited thrice with a percentage of 14.This shows that the majority of tourists visiting Taal, Batangas once because most of the tourists are first-time visitors of the place.

Travel Behavior Characteristics as regards to Length of Stay the frequency and percentage of the travel behavior characteristics of the respondents regarding to their length of stay. Two hundred twenty three (223) tourists visited for day tour only with a percentage of 57, seventy five (75) tourists stayed for one night with a percentage of 19, fifty one (51) tourist stayed for two nights with a percentage of 15, twenty four (24) tourist stayed for three to four nights with a percentage of 6, nine (9) tourists stayed for five to six night with a percentage of 2 and seven (7) tourists stayed for more than 6 nights with a percentage of 1.

The data shows that most of the tourists travel in Taal, Batangas just for a day tour only because the cultural and heritage attractions in Taal can visit one by one in whole day.

Table 1. Levels of Satisfaction of Respondents

Cultural & Heritage Attractions	Weighted Mean	Verbal Interpretation
Escuela Pia	4.79	Extremely Satisfied
Basilica of St. Martin De Tours	4.77	Extremely Satisfied
Our Lady of Caysasay Shrine	4.35	Extremely Satisfied
Museo nina Leon at Galiciano Apacible	4.18	Very Satisfied
Sta. Lucia Well	4.17	Very Satisfied
Museo nina Marcela Mariño at Felipe Agoncillo	3.88	Very Satisfied
Galleria Taal	3.46	Very Satisfied
The Wedding Gift House	3.45	Very Satisfied
Goco House	3.34	Moderately Satisfied
Villa Tortuga	2.82	Moderately Satisfied
Libingan ng Kastila	2.65	Moderately Satisfied

Casa Real	2.33	Slightly Satisfied
San Lorenzo Ruiz Steps	2.29	Slightly Satisfied

The table presents the level of satisfaction of tourists with cultural and heritage attractions in Taal, Batangas. The data shows that Escuela Pia got the highest rating in the area with a weighted mean of 4.79, and interpreted as Extremely, Basilica of St. Martin De Tours with a weighted mean of 4.77, interpreted as Extemely Satisfied Our Lady of Caysasay Shrine has a weighted mean of 4.35 also interpreted as Extremely Satisfied

Museo nina Leon at Galiciano Apacible with a weighted mean of 4. 18, Sta. Lucia Well with a weighted mean of 4.17, Museo nina Marcela Mariño at Felipe Agoncillo with a weighted mean of 3.88, Galleria Taal with a weighted mean of 3.46, and The Wedding Gift House with a weighted mean of 3.45 are all interpreted as Very Satisfied while Goco House with a weighted mean of 3.34, Villa Tortuga with a weighted mean of 2.82 and Libingan ng Kastila with a weighted mean of 2.65 are interpreted as Moderately Satisfied.

Casa Real with a weighted mean of 2.33 and San Lorenzo Ruiz Steps with a weighted mean of 2.29 both are interpreted as Slightly Satisfied which tourists tend not to visit because of its lack of popularity.
There was no significant difference on the respondent's level of satisfaction when grouped according to their age since the computed ANOVA was higher than the tabulated value at 0.05 of level of significance.

There is no significant difference on the respondent's level of satisfaction when grouped according to their sex. Null hypothesis is accepted since the P-value is 0.93 which was higher than the tabulated value at 0.05 of level of significance. This means that even the respondent is male or female, the respondents level of satisfaction on the cultural and heritage attractions will still be the same.

There is no significant difference on the respondent's level of satisfaction when grouped according to their civil status since the computed ANOVA was higher than the tabulated value at 0.05 of level of significance the null hypothesis is accepted.

4. CONCLUSIONS

From the findings of the study, the following conclusions are drawn:

Age 18 to 28 tourists had much visited the cultural and heritage attractions in Taal, Batangas and more of them were female and unmarried or single. Tourists tend to travel for leisure by knowing the place through word of mouth and there are more first-time tourists who visited Taal for a day tour only. Escuela Pia is the tourist attractions who got the extemely satisfying attraction by the tourists while San Lorenzo Ruiz Steps got the slighlty satisfying attraction by the tourists of Taal, Batangas. The null hypothesis was accepted because the level of satisfaction of tourists had no significant difference with their profile variables.

REFERENCES

- Chen, Martin Oppermann and Kye-Sung. (1997). Tourism in Developing Countries. I International Thomson Business Press.
- Cooper, C., Flitcher, J., Fyall, A., Gilbert, D., & Wanhill, S (2008) Tourism principles and practice. 4th ed. Financial Times/Prentice Hall Publications.
- Cruz, Z., Oh. (1991, 1999), Principles of tourism (1st edition) Manila Rex Book Store.
- D, Zenaida L. Cruz Ph. (1991-1999). Principles of Tourism Part I. Philippines, 1991 1999.
- Goeldner, J. R. C., and Ritchie J. R. B. (2009). Tourism Principles, Practice, and Philosophies Elevent Edition. Canada.
- Goeldner, J.R. C. , Ritchie, J.R. B., and Melntosh, R.W. (2000). Tourism Principles, Practices and Philosopies, Eight Edition. Canada.
- Libosada Jr. C., and Bosangit, C., (2007). Principles of Tourism Part II. Anvil Publishing, Inc.
- Lim R., (2012), Principles and Scope of Tourism, 61 Ground floor, Herald Building, Muralla St. Intramuros Manila.
- Santos, Buen, Manzano, Ronald G., (2010), Principles of Tourism 2. Quezon City C & E Publishing Inc.
- Smith, M., MacLeod, N., and Robertson, M. H. (2000). Key Concepts in Tourist Studies.
- Weaver D. and Laura Lawton (2016), Tourism Management (3rd ed.) Milton Queensland: Jhon Wiley & Sons. Australia, Ltd Publication

COMPETENCY SECTORS OF TOURISM EMPLOYEES IN SELECT TRAVEL DISTRIBUTION, AIRLINE,AND ACCOMMODATION SECTOR IN METRO MANILA

CHERRY D.ABELEDA[1], REİNADEL L. AQUİNO [2,] ANGELİCA B.CAHAYON [3], and MA.DANZHİELA TEENEY A. DACUMOS[4]

College of Accountancy, Business, Economics & International Hospitality Management

Batangas State University ARASOF-Nasugbu

cherish026@gmail.com

ABSTRACT

This study investigates the gap between the competency requirements that the tourism industry imposes among its employees, and the actual training and instruction given by HEIs in the face of job mismatch cases in the field. The research covered the profile variables of the respondents in terms of sex, age, highest educational attainment, position in the company, years in the service, and most importantly the respective skills required by each of the sectors involved. One of the things that generated the curiosity of the researchers was whether or not the graduates are trained in line with the industry requirement. Another was the existence of a common set of competencies or skills and the most preferred among the sectors and lastly, the possibility of revealing sector specific competencies or skills across the three select sectors. Questionnaires were distributed among 15 purposively chosen full scale tourism establishments in Metro Manila with 5 participants for every sector. Results reveal that there is no significant difference in competency requirements when grouped according to sector. However, the research identified sector-specific skills that highlighted the employer‘s preference for soft skills such as communication skills. The outcome of this study may shed useful insights on HEI instruction in producing competitive graduates who may hopefully give considerable inputs to the industry in the future

Keywords: *Competency Requirements, Tourism Skills, HEI Instruction, Training Needs*

1. INTRODUCTION

Luna Scott (2016) claimed that overwhelming concepts on Globalization, new technologies, migration, international competition, changing markets, and transnational environmental and political challenges make mentoring and training more complex; yet despite these complications, the same set of challenges are also the major drivers that guide the academe sector to fine tune and precision skill and knowledge acquisition among students to better suit the current labor market situation. Such premise also applies to the most complex of industries like Tourism.

Often described by the World Tourism Organization (UNTWO) as labor-intensive, dynamic and among the fastest growing industry in the world, the Tourism business seems to have kept its market growing with an increasing growth rate of 4% per annum and an impressive generation of 256 million jobs world-wide as disclosed by the World Tourism and Travel Council in 2016. It comes as no surprise when the Commission on Higher Education identified the Travel and Tourism Management course as one of the top baccalaureate programs of choice based on enrollment statistics of female students alongside other courses like Business Administration, Secondary Education, Elementary Education, Hotel and Restaurant Management, Information Technology, Accountancy, Criminology, Psychology, and Nursing.

However, as promising as the situation may appear in a more general perspective of the sector, Endurun's Assistant Dean of the College of Hospitality Management, Bel S.Castro revealed a pressing concern in the industry,in terms of the current employability of tourism and hospitality management graduates. In Castro's presentation during the 2016 Philippine Restaurant Investment Conference, the issues on nationwide job mismatch, specifically in the tourism sector surfaced. Supporting this claim, Castro (2016) reported that the hospitality and travel jobs reported a huge decline in online recruitment at an estimated -45 %.Mangkilat (2016) also disclosed in an article for Manila Bulletin, the alarming results of a collaborative study by the International Labour Organization, Bureau for Employers Activities (ACT/EMP) and the Employers' Confederation of the Philippines (ECOP). The said article also attributed the still weak labor market information system, along with inadequate training and the lack of support in science and technology sectors, to be among the contributing factors of the country's job mismatch crisis. Undersecretary Romeo Lagman of the (DOLE), on the other hand, pointed a finger, not at weak Labor Market Information, but at the country's academic curriculum for being unresponsive to the demands of the recent labor market situation. In an article published for the Philippine Star on June 2010, Lagman shared the findings of a program of the agency that showed inability of the country's education curriculum to respond to "the needs of industries and businesses operating in the current global environment." The appeal from hiring and recruitment experts may be indicative of a gap in the Higher Education Institutions (HEIs) that persists in having curriculums that are "unsuitable" in providing their graduates with the possibility of employment. As of AY 2016-2017, CHED's data showed that there are 1,943 HEIs nationwide – 233 are public and 1,710 are private. For all disciplines, enrolment for the AY 2016-17 was at 3, 589, 484 wherein 1, 641, 607 were enrolled in public HEIs while 1,947, 877 were enrolled in private HEIs. Meanwhile, there were 681, 468 graduates in all disciplines – of which 343, 628 were from public and 337, 840 were from private HEIs. A staggering number of fresh graduates shall venture out in to the corporate world with statistics and numbers in the labor market going against them.Hence, the proponents of this study deemed that it is of paramount importance to further investigate and clarify the Competence Requirements of Tourism Employees on Select Airline, Accommodation and Travel Distribution Sectors, by utilizing the features of empirical approaches to research.

2. MATERIALS AND METHODS

The proponents have identified Descriptive Method to be appropriate for the study as the nature of the research demands the given conditions for proper implementation. Purposive sampling was employed as the extent of operation and availability of the concerned participants were primary considerations in this study. Fifteen Human Resource Officers, Supervisors and Managers from different full- scale Manila based travel and tourism companies were given questionnaires.

Instrument

Adapting Zeher and Mossenlechner (2009) categorization of specific skills on a particular set of competencies, the researchers arrived at a four-part questionnaire. The Survey questionnaires consist of several sections. The first section is designed to establish the profile of the respondents. The second part would be a list of skills under four major competencies. The first is Professional and Methodological Competencies which includes Language Skills, Problem-solving Skills, Tourism-related Knowledge, Information Technology Skills, Technical Skills, Text Work Efficiency and Written Communication Skills. The second is Social and Communicative Competencies which covers Social Networking Skills, Social and Team Skills Persuasion Skills. The third is Personal Competencies which is attributed with Ability to work under pressure Customer Service Skills, Self-motivation and Willingness to Learn, Critical Thinking Skills and Communication Skills. The fourth and last among the major categories would be Activity and Action-Oriented Competencies that involves Determination and Goal Orientation, Creativity, and Decision-

Making Abilities. Each respondent will also be asked to pick three most important skills that are crucial for their respective sectors.

Statistical Treatment.

The third part of the questionnaire determines the respondents' choice as the most vital among the set of competencies. Data will then be subjected to analysis and statistical treatment to achieve the objectives of this study. One-way ANOVA shall be employed in order to find out the significant difference on the competency requirements among the three tourism sectors involved in the study. As what Lane et.al (2013) stated, Analysis of Variance (ANOVA) is the statistical method used to test the variation between two or more means

3. RESULTS AND DISCUSSION

Profile of the Respondents

For the profile of the respondents as regards: Sex, 86.66 % of respondents were female, with Age 33.33% of respondents were 36 to 45 and 46 to 55 of age. The highest educational attainment among the respondents was Bachelor's Degree. In terms of the Position in the company,53.33%of respondents are department managers. Finally, as for the Years in service, 66.66% of respondents have been working between 1 to 5 years

Sector Specific Skills Requirement

The Travel Distribution Sector prefers workers to have Tourism-related Knowledge, Self-motivation and Willingness to learn and Communication Skills. Travelers nowadays require more than just reservation assistance and tour planning as they now put more value to experience. This shift in attitude has also altered the skills that a Travel Agent must possess in the workplace. Association of Southern African Travel Agents or ASATA (2015) explained that aside from reservation assistance, travel distribution sector employees should extend a sound advice and helpful recommendations that are crucial in meeting customer-specific requirements and expectations. Thus, Tourism-Related Knowledge is primarily considered in every travel agent applicant. The Airline Sector gives high regards to applicants with strong Problem Solving Skills, Language Skills, and Text Work Efficiency and Written Communication Skills. A need for a more sector-aligned form of language communication in the airline sector is suggested in the study. In the case of the airline sector, it is what the discipline that the Aigou (2008) referred to as Aviation English. Still under the umbrella of Communication Skills, Aviation English may possibly be a variation of the communication skills requirement for the members of the labor force in the tourism industry. Only the respondents from the Accommodation sector gave high preference to the third set of competencies particularly the Personal Competencies which includes Customer Service Skills. Wescott (2015) related how important service is in tourism and hospitality industry since the success or failure of businesses and destinations depends on it. As for the set of competencies preferred per sector the findings are as follows: The first set, referred to as the Professional and Methodological Competencies, was unanimously deemed the most important by respondents of this study.

Statistical Treatment Results

Statistical treatment revealed that there is no significant difference in the set competencies when group according to sectors as displayed Tables 1 and 2.

ISSN: 2704-4572
Available online at https://www.apcore-inc.org/apcore-journal-of-proceedings

Table 1 **Summary of Data**

	Treatments					
	1	**2**	**3**	**4**	**5**	**Total**
N	3	3	3	3		12
∑X	5	3	4	3		15
Mean	1.667	1	1.3333	1		1.25
$\sum X^2$	9	3	6	3		21
SD	0.5774	0	0.5774	0		0.4523

Table 2. **Result Details**

Source	**SS**	**df**	**MS**	
Between treatments	0.9167	3	0.3056	**F = 1.83333**
Within treatments	1.3333	8	0.1667	
Total	2.25	11		

The f-ratio value is 1.83333. The p-value is .219214. The result is not significant at $p < .05$. The results above may be attributable to a couple of possible factors. One could be that the number of respondents that may be too limited to be able to establish a significant difference. Though the research failed to establish the distinction among all three sectors in terms of competency requirements, one important take away from the study may be considered. That is, the emphasis on soft skills specifically, Communication Skills that seem to have gone beyond its utility to one tourism sector by unanimously earning the favor of all three tourism sectors involved in the study.

4. CONCLUSION

Based on the results of the study, the following conclusions were drawn.;

Majority of the respondents in Manila are female with the age of 36 to 45 and 46 to 55, Bachelor's Degree Holder, Department Manager and working for 1 to 5 years.

Responses from the participants revealed sector specific skills with the Airline sector giving high preference to Problem Solving Skills, the Accommodation sector prioritizing job applicants with Communication Skills and Travel Distribution sector giving high regards to workers with Tourism Related Knowledge;

Language and Communication Skills are the common skills required by employers in all three tourism sectors.; and, that there is no significant difference in the competency requirements when grouped according to sector.

Based on the results of the study the following recommendations are hereby advanced:

That the university should strengthen and include social skills competencies in the curriculum of B.S. Tourism Management including communication skills, together with other skills such as problem solving and tourism related knowledge;

That the university should establish linkages with travel distribution, airline and accommodation sectors through scouting course aligned host training establishments for the internship program of B.S. Tourism Management students;

Lastly studies relative to competency requirements in different sectors in tourism industry be conducted periodically in order to gain insights in fine tuning aid the B.S. Tourism Management curriculum.

REFERENCES

- Aiguo, W. (2008) "Reassessing the position of Aviation English: from a special language to English for Specific Purposes", Civil Aviation University of China, China
- Association of Southern African Travel Agents (2015) "The 21st century travel agent". Johannesburg, South Africa, Big Ambitions Publication.
- Castro,B. (2016)."The state of hospitality manpower in the Philippines". Philippine Restaurant Investment Conference, Power Point Presentation , Endurun College, Philippines.
- Department of Labor and Employment (2012) "Industry career guide on hotel, restaurant and tourism", Bureau of Local Employment, Intramuros,1002 Manila, Philippines.
- IFTA Staff Training Module (2006)."Customer service training manual".University of Cambridge, Papua New Guinea.
- Lane,D., Hebl, M.,Guerra,R.,Osherson,D., Ziermer,H., (2013) "Introduction to Statistics" Rice University,University of Houston.
- Luna, C.,(2014).The futures of learning2: What kind of learning for the 21st Century. Education and Research Foresight,Working Paper. UNESCO, Finland.
- Magkilat,B.,(2016) **"**Job skills mismatch to dampen PH growth – study".Manila Bulletin News/Business, Retrieved from : http://2016.mb.com.ph/2016/02/21/job-skills-mismatch-to-dampen-ph-growth-study/**.**
- Wescott, M.(2015).Introduction to tourism and hospitality in BC.Capilano University, Creative Commons Attribution 4.0 International License, British Columbia.
- Zehrer, A.&Mössenlechner, C. (2009). "Key competencies of tourism graduates: The employers' point of view." Journal of Teaching in Travel & Tourism, DOI:10.1080/15313220903445215
- Online Resources:
- Center of Innovation in Research and Teaching Institute @https://cirt.gcu.edu/
- The World Travel and Tourism Council @ https://www.wttc.org/
- Philippine Statistics Authority @http://www.psa.gov.ph

DETERMINANTS IN BUYING DECISION OF MOBILE PHONES AS CATEGORIZED TO GENDER

MARIFE AGUSTIN- ACIERTO
Polytechnic University of the Philippines, maacierto1021@gmail.com

ABSTRACT

The study focuses on the consumer buying decision in mobile phones as categorized to gender as perceived from different brands of mobile phones stores and consumers. In this study, gender is considered as a category on buying decisions. In order to find ways to determine the buying decision of males and females around the different malls in Binan, Laguna (Pavillon, Umbria, Central Mall). The researcher conducted study to determine the buying decisions of males and females in buying mobile phones. The main objective of this study was to determine whether gender has effect on the consumer buying decision when it comes to purchasing mobile phones. The study aimed to determine the mobile phones buying behavior of males and females with the age ranging from 18-60 years old. The researcher used interview as the method in gathering data for comprehensive understanding of the study. This study utilized a qualitative research study. The population sample are included males and females ages from 18-60 years old. Purposive method of sampling was used to develop the sample of the research under discussion and evaluation. The study also showed how gender (both male and female) can influence the buying decision of consumers. After conducting the research, the interview result showed that consumer decision may vary in terms of gender.

Keywords: *buying decision, consumer, gender, mobile phone*

1. INTRODUCTION

The gender is one of the many aspects that can be a determinant in consumer's behavior in buying mobile phones. Both men and women go shopping with different motives, objectives, reasons and considerations most especially when buying mobile. In this study, gender is considered as a determinant on buying decisions. It can refer on how the consumer is influenced by his or her internal or external environment. Not all men prefer black and not all women prefer color pink. According to Eler (2011), women outnumbered men in a study of smartphone owners by gender. Most of the companies and firms spend billion of cash each year for just studying the behavior of the consumers. For those companies and firms, to get hold of consumer actions meant to get hold of the sales. Most of the companies even hire experts to look carefully the cognitive mind of human so as the attitude. The quest of consumer never ends due to the reasons of technology. Telecommunication technology is getting more advanced where the consumer behavior is getting more complex when demand of consumer arises, the technology increases. Advancement in the telecommunication technology has made the mobile phones and other gadget: tablet, iPads, etc. Technology has become one of the in demand or saleable products of the modern life especially among the youth in the Philippines and other countries. Based on Technology and Entertainment by Bulger (2011), a year ago, when we segmented Smartphone owners by gender, the male population dominated the marketplace. In order to find ways to determine the buying behavior of males and females around Binan Laguna, the researcher conducted study to determine the major determinants of the males and females in purchasing mobile phones. This is will help the mobile phones seller but also a great potential to customers because of its features and qualities in a product.

2. MATERIALS AND METHODS

The researcher used interview as the method in gathering data for comprehensive understanding of the study. The data were collected from the selected participants in the malls around Binan, Laguna. Thus, efficiency of the result gathered will not guarantee the same outcome to others outside or beyond perimeter. This study utilized a qualitative research study and descriptive method. The respondents of the study are different brands of mobile phones stores and mobile phone consumers. These peoples have enough knowledge and expertise about mobile phone features and usage. The population sample are included males and females ages from 18-60 years old. Purposive method of sampling was used to develop the sample of the research under discussion and evaluation. According to this method, a non-probability sampling technique wherein subjects are chosen and analyzed to be part of sample with a specific purpose in mind. The data gathering tool used in this study was one-on-one interview. As far as data collection tools were concerned, the conduction of the research involved the use of semi-structured questionnaire, which was used as an interview guide for the researchers. Some certain questions were prepared, so as for the researchers to guide the interview towards the satisfaction of research objectives, but additional questions were made encountered during interviews. This study used inductive analysis which is generally associated with qualitative research. It aimed to group the data and showed relationships. The following answers taken from the interviewee was recorded and analyzed. The data gathered summarized the factors affecting consumer buying decision can be gender categorized. Men and women process information differently because gender is in subculture of physiological self leads to buying decision. Different brand references also affect the dominance of their buying decision.

3. RESULTS AND DISCUSSION

The data of consumer response on classifying their style for mobile phones. The result concluded that fifty percent of female consumer were style conscious, most women preferred sleek and stylish phone while male consumer only fifty percent were attracted to phone's style. According to Pablo (2012) he mentioned that age, gender, life cycle, economic status and lifestyle are some of the personal factors that is descriptive of the consumer.

The data of consumer response on classifying their color for mobile phones of male respondents. The result concluded that twenty percent of male consumer were gold, sixty percent were black and twenty percent were any color. According to Heitlig, D (2010) gender is now the central idea of global, social and economic development. The gap between men and women tends to widen in the lowest socio- economic segment.

The data of consumer response on classifying their color for mobile phones of female respondents. The result shows that ten percent of female wants gold, ninety percent wants any color. As stated by James(2011) women's mobile phone market is inspiring more and more brands stating to customize phone just for women and aspect of color.

The data of consumer response of buying new mobile phones. Six percent of male considers buying new phone when in sale. Twenty-seven percent of male consider buying new phone when broken. Thirty-three percent said that if they have enough money. Thirteen percent when there is a latest mobile phone. Twenty one percent said when it is lost.

The data of consumer response on phone prices. Sixty percent of females are willing to spend one thousand to nine thousand pesos and forty percent are willing to spend around ten thousand to twenty thousand pesos. Some of the respondents are willing to spend higher than twenty nine thousand and the rest are depending on their income and reasonable price. According to GFK Philippines (2012), increasing affordability of mobile phones has been propelling the strong growth of the sector in the Philippines.

The data of consumer response on camera pixel they prefer. Seventy percent of female preferred high camera pixel, on the other hand, thirty seven percent of male preferred high camera pixels. According from Ge Chao Renmin University of china (2012), factor to consider for technique script and marketing strategy selection is the increase in a number of new features and additional value (such as ringtones, wallpapers, theme, camera, wireless equipment). The data of consumer response of battery lifespan. The result concluded that one hundred percent of respondents preferred longer battery lifespan for gaming purposes. As stated by Cortuna (2011) nowadays phone vary in features, specifications and sizes brand.

The data of consumer response on screen size. The result concluded that out of ten (10) respondents, forty-four percent (44%) of female chose bigger screen size. While fifty-six percent (56%) of male preferred bigger screen size for gaming and video streaming. Cited by Cortuna (2011) specifications and sizing depending on what the users are up to whether internal specifications up to the newest brand model but what is important is that phones potentially play a significant role in assisting people in many ways especially when it comes to communication.

The data of consumer response on phone memory. The result concluded that out of one hundred (100) respondents, twenty percent (20%) of male wanted higher internal memory and twenty- seven percent (27%) of male opted for (RAM) random access memory for gaming purposes for female, fifty-three percent (53%) wanted high internal memory. As stated by Cortuna (2011) nowadays phone vary in features, specifications and sizes depending on what users are up to whether internal specification up to the newest brand model.

The data of consumer response on what they would choose between quality and style. The result concluded that out of one hundred (100) respondents, one hundred percent (100%) of both male and female respondents chose quality more than the style.

The data of consumer response on importance of design or style in contrary to its usability. Thirty seven percent (37%) said that design and style somehow matters in contrary to phone's usability and thirteen percent (13%) said that design and style doesn't matter. Seventeen percent (17%) said that design and style is very important and thirty three percent (33%) said that design and style doesn't matter at all in contrary to its usability. According from Ge Chao Renmin University of China (2012), the concept of gender script guides mobile phone manufactures consciously to carryout design and develops marketing for female, and thus is an important factor to consider for technique script and marketing strategy selection.

The data of consumer response on effect of vast technology. Twenty three percent stated that vast technology affects their decision in buying new phones while twenty seven percent considered vast technology's effect in their buying decision. Out of fifteen male respondents, forty percent stated that vast technology affected their decision in buying new phones while ten percent considered vast technology' effect in their buying decision. Studied by Johnson (2010) the development of mobile phones and technologies has been an extended history of innovation and advancements cropped up due to dynamic changes in consumers' need and preferences.

4. CONCLUSION

The study identified the different determinants affecting the buying decision of both gender. The following such as price, product style, phone color, specifications and consumer response on buying new phone. The promotional advertisement appeals to female compared to male. The style influence the decision of female than male. The color affects the decision of both gender. Female are into gold, while male chose black and gold. The phone price male are dominant and willing and able to spend on high priced mobile phones. The female are attracted to high camera pixel. Both male and female wants longer battery lifespan. The female looks for internal memory while male looks for RAM (Random Access Memory) and internal memory for gaming purposes. Both gender chose quality over style. The gender interfere the promotion of mobile

ISSN: 2704-4572
Available online at https://www.apcore-inc.org/apcore-journal-of-proceedings

phones, the design and style in contrary to its usability, female affirms while male are not affected. It is concluded that mobile brand Samsung is the most considered by both gender in terms of ownership and preferred brand. The functionality is the first priority in purchasing mobile phones.

REFERENCES

- Bulger, D. (2011) Technology and Environment, New York USA, Taylor and Francis
- Cortuna, G. (2011) Sociology: Focus on the Philippines 4th edition, Anvil Publishing, Inc.
- Eler, A. (2011) MOBILE "Beyond hierarchy: Gender, Sexuality and Social Economic, New York USA, Taylor & Francis
- Heitlig, D. (2010) Gender and Development Programs
- Kotler, P. (2011) Ten Deadly Marketing Sins: Signs and Solutions. Cambridge University Press, United Kingdom
- Pablo, B. (2012) The Social Unconscious in Persons, Groups and Societies, Great Britain, The Studio Publishing Services Ltd. Great Britain
- http://www.ictworks.org/2013/05/10/dear-gender-experts-mobile-phones-are-gender-neutral
- http://www.eberea.org/sites/all/files/users/majun/courselecture/2012/08/summercamppdfchao_ge_pdf_58584.pdf

AWARENESS AND COMPLIANCE OF BUYERS AND VENDORS TO THE CITY ORDINANCE NO. 2013-403 THAT REGULATES THE USE OF NON-BIODEGRADABLE PLASTIC BAGS

ANALIN A. JOVER
St. Therese MTC Colleges – La Fiesta. analin_j@yahoo.com

ABSTRACT

Plastic bags have become popular for industrial and consumer use since their emergence in 1940's. People use them because they are cost effective, easy to use and convenient to store. This paper presents the awareness and compliance of buyers and vendors to City Ordinance No. 2013- 403 in Iloilo Terminal Market that regulates the use of non-biodegradable plastic bags. A questionnaire checklist was administered to determine the awareness and compliance of buyers and vendors to the City Ordinance No. 2013-403. The study utilized a descriptive research design. Analysis of Variance (ANOVA) was used to determine if there is a significant difference in the awareness and compliance of buyers and vendors of the city ordinance.

It was found out that when taken as a whole, the respondents were always aware of the City Ordinance No. 2013-403, and often practiced the provisions under the said ordinance.

Keywords*:* *Awareness, Compliance, City Ordinance, non-biodegradable plastic bags, buyers and vendors.*

1. INTRODUCTION

Plastic play a significant role in today's modern living. Today, approximately 260 million tons of plastics are produced for various purposes worldwide on an annual basis (Thompson et al. 2009). The main advantages of plastic grocery bags are: they are cost effective, easy to use and convenient to store. In addition, plastic bags are faster and easier to open and pack. Plastic bags take up less space to store and weigh far less so they are easier for employees to stock.

However, concerns have been raised about the environmental and economic problems they pose. These bags are made from crude oil and natural gas according to the New York Times. Both oil and gas are non-renewable energy sources which means they are in limited supply. The mining and manufacturing process of fossil fuel creates pollution.

Plastic bags introduced into the environment may become waste hazards to various animals. When plastics are not properly disposed, they may eventually make their way to bodies of water. According to the Environmental Protection Agency (2015), this often happens when they are washed into storm drains, sewers and streams.For these reasons, ordinances that limit the use of plastic bags and encourage their replacement by reusable shopping bags have become increasingly popular worldwide. Supporters of such efforts frequently cite the need to reduce pollutants associated with plastic bag litters and production.

This study primarily aimed to assess the awareness and compliance of the buyers and vendors to the City Ordinance No. 2013-403 in Iloilo Terminal Market.

3. METHODOLOGY

The study employed a descriptive research design with a researcher made questionnaire checklist as the main instrument of data collection. It was divided into two parts. The first part of the instrument contains the personal information of the respondents. The second part contains queries about the level of awareness and compliance of buyers and vendors to the City Ordinance No. 2013 – 403. The research instrument was presented to the members of the research panel to ensure content validity of the instrument and their comments and suggestions for its improvement are incorporated in the final instrument. The respondents of the study were the buyers and vendors in Iloilo Terminal Market who were chosen using the random-purposive sampling method.

In order to ascertain the functionality of the questionnaire-checklist, the proponents conducted a reliability testing. The Cronbach Alpha result was .815, thus the questionnaire was highly reliable.

4. RESULTS AND DISCUSSION

Table 2. A. Level of Awareness of Buyers and Vendors on the City Ordinance No. 2013-403 when taken as a whole

	Mean	Description
Awareness	**3.68**	**AA**
I am aware that there is a city ordinance that regulates the use of non-biodegradable plastic bags.	3.65	AA
I am aware of using biodegradable plastic bags as wrapping, bagging and packing materials	3.67	AA
I am aware of the harmful effects of the non-biodegradable plastic bags in the environment.	3.83	AA
I am aware that all vendors/buyers should use biodegradable plastic bags as wrapping, bagging and packing materials or product	3.68	AA
I am aware that there is a corresponding penalty noncompliance to the Regulation City Ordinance No. 2013-403	3.68	AA
I am aware that use of biodegradable plastic bags as wrapping material better than non-biodegradable	3.57	AA

Legend: 3.26 – 4.00 (AA) Always Aware
2.51 – 3.25 (OA) Often Aware
1.76 – 2.50 (SA) Sometimes Aware
1.00 – 1.70 (NA) Not Aware

Table 2.A on the respondents level of awareness reveals that they were "Always Aware" by all identified characteristics: awareness of city ordinance, use of biodegradable plastic bags as wrapping, bagging and packing materials, awareness on the harmful effects to the environment, awareness of penalty of non-compliance, and awareness on the use of biodegradable plastic bags is better than non-biodegradable.

Table 2.B. Level of Compliance of Buyers and Vendors on the City Ordinance No. 2013-403 when taken as a whole

	Mean	Description
Compliance	**3.13**	**OP**
I practice the city ordinance no.2013-403 that regulates the use of non-biodegradable plastic bags	3.28	AP
I practice minimizing the use of plastic bags	3.15	OP
I practice using alternatives (paper bags, rattan bags, shopping bags and etc.) rather than non- biodegradable plastic bags	2.78	OP
I practice using recyclable plastic bags so that I can help the environment	3.27	AP
I encourage other people in the market to use the biodegradable bags	3.17	OP

Legend: 3.26 – 4.00 (AP) Always Practiced
2.51 – 3.25 (0P) Often Practiced
1.76 – 2.50 (SP) Sometimes Practiced
1.00 – 1.70 (NP) Not Practiced

Table 2.B on the respondents' level of compliance reveals that they Often Practice minimizing the use of plastic bags, use of alternatives, and encourage other people to use the biodegradable bags.

4. CONCLUSIONS

Using Plastic bags, contribute to the environmental problem of a certain place. Buyers and Vendors should be always aware of its harmful effects and they should comply with the City Ordinance of Iloilo City No. 2013-403 that regulates the use of Non-Biodegradable Plastic Bags. By doing so, they can help reduce the volume of plastic bags in the environmental landfills and waterways.

REFERENCES

- Adane, L., & Muleta, D. (2011). Survey on the usage of plastic bags, their disposal and Adverse impacts on environment: A case study in Jimma City, Southwestern Ethiopia. Journal of Toxicology and Environmental Health Sciences, 3(8), 234-248. Retrieved from http://www.academicjournals.org/article/article1379595494_Adane%20and%20Muleta%20(1).pdf
- Asmuni, S. (2014). Public Participation and Effectiveness of the No Plastic Bag Day Program in Malaysia. Retrieved from https://www.sciencedirect.com/science/article/pii/S1877042814056961
- Barhadwaj B. (2010). Plastic Bag Ban in Nepal Enforcement and Effectiveness. Retrieved from http://www.sandeeonline.org/publicationdetails_disp.php?pcid=3&pid=1094
- Browne,M.A. et al. (2011). Accumulation of Microplastic on Shorelines Woldwide: Sources and Sinks. Retrieved from https://pubs.acs.org/doi/abs/10.1021/es201811s
- Chitotombe, J.W. (2014). The plastic bag 'ban' controversy in Zimbabwe: An analysis of policy issues and local responses, International Journal of Development and Sustainability. Retrieved from https://isdsnet.com/ijds-v3n5-6.pdf
- Duboise, T. (2011). Philippines House of Representative Vote to Regulate Plastic Bags. Retrieved from http://plasticbagbanreport.com/philippines-house-of-representatives-vote-to-regulate-plastic-bags/

- Duboise, T. (2012). Philippine Industry Ad: Plastic Bag Bans Don't Protect Environment. Retrieved from http://plasticbagbanreport.com/philippine-industry-ad-plastic-bag-bans-dont-protect-environment/
- Elsevier, B.V. (2018). The urban political ecology of plastic bag waste problem in Nairobi. Retrieved from https://www.sciencedirect.com/science/article/pii/S001671850600042X
- Irene, E. A. (2012). Solid Waste Management in an Upland Urban Village of Samar Philippines. Retrieved from http://ssu.edu.ph/subdomains/ojs/index.php/CDRJ/article/view/31
- Legarda, L. (2011). Philippines' Legarda Files Total Plastic Bag Ban Act. Retrieved from http://plasticbagbanreport.com/phillipines-legarda-files-total-plastic-bag-ban-act/
- Presse, A. F. (2013). Philippines financial capital bans plastic bags. Retrieved from http://newsinfo.inquirer.net/430021/philippines-financial-district-bans-plastic-bags
- Richard, C. T. (2005). Plastics, the environment and human health: current consensus and future trends. Retrieved from https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2873021/
- Synthia, I. J. (2014). Ban on Plastic Bags and the : Emergences of new varieties A study of Awareness on Shopping bags and possibility of behavior change towards eco- friendly consumption. Retrieved from https://www.aabss.org.au/research-papers/ban-plastic-bags-and-emergence-new-varieties-study-awareness-shopping-bags