



# OLIVAREZ COLLEGE TAGAYTAY

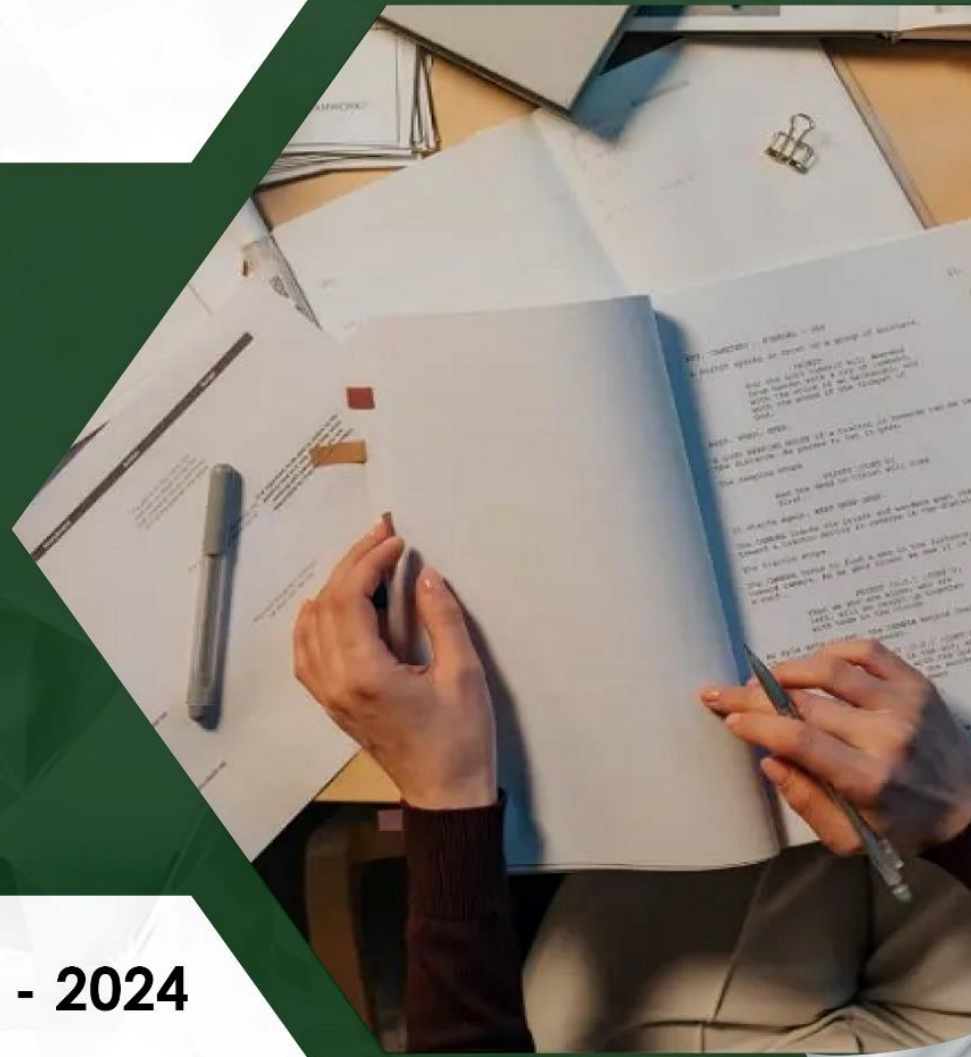
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## FOREWORD



With great pride, I present to you the latest edition of Business Synergy, the Bachelor of Science in Business Administration Official Student Research Journal. As the Editor-in-Chief, I am honored to showcase the remarkable research papers included in this volume, each representing the dedication, intellect, and passion of our students and faculty at Olivarez College Tagaytay.

Our pages encompass a diverse range of topics that offer valuable insights and innovative perspectives into the intricacies of business. Researchers explore everything from the effect of teamwork and empathy on problem-solving processes to the readiness of university students for the digital world of work in their research papers.

To ensure accuracy, coherence, and relevance, these research papers have been meticulously analyzed and improved. Our researchers have rigorously examined and analyzed key concepts and phenomena to increase our understanding of key concepts and phenomena in the business landscape. Throughout this publication, I am grateful to the authors, faculty members, and the editorial board for their contributions. This journal thrives as a venue for intellectual exchange and growth because of its dedication to academic excellence and scholarly inquiry.

Our talented contributors have provided us with a wealth of knowledge in these research papers and I invite you to engage with the diverse perspectives and innovative ideas they provide. May this journal inspire curiosity, spark dialogue, and foster a deeper appreciation for the dynamic world of business administration.

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OCT- Business Synergy



Research, Survey, and Publication of the  
BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION  
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## Level of Satisfaction in Food Delivery in Tagaytay: Basis for Enhanced Service Management

*Vincent Naduma, Dave Francisco, Robert Jim Edillor,  
Kitch Reinier Plata, Angelica Nicole Manimtim*

### I. ABSTRACT

The research delves into customer satisfaction concerning food delivery services in Tagaytay, emphasizing prompt delivery and food quality as pivotal factors. The study was conducted through a Google Forms survey with 202 respondents, predominantly female young adults, which reveals a moderate overall satisfaction level. Reliability is highlighted as crucial, whereas empathy scores the lowest. Gender and preferred delivery apps show no significant impact on satisfaction levels. Recommendations for service providers include enhancing service quality dimensions, emphasizing empathy, and learning from successful apps. Additionally, improving reliability, addressing quality gaps, and utilizing technology and data insights are suggested to enhance the food delivery service. The study underscores the importance of comprehending customer satisfaction in Tagaytay's online food delivery landscape. While indicating room for improvement, particularly in reliability and empathy, the findings suggest consistency in satisfaction levels across different apps. Future research is proposed to further explore demographic and app-specific influences, aiming to offer actionable insights for service providers. Overall, understanding critical drivers like reliability and addressing areas of concern such as empathy can enhance customer experience and foster business success in Tagaytay's online food delivery market.

**Keywords:** *Delivery Time, Online Food Delivery Services*

## II. INTRODUCTION

The rise of food delivery services, especially during the COVID-19 pandemic, has dramatically impacted our lives (Sjahroeddin, 2018). Food Delivery Apps (FDAs) like Foodpanda have made it easy and safe to order food online and get it delivered to our homes (Pigatto et al., 2017). These apps have cool features like tracking our orders, keeping an eye on deliveries, and handling payments, which make them convenient. Studies show that things like how smooth the delivery goes, how easy it is to use the app, what other people say about it, how well the delivery person does their job, and how much time we save all affect how happy we are with these apps (Muller, 2018).

Online food delivery (OFD) is defined as "the process whereby food that was ordered online is prepared and delivered to the consumer" (Lin, 2020). However, one of the most significant factors affecting customer satisfaction is the time it takes to deliver the food. Customers expect their orders to arrive promptly, and delays can lead to frustration. The quality of the food upon delivery is crucial. If the food arrived cold, soggy, or unexpected, it can lead to dissatisfaction. This research aims to examine the level of satisfaction with food delivery services. Quantitative research methods have been used in this study.

In Malaysia, Foodpanda is a big name in food delivery. You can use their app or website to check out different restaurants, pick what you want, and place your order. Foodpanda takes care of getting your food to you through their delivery riders. However, sometimes, there can be problems with how quickly customer service responds or how well they communicate, making us less satisfied with the service (Lau et al., 2019).

Researchers are investigating what makes customers happy with food delivery services in places like Tagaytay, Philippines. They're examining things like how fast the food gets to you, whether your order is right, how well customer service helps when there's a problem, and how easy the whole process is. By understanding what matters most to customers, they hope to improve food delivery for everyone involved.

## III. METHODS

The study aims to assess the satisfaction of Tagaytay residents with food delivery services and understand the factors influencing their behavior and brand loyalty. It will employ a

quantitative research approach, gathering numerical data through a structured questionnaire.

The study's respondents order food online and use apps such as Food Panda, Lalamove, and Grab Food in Tagaytay. Two hundred and two (202) individuals order food online.

Snowball Sampling was chosen due to its effectiveness in researching individuals with particular characteristics that might otherwise be challenging to identify (Kassiani, 2022).

The questionnaire will cover demographics and various aspects of customer satisfaction and be administered online for easy access. The goal is to provide insights to food delivery companies to improve client experience.

The study utilizes a survey questionnaire adapted from researchpublish.com to assess the satisfaction levels of food delivery services in Tagaytay and provide insights for service improvement. The questionnaire comprises two sections: the first gathers demographic information such as name, gender, age, and preferred application; the second focuses on measuring customer satisfaction with online food delivery services.

**Frequency Distributions** are visual representations that group and present frequency counts in a way that is easier to understand. Frequency distributions can display absolute frequencies or relative frequencies, such as percentages or ratios.

**For the inferential question, a t-test and one-way ANOVA will be utilized.**

#### IV. RESULTS

##### 1. What is the demographic profile of the respondents in terms of the following?

**Table 1**

*Profile of the respondents in terms of age*

Age	Frequency	Percentage
18 – 24 years old	163	80.70%
25 – 34 years old	29	14.40%
35 – 44 years old	4	2.0%
45 – 54 years old	5	2.50%
55 years and older	1	.50%
N	202	100%

Table 1 shows that most of our respondents are 18-24 years old, which is supported by the fact that 80.70% of the respondents, with a frequency of 163, fall within this age range. This age group is the largest segment among the surveyed population. The following prevalent age group is 25–34 years old, comprising 14.40% with a frequency of 29 among the total respondents. The data suggests that the surveyed population predominantly comprises individuals aged 18-24, highlighting the importance of prioritizing this age group in subsequent analyses, marketing approaches, or decision-making endeavors. According to Lorena C. (2023), More than 64% of people aged 18-24 are willing to order food online due to the ease and convenience of it.

**Table 1.1**

*Profile of the respondent in terms of gender.*

Gender	Frequency	Percentage
Male	97	48%
Female	105	52%
N	202	100%

Table 1.1 shows that females had the highest frequency count of 105, or 52%, while males had a frequency of 97, or 48% of the total respondents. Females frequently balance various responsibilities, such as work, household tasks, and caregiving. The convenience and time-saving advantages provided by online food delivery services enable them to manage their time efficiently.

The data implies that a higher proportion of online food delivery service users are females, likely influenced by their ability to manage various responsibilities efficiently; furthermore, ordering preferences vary, with women favoring ordering from their workplace and men prefer picking up meals directly from the restaurant. However, according to Norris (2019), Women prefer an online food ordering system from their work location more than men. Also, men pick up their meals from the restaurant rather than deliver them to their place.

**Table 1.2**

*Profile of the respondents in terms of preferred application.*

Preferred Application	Frequency	Percentage
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Grab	51	25.20%
Food Panda	146	72.30%
Lala Move	5	2.50%
N	202	100%

Table 1.2 shows that the most preferred application of respondents is Food Panda, with a Frequency count of 146 or 72.30%, followed by Grab, with a frequency of 51 or 25.20% of the total respondents. This indicates that the Food Panda app and website are designed to be accessible to users. Customers can quickly check out various cuisines, see restaurant ratings and reviews, and place orders without any hassle. The data imply that FoodPanda is the overwhelmingly preferred food delivery application among respondents, with its user-friendly design, diverse restaurant options, and emphasis on fast delivery contributing to its popularity and suggesting a competitive advantage in the market. According to Noshway (2023), using Food Panda has the advantage of fast delivery. With numerous restaurant partners and speedy delivery riders, your food will quickly arrive at your door. Noshway emphasizes that FoodPanda understands the importance of time and is committed to providing prompt and efficient service.

## **2. What is the Level of Satisfaction Towards Online Food Delivery Service in Tagaytay?**

**Table 2**

*The Level of Satisfaction towards online food delivery service in Tagaytay*

Reliability	Mean Score	V.I.
Food is delivered at the exact/correct location.	3.61	V.S.
Food delivered is accurate and complete.	3.65	V.S.
Food is fresh.	3.51	V.S.
The food is delivered on time as stated.	3.43	V.S.
Rider handles simple delivery problems/challenges like wrong address, bad weather, shifting of customer preferences.	3.50	V.S.

<b>Mean Level of Satisfaction Towards Reliability</b>	<b>3.54</b>	<b>V.S.</b>
Employees instill confidence in customers during delivery.	3.48	V.S.
Customers feel safe in their delivery transaction.	3.54	V.S.
Riders are consistently courteous.	3.42	V.S.
Riders have the knowledge to answer customer questions.	3.53	V.S.
Maintained an error-free delivery.	3.44	V.S.
<b>Mean Level of Satisfaction towards Assurance</b>	<b>3.48</b>	<b>V.S.</b>
Tangible Visually appealing food packaging.	3.34	V.S.
Appropriate temperature and freshness of food being delivered.	3.31	V.S.
Riders have a neat, professional appearance.	3.34	V.S.
Visually appealing materials associated with service	3.39	V.S.
Reasonable price of delivery.	3.35	V.S.
Mean Tangible	3.34	V.S.
Empathy		
Giving customers individual attention.	3.37	V.S.
Riders deal with customers in caring fashion.	3.46	V.S.
Riders have the customer's best interest at heart.	3.37	V.S.
Riders understand the needs of their customers.	3.46	V.S.
Hours of operation is enough to entertain delivery orders.	3.39	V.S.
<b>Mean Level of Satisfaction towards Empathy</b>	<b>3.42</b>	<b>V.S.</b>
Responsiveness		
Rider/Apps are keeping customers informed and updated about the delivery.	3.54	V.S.
Prompt service of riders to customers during delivery.	3.49	V.S.
Riders show willingness to help/answer customer's concerns.	3.47	V.S.
Riders' readiness to respond to customer inquiries.	3.41	V.S.
Delivery service is open during holidays.	3.47	V.S.
<b>Mean Level of Satisfaction toward Responsiveness</b>	<b>3.47</b>	<b>V.S.</b>
<b>The Level of Satisfaction Towards Online Food Delivery</b>	<b>3.45</b>	<b>V.S.</b>

## Service

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*Legend:*

<i>3.26 – 4.00</i>	<i>= Very Satisfied</i>
<i>2.51 – 3.25</i>	<i>= Satisfied</i>
<i>1.76 – 2.50</i>	<i>= Not so Satisfied</i>
<i>1.00 – 1.75</i>	<i>= Not Satisfied</i>

The data shows the satisfaction with online Food Delivery Services in Tagaytay. In general, the level of satisfaction towards online food delivery service in Tagaytay got a mean score of 3.45, which is verbally interpreted as very satisfied. Among the indicators, reliability got the highest mean score of 3.54, verbally interpreted as very satisfied. Meanwhile, tangible got the lowest mean score of 3.34 verbally, interpreted as very satisfied. In today's competitive e-commerce landscape, customer loyalty hinges on more than just product offerings. According to Eka et al. (2019), a valuable insight: investing in reliability (mean score 3.54) pays off more than focusing on tangibility (3.34). Customers crave confidence and dependability, so they prioritize seamless experience, on-time deliveries, and trustworthy service to win their hearts. The reliability category, where "Food is delivered accurately and completely", received the highest mean score of 3.5.

In contrast, "The food is delivered on time as stated" received the lowest score of 3.43, implying potential traffic or food preparation time challenges. One potential solution is to optimize delivery routes and schedules to account for peak traffic times and ensure timely food preparation. Additionally, providing delivery riders real-time updates on traffic conditions or implementing efficient food preparation practices could help improve reliability.

For assurance, "Customers feel safe in their delivery transactions" received the highest mean score of 3.54, while "Riders are consistently courteous" received the lowest score of 3.42. This implies issues such as riders needing to respond promptly to messages or having more communication skills. Regular training sessions on effective communication and customer service skills could benefit. Additionally, incentivizing courteous behavior and providing feedback mechanisms for customers to rate rider interactions may help improve overall assurance levels.

Regarding Tangible aspects, "Visually appealing materials associated with the service" received the highest mean score of 3.39. In contrast, "Appropriate temperature and freshness of

the food being delivered" received the lowest score of 3.31, suggesting concerns about food temperature and freshness. Implementing packaging solutions to maintain food temperature during delivery or establishing partnerships with restaurants and fast-food establishments to ensure quality control could address these issues. Additionally, offering compensation or discounts for orders where food quality falls below expectations could help mitigate dissatisfaction.

Regarding empathy, where "Riders deal with customers in a caring fashion" and "Riders understand the needs of their customers" received the highest mean scores of 3.46. In contrast, "Giving customers individual attention" and "Riders have the customer's best interest at heart" received the lowest scores of 3.37, implying potential issues with prioritizing speed over personalized service and personal needs over customer satisfaction. Emphasizing the importance of customer-centric service in training programs and incentivizing riders to provide exceptional customer experiences could foster a culture of empathy. Providing guidelines for handling customer inquiries and complaints with empathy and understanding could also contribute to improved satisfaction in this area.

For responsiveness, where "Rider/Apps keep customers informed and updated about the delivery" received the highest mean score of 3.54. In contrast, "Riders' readiness to respond to customers' inquiries" received the lowest score of 3.41, suggesting difficulties in addressing customer inquiries effectively. Providing comprehensive training on communication protocols and platform-specific procedures for all delivery riders could help improve responsiveness. Implementing systems to track and monitor response times to inquiries and providing support resources for riders encountering difficulties in addressing customer inquiries could also be beneficial.

In the realm of online food delivery service in Tagaytay, the overall level of satisfaction garnered a commendable mean score of 3.45, indicating a state of high satisfaction. Among the indicators, reliability stood out with the highest mean score of 3.54, signifying a delighted response. However, tangible aspects received the lowest mean score of 3.34, which was also interpreted as very satisfactory. This disparity highlights a critical concern in the competitive e-commerce landscape, where customer loyalty relies on more than just product offerings. A valuable insight from Eka (2019) underscores this: investing in reliability (mean score of 3.54) yields greater returns compared to focusing on tangibility (3.34). The implication here is clear: customers crave confidence and dependability. Thus, prioritizing a seamless experience, on-time

deliveries, and trustworthy service emerges as paramount to truly capturing their loyalty and satisfaction.

**3. Is there a significant difference in the level of customer satisfaction on food delivery services when grouped according to profile?**

**Table 3**

*Independent sample T-test, for gender comparison in the level of satisfaction of customers on food delivery services in Tagaytay.*

	Levene's Test		Independent Sample Test			
	F	Sig.	t	df	Sig.	Decision
The level of satisfaction of male and female customers on food delivery services in Tagaytay.	.243	.623	.608	200	.544	Accept Null

*Legend: P-value <.05 Reject Null Hypothesis*

A two-sample t-test was performed to compare male and female customer satisfaction on food delivery services in Tagaytay. The data shows  $t(200) = .608$ ,  $p = .544$ , more significant than .05. Therefore, the null hypothesis is accepted. There is no significant difference in the level of satisfaction among male and female customers of food delivery services in Tagaytay. This implies that regardless of gender, the customer satisfaction level with food delivery services in Tagaytay is the same. The categories examined in this data are the level of satisfaction with food delivery services in Tagaytay, categorized by gender (male and female). The analysis aims to determine if there is a significant difference in satisfaction levels between male and female customers.

The lack of significance in the two-sample t-test results suggests no statistically significant difference in the level of satisfaction between male and female customers of food delivery services in Tagaytay. The t-value of 0.608 and the p-value of 0.544 indicate that the observed difference in satisfaction levels between genders could likely be due to random variation or chance rather than an actual difference in satisfaction.

There are several possible explanations for the analysis's lack of significance. One potential explanation could be that gender differences do not play a significant role in determining

satisfaction levels with food delivery services in Tagaytay. Other factors, such as food quality, delivery speed, customer service, or price, may have a greater influence on satisfaction levels than gender.

Furthermore, it is essential to consider the indicators used to measure satisfaction with food delivery services. These indicators include delivery time, order accuracy, food quality, customer service, and overall experience. If these indicators are consistent across genders, it will contribute to similar satisfaction levels regardless of gender, thus leading to non-significant results in the statistical analysis.

Overall, the lack of significance suggests that gender does not significantly impact the level of satisfaction with food delivery services in Tagaytay. This implies that regardless of gender, customers in Tagaytay experience similar levels of satisfaction with food delivery services.

**Table 3.1**

*ANOVA Table for the difference between the level of satisfaction of customer of food delivery services in Tagaytay using their preferred application*

Category	Sum of squares	Df	f	Significance	Decision	
Level of satisfaction with the preferred application	Between Groups (Position)	.686	2	2.156	.119	Accept Null
	Within Groups	31.658	199			
N			201			

*Legend: P-Value <0.05 Reject Null Hypothesis*

A one-way ANOVA was conducted to determine the difference in customer satisfaction with food delivery services in Tagaytay using their preferred application. The data shows that there is no significant difference in the level of customer satisfaction, [F, (2, 199) = 2.156, p = 0.119]; therefore, the Null hypothesis is accepted, there is no significant difference in the level of customer satisfaction, regardless of the application that the customers are using the level of satisfaction that they are getting are the same. While our study identified no significant difference in satisfaction

based on app usage in Tagaytay, the review paper "Factors Influencing Customer Satisfaction in Online Food Delivery" reinforces this notion. Hsu et al. (2021) highlight that overall customer satisfaction in online food delivery is a complex interplay of factors beyond the app. Food quality, price, service quality, and even promotions significantly shape the customer experience, potentially explaining the need for app-specific variation in our findings. The categories being examined are customer satisfaction with food delivery services in Tagaytay, categorized by the preferred application used for ordering. The applications considered in the analysis are Foodpanda, GrabFood, and Lalamove.

The one-way ANOVA results suggest that there is no statistically significant difference in customer satisfaction across the different preferred applications. The F statistic of 2.156 and the p-value of 0.119 indicate that the observed differences in satisfaction levels between applications could likely be due to random variation or chance rather than an actual difference in satisfaction.

One possible explanation for the lack of significance could be related to differences in the overall customer experience beyond just the app itself. Factors such as food quality, price, service quality, and promotions significantly influence overall customer satisfaction more than the specific features offered by different apps. Additionally, customers may prioritize these factors over the app used for ordering, leading to similar satisfaction levels regardless of the application chosen.

Furthermore, this finding aligns with the conclusions drawn from the review paper "Factors Influencing Customer Satisfaction in Online Food Delivery" by Hsu et al. (2021), underscoring the complexity of overall customer satisfaction in online food delivery. Factors such as food quality, price, service quality, and promotions significantly shape the customer experience, potentially explaining our study's need for app-specific variation in satisfaction levels.

Overall, the lack of significance suggests that the preferred application used for ordering food delivery services in Tagaytay does not significantly impact customer satisfaction. This implies that regardless of the application chosen, customers in Tagaytay experience similar levels of satisfaction with food delivery services.

## **V. DISCUSSION**

The research survey aimed to explore the demographic characteristics of users of online food delivery services in Tagaytay. The findings show that most respondents, around 80.70%, were between 18 and 24 years old, indicating that many are comfortable using digital platforms.

This matches what other studies have found—that younger people tend to be more familiar with technology.

The survey also found that slightly more females, about 52%, participated. Though not a big difference, this split is essential for companies to consider when catering to different customer preferences. Food Panda was the top choice for 72.30% of respondents, likely because it is easy to use and offers a wide variety of restaurants. The survey also looked at how satisfied customers were with different aspects of the service, like reliability and visually appealing packaging. Overall, customers were quite satisfied, scoring 3.45 out of 5. Reliability scored the highest at 3.54, showing that accurate and timely deliveries are essential. However, there is room for improvement in tangible aspects, which scored lower at 3.34, suggesting customers want more visually appealing packaging.

When the data was analyzed, it showed no significant differences in satisfaction levels between male and female customers or those who preferred different food delivery apps. This means that overall, customers in Tagaytay are equally satisfied with online food delivery services, regardless of gender or which app they use.

Overall, the findings emphasize the importance of timely delivery and visually appealing presentations to enhance customer satisfaction with online food delivery services. Additionally, understanding different demographic groups' preferences and satisfaction levels can help businesses tailor their services more effectively to meet customer expectations.

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## Understanding Consumer Behaviors in Buy-Now-Pay-Later Short-Term Financing: An Analysis of Impulsive Buying Trends

*Ambojia, Alejie Arvei, Bayan, Jan Rikki May, Baybay, Bernadeth Princes,  
Braganza, Joy Manalo, Rexidyin*

### I. ABSTRACT

Research on impulsive purchase behavior has been extensively studied, focusing on the psychological factors and causes. The rise of technology and social media has significantly influenced social interactions, communication styles, and shopping habits. Buy-now-pay-later (BNPL) options have emerged as a new trend, providing customers more flexibility in managing payments. Social media plays a crucial role in impulsive purchasing, as exposure to advertisements and influencers can trigger impulsive urges. Additionally, short-term financing options like BNPL make impulsive spending more convenient. Psychological theories such as the Reward System and the Justification Theory have been instrumental in explaining impulsive purchasing behavior. The connection between social media pressure, BNPL financing, and impulsive buying behavior remains an area requiring further exploration. A study at Olivarez College Tagaytay examines how social media pressure impacts impulsive buying behavior and BNPL financing, promoting responsible financial decision-making and identifying potential interventions to mitigate associated risks.

**Keywords:** *Buy-Now-Pay-Later (BNPL), financing decisions, impulsive buying behavior*

## **II. INTRODUCTION**

This study investigates impulsive buying behavior in the setting of Buy-Now-Pay-Later (BNPL) short-term financing and how it relates to social media. The rise of social media has resulted in more excellent impulsive buying habits, and the purpose of this study is to understand better consumer attitudes and behaviors surrounding BNPL financing on a short-term basis, with a particular emphasis on the impact of social media. The study explores the Reward System Theory and the Justification Theory as frameworks for understanding impulsive purchase motivations. The study aims to reveal the causes, obstacles, and potential treatments for impulsive purchases by investigating the interaction between social media pressure, BNPL short-term financing, and impulsive buying behavior among Olivarez College Tagaytay employees. The results will help to promote responsible financial decision-making by enlightening consumers, businesses, and governments.

## **III. METHODS**

The objective of this qualitative research is to investigate how social media impacts employees at Olivarez College Tagaytay's impulsive purchasing habits and short-term financing options such as buy-now-pay-later (BNPL). Six participants were chosen for a purposive sample based on their willingness to share their thoughts and BNPL experience. The researchers conducted semi-structured interviews to collect information.

Following the Braun and Clarke thematic analysis model, the data analysis includes processes including data immersion, initial coding, theme and pattern discovery, and theme refinement to ensure accuracy and relevance.

A qualitative research method called thematic analysis examines patterns or themes in a dataset. The impact of social media on employees at Olivarez College Tagaytay's impulsive buying behavior and buy-now-pay-later (BNPL) short-term financing decisions was investigated in this study using the theme analysis method. The steps involved in doing a thematic analysis are as follows:

### **Step 1: Gathering Information**

A purposive sample of six participants who have dealt with BNPL and are willing to discuss their opinions on social media's impact on impulsive buying behavior will participate in

semi-structured interviews. To ensure accuracy, the interviews will be audio recorded and fully transcribed.

#### Step 2: Familiarity with the information

Reading and rereading the transcripts will allow the researchers to become fully immersed in the interview material. They will acquire a general knowledge of the dataset and become acquainted with the material.

#### Step 3: Initial Coding

The researchers will create initial codes by methodically locating and labeling significant data segments relevant to the study's goals. These codes will encapsulate the main points of the participants' experiences, viewpoints, and actions regarding impulsive purchasing, social media, and BNPL.

#### Step 4: Finding the Theme and Pattern

After reviewing the first codes, the researchers will look for any themes or patterns that could appear in the data. Themes are meaningful patterns that appear repeatedly and account for a substantial portion of the individuals' experiences. Patterns are links or associations.

#### Step 5: Fine-tuning the theme

The themes and patterns found will be examined and improved to guarantee correctness, coherence, and relevance. The researchers will examine how the themes relate to one another, consider different interpretations, and make any necessary corrections.

#### Step 6: Reporting and Data Interpretation

The ultimate themes and patterns shall be construed and scrutinized within the framework of the research goals. The researchers investigated the impact of social media pressure on impulsive purchasing behavior and short-term financing decisions for BNPL. The results will be presented in a thorough way, with quotes and examples from the interview data to bolster the main points and offer a deep understanding of the participants' experiences.

This study intends to obtain insights into the influence of social media on employees at Olivarez College Tagaytay's impulsive purchase behavior and BNPL short-term financing decisions by utilizing these six processes of theme analysis. The results will advance our understanding of consumer behavior and guide the creation of regulations and interventions that encourage prudent financial decision-making in the face of shifting financing options and social media influences.

#### **IV. RESULTS**

The result of this study will enhance the current understanding of consumer behavior and guide the development of responsible financial decision-making in the phase of changing financing possibilities and social media influences. The participants stated that they have more freedom in managing their payments and budgets when they have BNPL agreements, influencing their tendency to make impulsive purchases. Impulsive buying was influenced by the ease of obtaining credit and the capacity to make purchases right away without having to pay for them upfront. Within the context of the BNPL framework, participants' impulsive purchasing decisions were also significantly influenced by psychological and emotional factors such as the reward system, justification, and aspirations for personal goals. It was discovered that while marketing and advertising have an impact, they are not entirely to blame for impulsive purchases. These findings underscore the significance of making prudent decisions and considering the long-term effects of BNPL funding.

##### **SOP 1-THEME. Immediate Gratification**

People can take charge of their financial circumstances and make decisions consistent with their objectives and preferences. Participants in the study include setting up a salary budget, using credit cards for online purchases, and taking advantage of buy-now-pay-later alternatives to make fast purchases. These behaviors point to a desire for financial independence, which allows people to handle their money, make transactions without needing immediate payment, and spend money however they see fit.

##### **SOP 2-THEME. Financial Pressure**

*Financial pressure* is the stress or strain brought on by financial responsibilities or limits. Participants in the data report difficulties with handling payments, splitting income to cover necessities, and creating a budget. These statements suggest that individuals experience Pressure to find convenient ways to handle their financial obligations wisely, utilize their income, and make ends meet.

### **SOP 3-THEME. Financial Literacy**

It is the process of carefully weighing one's financial choices and the effects they may have. Participants in the study mention things like making rational decisions, comparing necessities against wants, and exercising caution when utilizing or purchasing goods. These claims demonstrate a degree of financial mindfulness and responsibility by demonstrating that participants reflect on their financial decisions and weigh their advantages and disadvantages.

The information shows how people's experiences with social media and buy-now-pay-later plans interact with their sense of financial independence, financial Pressure, and the necessity of financial contemplation.

## **V. DISCUSSION**

**SOP 1:** What are the fundamental factors and motivations of social media that affect employees at Olivarez College Tagaytay's impulsive buying of BNPL short-term financing decisions?

### **Theme: Immediate Gratification**

Financial Freedom is the theme that emerges from social media motivations that affect employees at Olivarez College Tagaytay's impulsive buying of BNPL short-term financing decisions. Participant 3 validated this: "I can be able to directly buy the things that I want via online thru credit card and it is very easy to access and at the same time I don't need to have that cash in front of me because through this buy now pay later."

**RRL:** Title: "Buy Now, Pay Later: The Rise of BNPL and Its Impact on Consumer Behavior"

Authors: Lim & Lim

Published in: International Journal of Economics, Commerce and Management, 2018

**Summary:** This article explores the phenomenon of Buy-Now-Pay-Later (BNPL) options and their influence on consumer behavior. It discusses how the availability of delayed payments provided by BNPL services aligns with the desire for immediate gratification, leading to increased impulsive buying decisions.

## **SOP 2: What challenges do the respondents encounter in availing of BNPL?**

### **Theme: Financial Pressure**

Financial Pressure is a state of worry, anxiety, or emotional tension related to money, debt, and upcoming or current expenses. *Financial Pressure* is the theme that emerges from the challenges encountered by the respondents when availing of BNPL. This was validated by the statement of participant 2 *‘in terms of your financial, bili ka lang nang bili, hindi mo namomonitor kung ilan na yung nabibili mo, na kung magkano yung babayaran mo na for this month and sa mga darating pang months’* it was supported by the participant 1 *‘it will make you feel stress all the time because the bills are continuously coming through your mail or messages.’*

**RRL:** Title: "Understanding Consumer Financial Stress: A Comprehensive Model"

Authors: Garman, E. T., Leech, I. N., & Grable, J. E.

Published in: Journal of Financial Counseling and Planning, 1996

Summary: This research presents a comprehensive model for understanding consumer financial stress. It identifies various factors contributing to financial Pressure, including debt burden, income instability, and unexpected expenses.

## **SOP 3: What interventions were done by the respondents?**

### **Theme: Financial Literacy**

*Financial reflection* is an ongoing process that can help an individual make informed decisions, adapt to changing circumstances, and work towards achieving their financial goals. *Financial reflection* is the theme that emerges from the interventions done by the respondents. This was validated by the statement of Participant 2: "financial education programs, increased awareness of long-term consequences, and implementing spending limits." it was supported by

*Participant 1: "you have to be matured enough in terms of your financial management,"*

Title: "The Impact of Financial Education Interventions on Financial Well-being: A Meta-analysis"

Authors: Fernandes, D., Lynch Jr, J. G., & Netemeyer, R. G.

Published in: Journal of Consumer Research, 2014

**Summary:** This meta-analysis examines the impact of financial education interventions on financial well-being. It finds that financial education programs can significantly improve financial literacy and positively influence financial outcomes.

Furthermore, the following are recommendations of the researchers based on the results of this study:

**FINANCIAL LITERACY** - Financial literacy is understanding and using various financial skills, including personal financial management, budgeting, and investing.

Here are some recommendations:

**1. Financial Education and Awareness:** Develop comprehensive workshops, seminars, or training sessions on budgeting, managing debt, and the potential risks of impulsive buying and BNPL short-term financing. This can help employees at Olivarez College Tagaytay enhance their understanding of responsible financial decision-making.

**2. Information Transparency:** Encourage BNPL providers to adopt transparent disclosure policies. Ensure that information regarding terms, conditions, fees, and interest rates is presented clearly and understandably. This transparency empowers consumers to make informed decisions about using BNPL services.

**3. Continuous Monitoring and Evaluation:** Continuously monitor the effectiveness of financial literacy initiatives through surveys, assessments, and feedback mechanisms. Regular evaluations help identify areas for improvement and adapt programs to meet the evolving needs and challenges within the BNPL landscape.

**4. Promote Responsible Spending:** Establishing spending limits within the budget is a proactive way to promote responsible spending. This helps individuals stay within their financial means and avoid overextending themselves, whether through BNPL or other payment methods.

Financial literacy incorporates education, transparency, continuous self-assessment, and responsible spending habits to empower individuals with the skills and knowledge necessary for effective financial management and long-term financial success.

**3.1 BUY NOW PAY LATER (BNPL)** is a payment option that allows consumers to make a purchase and defer the payment to a later date. Buyers can pay in installments over a specified period instead of paying the total amount upfront at the time of purchase.

Here are some recommendations:

**1. Customized Notifications:** Implement personalized notifications within BNPL apps to remind users of upcoming payments, outstanding balances, and potential late fees. Timely alerts can encourage responsible financial behavior and deter impulsive spending.

**2. Consumer Feedback Mechanism:** Establish a feedback mechanism to gather insights from BNPL users. Understand their experiences, concerns, and suggestions to improve the service and address emerging issues continuously.

**3. Psychological Factors:** Explore psychological factors influencing impulsive buying, such as the desire for instant gratification, fear of missing out (FOMO), and social influences. Understanding these factors can provide deeper insights into consumer decision-making.

**4. Technology and User Experience:** Examine the role of technology in BNPL services and its impact on impulsive buying behaviors. Evaluate the user interface and experience about encouraging impulsive purchases.

In summary, combining customized notifications, effective consumer feedback mechanisms, understanding psychological factors, leveraging technology, and prioritizing a positive user experience can lead to successful and user-friendly digital products or services.

**3.2 FINANCIAL EDUCATION** - teaches the skills and attitudes necessary to understand money and finance. Understanding finance equips us with the knowledge and skills to manage money effectively. It helps us to make well-informed choices and encourages financially responsible behavior.

1. **Social Media Challenges:** Create social media challenges to motivate people to share their approaches to budgeting. Encourage the use of hashtags with specificity, such as #BNPLwisdom or #SmartSpending. Post daily BNPL advice and information on social media. This can help BNPL users from Olivarez College Tagaytay make smart budgeting.

2. **Infographics and Posters:** Create eye-catching posters and infographics that can be displayed in public areas. Emphasize the most crucial advice for using BNPL responsibly and comprehending terms and restrictions. BNPL users can be easily attracted

to catchy advertisements; creative infographics are very helpful in setting a reminder for them to spend wisely.

3. **In-App Tutorials:** Collaborate with relevant BNPL service providers to incorporate in-app education to ensure users know how to use the platform, check payment schedules, and manage their accounts. In-app tutorials are very useful for those who are planning to try and start using BNPL short-term financing. Warnings and signs of what might happen if you fail to pay your dues must be shown.

In summary, financial education campaigns are essential. Many BNPL users are falling into debt because they lack knowledge about financial education. As a Marketing student, financial management should be first learned in school. Tutorials on apps are just warnings and glimpses of what users should do, how to pay, and how long their BNPL short-term financing should be.

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**Proficiency on the Use of Digital Marketing Tools among Micro and Small Enterprises  
(MSEs) in Tagaytay City and Silang: Basis for a proposed  
digital marketing training design**

*Kennet Kobe B. Arenas, Monina Jane L. Reyes, Karla P. Belardo, Louise Allana B. Bayla*

**I. ABSTRACT**

The world is moving towards innovation, technology, advancement, etc., which are becoming new trends in digital marketing. This will have various advantages, such as sales being less time-consuming, easy to interact with, financially accessible, and cost-efficient (Alyahya M et al., 2020). Digital marketing is all about the use of technology to market the products and services of a business to consumers, such as email marketing, mobile marketing, social media marketing, search engine optimization (SEO), pay-per-click (PPC), and online advertising. The researcher wants to know the level of proficiency in digital marketing tools of micro and small enterprises since most of the literature only focuses on the utilization of digital marketing tools rather than on proficiency in using digital marketing tools. A purposive sampling of 125 respondents among micro and small enterprises was gathered, taking into consideration the selection criteria. The respondents, the micro and small enterprise owners and managers around Tagaytay City and Silang were asked to answer a survey questionnaire about their proficiency in digital marketing tools. In general, the respondents have a high level of proficiency in using digital marketing tools. However, the respondents could be more proficient in using search engine optimization (SEO) and pay-per-click (PPC). Results suggested addressing the current deficit in the level of proficiency in using search engine optimization (SEO) and pay-per-click (PPC) by enrolling in a free training program available at HubSpot, Coursera, Facebook Blueprint, Udemy, Simplilearn, WordStream, Digital Marketing Institute, and Asian Institute of Management. They offer different training programs about search engine optimization and pay-per-click to enhance their proficiency in using search engine optimization and pay-per-click.

**Keywords:** *Digital Marketing Tool, Online Advertising, Micro and Small Enterprises, Digital Marketing Training Plan, Business Owners.*

## II. INTRODUCTION

The digital marketing environment is changing rapidly, and for micro-enterprises, digital marketing is currently a vital opportunity. Attracting customers, engaging customers' interest and participation, retaining customers, learning customers' preferences, and relating to customers are critical strategies for building strong customer relationships (Nikunen, Saarela, Oikarinen, & Muhos. 2017). Digital marketing uses websites, apps, mobile devices, social media, search engines, and other digital means to promote and sell products and services (Barone, 2024).

Proficiency in digital marketing is a coveted skill that opens up many opportunities. As businesses continue to shift their operations online, the demand for digital marketing professionals has surged. Whether looking to climb the corporate ladder or embark on a freelancing career, learning digital marketing equips a person with a skill set that remains relevant and in demand (E-digital Knowledge Academy, 2023).

Despite the vast research about digital marketing tools, existing literature only focuses on their utilization but not on their proficiency. Thus, this study will identify the level of proficiency in using digital marketing tools among micro and small enterprises in Tagaytay City and Silang.

## III. METHODS

The study's main concern was to determine the level of proficiency in using digital marketing tools among micro and small enterprises in Tagaytay City and Silang, so a quantitative descriptive design was used.

The study's respondents were the owners or managers of micro and small enterprises in Tagaytay City and Silang that use digital marketing tools. One hundred twenty-five (125) owners and managers were selected.

Purposive sampling was chosen because a characteristic was needed from the respondents. Purposive sampling refers to a group of non-probability sampling techniques in which units are selected because they need characteristics in your sample (Nikolopoulou, 2022).

Data were collected through a self-made questionnaire online using Google Forms and a Printed questionnaire. The questionnaire is divided into two parts. The first part collects the respondents' profiles and general information, and the second part measures their proficiency in digital marketing tools.

Since the data-gathering tool was self-made, it needed to be validated. Five experts in the field validated the gathering tool. After that, pilot testing was conducted, and the results were tabulated, with a score of .98 verbally interpreted as excellent.

The data collected from the survey were subjected to appropriate statistical tools for analysis and interpretation. A weighted mean was computed to determine the level of proficiency in using digital marketing tools.

#### IV. RESULTS

##### 1. What is the Profile and General Information of the respondents in terms of:

**Table 1**

*Profile of the respondents in terms of Type of Business*

Type of Business	Frequency	Percentage
Electronics	3	2.40%
Food and Beverage	60	48%
Services	30	24%
Retail	21	16.80%
Others	11	8.80%
Total====>	125	100%

Table 1 shows the demographic profile of the respondents in terms of type of business. Frequency counts and percentages were utilized to determine the composition of the type of business, majority of the businesses are from the food and beverage and from the services with frequencies of 60 or 48% and 30 or 24% respectively. This shows that the majority of the micro and small businesses in Tagaytay City and Silang are in the food and beverage industry. The food sector is characterized by a large number of micro, small, and medium-sized enterprises (MSMEs) and is traditionally depicted as a low-tech industry (Quinn et al., 2019)

**Table 2**

*Profile of the respondents in terms of years of operation*

Years of Operation	Frequency	Percentage
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Less than 1 year	33	26.40%
Between 1 – 5 years	71	56.80%
More than 5 years	21	16.80%
Total====>	125	100%

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Table 2 shows the respondents' demographic profile regarding years of operation. Frequency counts and percentages were utilized to determine the composition of the years of operation. The data revealed that the majority of the respondents are operating between 1 – 5 years with a frequency of 71 or 56.80%, followed by less than 1 year with a frequency of 33 or 26.40%, while more than 5 years came out last with the frequency of 21 or 16.80%.

This implies that most of the respondents are start-ups or newly established businesses in the early phases of their development. One of the primary disadvantages of a start-up is increased risk. This primarily applies to the success and longevity of a start-up. New businesses need to prove themselves and raise capital before they can start turning a profit. Keeping investors happy with the start-up's progress is critical (Grantt, 2022).

According to the interview findings, most enterprises (65%) have been in business for about 1–5 years. This trend of MSEs indicates that most enterprises have been established during the first GTP period. (Cherkos, T., Zegeye, M., Tilahun, S. et al., 2017). In most countries, small businesses represent a majority of firms, providing close to fifty percent of the total employment. However, on average, more than half of new small-business start-ups usually fail within the first 5 years of operation. Therefore, learning from the success of small-business owners who have sustained business for at least 5 years can provide helpful insights for individual firms and the continued growth of local economies, which usually rely on small businesses to a great extent (Urban,2021).

## **2. What is the respondent 's level of Proficiency on the use of digital marketing:**

**Table 3**

*The level of Proficiency on the use of digital marketing*

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Category	Mean	V.I.
Email Marketing	Score	
1. Can send basic emails, limited knowledge of automation and campaign strategies.	2.85	HLP
2. Can create basic email campaigns, understand basic segmentation and email metrics.	2.75	HLP
3. Can manage complex email programs, leverage advanced analytics and reporting tools.	2.77	HLP
4. Lead and optimize email marketing initiatives, drive strategic alignment with overall marketing goals.	2.84	HLP
<b>Mean Proficiency in E-mail Marketing</b>	<b>2.80</b>	<b>HLP</b>
<b>Mobile Marketing</b>		
1. Understands basic mobile marketing concepts, limited experience with mobile advertising and engagement.	2.92	HLP
2. Can develop basic mobile marketing campaigns, implement SMS and push notifications effectively.	2.88	HLP
3. Can manage complex mobile marketing programs, leverage programmatic advertising and deep linking strategies	2.91	HLP
4. Lead and develop mobile marketing strategies, drive growth and user acquisition through mobile channels.	2.86	HLP
<b>Mean Proficiency in Mobile Marketing</b>	<b>2.89</b>	<b>HLP</b>
<b>Social Media Marketing</b>		
1. Can manage basic social media accounts, post updates and respond to comments.	3.13	HLP
2. Can create engaging social media content, schedule posts, and track basic performance metrics.	3.14	HLP
3. Can manage complex social media programs, analyze advanced audience insights and optimize campaigns for maximum reach	2.95	HLP
4. Lead and define social media strategy, align social media efforts with overall marketing objectives and brand.	3.02	HLP

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Mean Proficiency in Social Media Marketing	3.06	HLP
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**Search Engine Optimization (SEO)**

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1. Understands basic SEO concepts, but limited experience with on-page and off-page optimization techniques.	2.54	HLP
2. Can apply basic on-page SEO techniques, perform keyword research and competitor analysis.	2.60	HLP
3. Can manage complex SEO programs, utilize advanced technical SEO tactics and link building strategies.	2.57	HLP
4. Lead and define SEO strategy, drive organic traffic growth and website visibility through search engines.	2.63	HLP

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Mean Proficiency in Search Engine Optimization	2.58	HLP
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**Pay-Per-Click (PPC) (Google and Bing)**

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1. Understands basic PPC concepts, limited experience with campaign setup and management.	2.66	HLP
2. Can create and manage basic PPC campaigns on platforms like Google Ads, track performance metrics and make basic adjustments.	2.58	HLP
3. Can manage complex PPC programs, leverage programmatic advertising platforms and attribution models.	2.58	HLP
4. Lead and define PPC strategy, drive profitable results and manage advertising budgets effectively.	2.66	HLP

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Mean Proficiency in Pay Per Click	2.62	HLP
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**Online Advertising (websites, blogs etc.)**

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1. Understands basic online advertising concepts, limited knowledge of different ad formats and networks.	3.06	HLP
2. Can design and implement basic display ad campaigns, track performance metrics and make adjustments.	3.00	HLP

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3. Can manage complex online advertising programs, leverage programmatic buying and advanced targeting capabilities.	2.98	HLP
4. Lead and define online advertising strategy, optimize campaigns for maximum reach, engagement, and conversions across various platforms.	3.02	HLP
Mean Proficiency in Online Advertising	3.01	HLP
Overall Proficiency in digital marketing	2.83	HLP

Legend:

- 3.26 – 4.00 = Very High Level of Proficiency
- 2.51 – 3.25 = High Level of Proficiency
- 1.76 – 2.50 = Low Level of Proficiency
- 1.00 – 1.75 = Very Low Level of Proficiency

Table 3 shows the level of proficiency in the use of digital marketing. Weighted means were utilized to determine the level of proficiency in the use of digital marketing. The data revealed that, generally, the level of proficiency in digital marketing was 2.83, verbally interpreted as high. Among the categories given, social media marketing got the highest mean score of 3.06, verbally interpreted as a high level of proficiency. In contrast, search engine optimization got the lowest mean score of 2.58, verbally interpreted as a high level of proficiency. This shows that most of the respondents have a high level of proficiency in using social media marketing.

### **3. Based on the findings of the study, what Digital Marketing Training Plan can be proposed:**

The suggested initiative aims to address the current deficit in Search Engine Optimization (SEO) proficiency levels will be a training program for Search Engine Optimization (SEO) and Pay Per Click (PPC) that is available at HubSpot Academy, Coursera, Facebook Blueprint, Udemy, Simplilearn, Word Stream, Digital Marketing Institute and Asian Institute of Management.

These programs seek to empower participants with comprehensive Search Engine Optimization (SEO) and Pay-per-click (PPC) skills. The overarching goal is cultivating expertise that fosters sustainable success for Micro and Small Enterprises (MSEs) navigating the digital

landscape. Search Engine Optimization Training transcends conventional boundaries, enriching various roles within a company. Whether through informed decision-making, strategic marketing, optimized content creation or streamlined IT collaboration, the ripple effects of SEO training contribute to holistic business growth and success (Clay, 2020). Learning how to use pay-per-click, or PPC, is a great way to add value to your company. With it, you can draw more traffic to your website, thereby increasing brand awareness. As more businesses seek to expand digitally, people with SEO skills are in high demand (Wambua, 2020).

## **V. DISCUSSION**

This research study aimed to determine the proficiency of micro and small enterprises (MSEs) in using digital marketing tools and to propose a digital marketing training plan. This discussion highlights the suggested Digital Training programs to address the deficit in MSEs' proficiency level in using Digital Marketing Tools. Internet usage is constantly rising, with an all-time high of 5.18 billion active Internet users globally, representing approximately 64.6% of the global population. Along with this rise, technology, digital marketers, and consumer behavior are ever-changing. Companies must inevitably seek a more significant online presence to survive. Today, over 1.95 billion websites are searchable on Google. Competition is increasing, and people with skills in managing PPC ads will be necessary to help a company improve its web presence, brand recognition, and online sales (Wambua, 2020).

Among the categories given was Search Engine Optimization, which got the lowest mean score of 2.58, followed by Pay Per Click, which got a mean score of 2.62, verbally interpreted as a high level of proficiency. The respondents could be more proficient in search engine optimization (SEO) and Pay-per-click (PPC). The first reason for not taking the plunge into SEO is simple: small business owners are reluctant to spend money against competitors who have yet to be in the SEO game for years. Investing in SEO services can be highly daunting for small business owners because they're not guaranteed to get tangible results. They see hiring an SEO firm as more like hiring an attorney than hiring a roofing company. When you hire a roofer, you know you will get a sturdy roof that does not leak in return. When hiring an attorney, there is no guarantee of winning in the courtroom (Cianciulli, 2023). At the same time, you may run into difficulties with PPC campaigns when bid prices are so high that you are priced out of the market (this is a common problem when selling high-cost consumer services such as auto insurance). Even in these

hypercompetitive markets, however, plenty of inexpensive search traffic is available to advertisers willing to work hard on improving the campaign quality (Strokes,2014).

To address the current deficit in Search Engine Optimization (SEO) proficiency levels will be a training program for Search Engine Optimization (SEO) and Pay Per Click (PPC) that is available at HubSpot Academy, Coursera, Facebook Blueprint, Udemy, Simplilearn, WordStream, Digital Marketing Institute and Asian Institute of Management to empower the participants with comprehensive skills in Search Engine Optimization (SEO) and Pay Per Click (PPC) To cultivate expertise that fosters sustainable success for Micro and Small Enterprises (MSEs) in navigating the digital landscape.

Based on the study, search engine optimization got the lowest mean score of 2.58, followed by pay-per-click, which got a mean score of 2.62, which was verbally interpreted as a high level of proficiency. The Researchers concluded that small business owners are reluctant to spend money against competitors who have been in the SEO game for years. Investing in SEO services can be highly daunting for small business owners because they are not guaranteed to get tangible results. As a result, the researchers highlighted digital training programs to address the deficit in the level of proficiency of micro and small enterprises using digital marketing tools.

The researcher offers several recommendations for future research and practical implementation. They suggest that future researchers expand similar analyses to encompass a broader range of countries with comparable industries, aiming to yield more precise and comprehensive findings. Moreover, they emphasize the importance of fostering honest customer feedback through digital communication channels to facilitate effective customer engagement processes. This approach enables marketing managers and company executives to accurately evaluate the brand's performance and customer acceptance. Additionally, the researcher highlights the significance of digital advertising for startups, citing it as a crucial business strategy for success in the contemporary market landscape.

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**Equipped to be employed: Exploring the Impact of Marketing Literacy  
to Employment Readiness of the BSBA Graduates**

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Florenz Ericka N., Villalobos, Ferlyn C.*

**I. ABSTRACT**

Many researchers and practitioners have applied the concept of career readiness to their respective fields. Despite the importance of career readiness skills for marketing students, there is a lack of comprehensive research that examines different types of career readiness skills in marketing. By conducting this study, the researchers intend to delve into the nuanced experiences of graduates, specifically exploring how their acquired marketing knowledge directly translates into job-related competencies. The participants are BSBA graduates at Olivarez College Tagaytay majoring in Marketing Management. The method of finding patterns used within qualitative data is called thematic analysis, according to Braun & Clarke (2006). It is the first qualitative method to be studied because it offers fundamental abilities that help do a wide range of other analyses. The flexibility of learning and teaching work is a significant advantage because it is not tied to any specific theory or perspective. A look at the career choices of people in different age groups can be obtained from the statistics. Notably, twenty percent of people in late adulthood work in roles related to communication and work in occupations centered around operations. On the other hand, a third of the younger generation of early adulthood prefers jobs that include providing services. Fascinatingly, there is a clear tendency among those in the mid-adulthood range: half want to work in the service industry. These findings reveal how age also influences career choices, how marketing knowledge is practically applied, how skills match job requirements, and how this affects job readiness for marketing graduates.

**Keywords:** *Marketing Literacy, Employment Readiness, Graduates*

## II. INTRODUCTION

Employment readiness, defined in its purest form, is being "work ready," meaning having the skills to carry out work tasks independently and dependably. Organizations, educators, and professional job search sites are placing increasing emphasis on "workplace" or "career" readiness skills (Beaupre et al., 2022; Carmona et al., 2020; Greenacre et al., 2017; Indeed, Editorial Team, 2022b; NACE 2022a). Career readiness skills include both soft skills (more general skills/processes such as communication, organization, and decision-making) and complex or technical skills (how to perform a specific task) (Anderson, 2020; Chinchanchokchai et al., 2021; Indeed, Editorial Team, 2022d, 2022e).

Selecting a career can be one of life's most challenging decisions. When considering the numerous career paths they could potentially follow, people often feel overwhelmed by the information they need to absorb (Gati et al., 2019).

Wiley (2018) puts forward an alternate view, arguing that graduates must possess skills and "act in ways that lead others to ascribe to them the identity of a person worthy of being employed." Wiley emphasizes how the graduate identity develops over time through engagements with opportunities and interactions with employers and work that affect students' sense of self and their ability to position themselves in the labor market. Building on Wiley's perspective on marketing literacy and the development of graduate identity, it becomes evident that more than possessing a set of skills is needed in the dynamic landscape of the modern workforce. The ability to strategically market oneself is pivotal in securing employment and advancing one's career. The rapid development of the industry is leading to the continuous reordering of the top 10 competencies and the introduction of new skills. Educational institutions must adapt to these transformations to equip students with the right skills to meet the changing labor market expectations (Szabó & Bartal, 2020). The emergence of home office work due to the pandemic has increased the value of specific skills, the most important being collaboration and teamwork, digital skills, empathy, autonomy, digital marketing skills, workload, and stress tolerance. However, motivation, patience, and soft leadership skills did not have the same level of significance (Pató et al., 2021; Padilha et al., 2021).

Drawing on research by Dajnoki and Kun (2020), they found that during the epidemic period, competencies in specific areas, such as marketing, lost importance, while social skills, stress management, and flexibility were valued. During the epidemic, developing several

competencies became important, ranked as follows: 1. digital competencies, IT skills, online technology 2. communication, assertiveness, conflict management 3. empathy, EQ, social skills 4. collaboration, teamwork 5. flexibility, quick adaptation 6. resilience, stress tolerance, and workload capacity (Kópházi, 2020). As a result of the current economic processes, there are many changes not only in the structure of individual sectors but also in the structure of employment.

On the other hand, high-skilled employers have expanded occupations and churn rapidly, but at the same time, others with low or outdated skills face challenges in declining areas of employment. Digitalized business models often employ specialized workers with specific industrial and software set knowledge. As graduate employability is a crucial issue for higher education, improving university students' workplace-ready skills is even more difficult in the digital marketing field.

Marketing literacy goes beyond understanding traditional marketing principles for products or services. It extends to marketing oneself as a valuable asset to potential employers. Graduates must be equipped with relevant skills and cultivate a narrative that positions them as individual's worthy of employment.

Despite the importance of career readiness skills for marketing students, more comprehensive research should be conducted examining different types of career readiness skills in marketing. By conducting this study, the researchers intend to delve into the nuanced experiences of graduates, specifically exploring how their acquired marketing knowledge directly translates into job-related competencies.

### **III. METHODOLOGY**

This chapter defines the qualitative methodology employed to explore the impact of marketing literacy on the employment readiness of BSBA graduates majoring in Marketing Management at Olivarez College Tagaytay. Braun and Clarke's thematic analysis method is an iterative process consisting of six steps: (1) becoming familiar with the data, (2) generating codes, (3) generating themes, (4) reviewing themes, (5) defining and naming themes, and (6) locating exemplars. Becoming familiar with data refers to data immersion and iterative cycles of reading, with each cycle generating further insight. Generating codes means coding for as many topics as possible and applying the code to a contextual segment, not just a phrase. Generating themes means sorting the codes into higher-level topics. Researchers might use tables, mind maps, or theme piles

to cluster topics into these broader groupings. Braun and Clarke (2006) suggest that thematic analysis identifies patterns or themes within qualitative data. It is the first qualitative method that should be learned, as it provides core skills practical for conducting many other kinds of analysis. It is not tied to a particular epistemological or theoretical perspective, making it a very flexible method—a considerable advantage given the diversity of work in learning and teaching.

The study utilized a qualitative research approach to explore the employment readiness phenomenon among Olivarez College Tagaytay graduate marketing students. Qualitative methods are widely used in learning and teaching research and scholarship (Divan, Ludwig, Matthews, Motley & Tomlienovic-Berube, 2017). The researcher employed purposive sampling to select participants who can provide in-depth insights into this area of interest. Olivarez College Tagaytay (OCT) has been chosen as the research site due to its relevance to the study's objectives. The research methodology involved data collection through Qualitative questionnaires. This approach is chosen to gain a deeper understanding of the target audience's perceptions and effectively align with the research aims. The qualitative research design aims to gather rich and detailed information about the experiences and perspectives of graduate marketing students regarding employment readiness.

The study's participants are graduate students of Marketing Management at Olivarez College Tagaytay (OCT). Researchers ensured that the selected students were qualified under the following conditions: 1) that the participants had graduated as students in Marketing Management and 2) that they were graduates of Olivarez College Tagaytay (OCT).

The study has a minimum of 6 participants. The researchers will use Purposive Sampling to select the participants for this study.

The researchers used interviews to study how marketing knowledge affects the job readiness of BSBA graduates. Instead of online surveys, participants will be interviewed one-on-one to get detailed insights.

The researchers used adapted qualitative questions in the interviews to thoroughly understand participants' perspectives. Additionally, discussions about on-the-job Training evaluations was part of the interviews, helping capture real-time experiences and observations related to job readiness. This approach aims to gather comprehensive insights into the connection between marketing literacy and employment readiness.

After the research validation, the researchers informed participants about the study's purpose. Instead of survey questionnaires, data was gathered through one-on-one interviews. The researchers will conduct these interviews online using platforms such as Google Meet to ensure the safety and convenience of participants, especially considering their busy schedules and availability.

During these interviews, participants were asked questions that delve into the impact of marketing literacy on their employment readiness. This interview-based approach aims to gather in-depth insights and perspectives, allowing for a more prosperous and much deeper understanding of the subject. The online format ensures the security and safety of participants while accommodating the On-the-Job Training marketing graduate students.

#### **IV. RESULTS**

The data shows how individuals of various age groups have chosen their professions. Notably, for those aged 31 and above, a substantial 20% are in communication-related roles, while another 20% find themselves in operation-based professions. In contrast, the younger cohort aged 21-25 prefers service-based occupations, with 30% engaged in such roles. Interestingly, individuals aged 26-30 exhibit a distinct trend, where a majority, constituting 50%, are pursuing professions within the service sector. These insights illuminate the diverse career paths people choose at different life stages. The findings highlight the interplay between age and professional preferences, showcasing a nuanced understanding of occupational choices within the surveyed population.

**Research Question 1: How do graduates of Marketing Management at Olivarez College Tagaytay perceive and describe their understanding of marketing concepts and principles, and how do they apply this knowledge in practical situations?**

##### **Theme I: Marketing requires marketing skills and building customer relationship**

This theme highlighted the participants' description of their understanding of marketing, which requires marketing skills and customer relations, essential to the significant concepts enabling brand-building. Participants discussed the importance of marketing concepts like cross-selling, customer relationship management, market segmentation, and product positioning. They

highlighted how these ideas help promote goods, identify target markets, and build strong customer relationships. Participants' statements revealed that technical skills are crucial for marketing positions at all levels. They emphasized aligning personal skills, such as software expertise, customer service, dedication, and determination, with specific job requirements. According to (Noe et al., 2015), "Skills refer to the level of performance of an individual on a particular task or the capability to perform a job well, which can be divided into technical elements and behavioral elements." In this case, the participants articulated a comprehensive understanding of marketing skills, encompassing both technical and behavioral elements. Their discussions underscored the significance of mastering key marketing concepts such as cross-selling, customer relationship management, market segmentation, and product positioning. These concepts were recognized as theoretical knowledge and practical tools essential for promoting goods, identifying target markets, and cultivating robust customer relationships.

Additionally, the following participants articulated the following concept.

*Participant 1: "Cross-selling, customer relationship management, market segmentation, and product positioning are some of the most important ideas. Knowing these ideas helps me promote banking goods well, find my target market, and build strong relationships with customers."*

Participant 1 emphasized the importance of grasping concepts such as cross-selling, customer relationship management, market segmentation, and product positioning in promoting banking products effectively. These concepts act as a toolkit, enabling individuals to showcase and sell various banking products, identify target audiences, and establish enduring customer connections, fostering successful banking promotion and positive client relationships. (Guerola-Navarro et al., 2022). Customer relationship management, or CRM, has shown to be a very effective business management strategy and a potent business management technology solution. Its influence in the field of entrepreneurship is especially noteworthy. CRM has been used everywhere, producing outstanding returns on investment and contributing to growth and future aspirations.

*Participant 2: "Skills and conceptual knowledge that employers require for marketing positions at a different level ranging from entry or level jobs to middle and senior level position. There were no notable differences between the skills and concept of knowledge required to enter lower level lower middle and upper marketing jobs technical*

*skills appear to be much more important at all levels than what was documented "focus on the skills and qualities you possessed that most closely align with the need requirements of the roles for ex. hard or soft skills like software expertise or excellent customer service skills like qualities of dedication, determination and perseverance."*

Participant 2 Stressed that employers in marketing require a variety of skills at different career levels, from basic understanding to advanced data analysis and project management. Key skills include effective communication, adaptability, digital marketing proficiency, creativity, analytical thinking, and a customer-centric approach. Technical skills are highly valued, but soft skills like dedication, determination, and perseverance are also crucial. Aligning one's qualities with the role's specific requirements is essential.

Evolving around employability factors and desired skills in various marketing fields, former research (Finch et al., 2013; Gregorio, 2019; Kenton, 2020; Kovacs, 2021; Walker et al., 2009) found that soft skills had outstanding importance in marketing positions. Former studies examining employers' job advertisements and recruitment practices reported that employers had recognized the importance of non-cognitive skills as more relevant than a decade ago (Hoeschler & Backes-Gellner, 2018). Both employers and employees should be aware of their soft skills and expectations, which help motivate employees to develop skills and provide financial recognition to employers (Bassi & Nansamba, 2019).

*Participant 3: "So for me if you're familiar with the 5 smart goals in marketing, it is, it have the aspects of having the key components for employment readiness so in 5 core goals of marketing, we have specific so first one is specific because "Nung once nag aapply palang ako ng trabaho uhm naging specific ako in setting my mind, of specific goals and objectives kung ano talaga yung gusto ko na before ako mag apply ng trabaho kase since ako ay transferee that time."*

*Participant 3. Emphasized that the essential elements required for preparing for a job are well-aligned with the 5 SMART goals in marketing and employment readiness. Let us look at the first goal, which is "specific." I got specific when I sought a job since I had apparent goals and objectives. At that time, I was a transfer student. I understood the importance of being explicit about my professional goals, so I knew exactly what I wanted before applying for a job. I narrowed down my job search and increased its effectiveness by being more*

*explicit about what I wanted. In business, it is similar to having a roadmap directing you toward your intended destination.”*

In education, goal-setting enhances performance and learning. Following a clinical scenario-based simulation, debriefing is a tried-and-true method that gives students a clear framework for performance review and enhancement. We aimed to incorporate the SMART framework (Specific, Measurable, Attainable, Realistic, and Time-bound) into standard debriefing procedures, thereby creating "SMART Goal Enhanced Debriefing." We then sought to assess the effect of this integration on the creation of learning objectives and the implementation of educational initiatives (West J Emerg Med, 2018).

*Participant 4: “The key components of marketing literacy that are relevant to the employment readiness include understanding the target audiences, market research, branding, digital marketing, analytics, and effective communication strategies. And being a critical thinker for you to think the right way on how you handle situations that can help the company to grow. Additionally, knowledge of social media trends, customer behavior, and the ability to adapt to evolving technologies are crucial for employees in today's dynamic marketing landscape”*

Participant 4 emphasized that marketing literacy is crucial for a successful career in the industry. It involves understanding the target audience, conducting market research, building a solid brand, understanding digital marketing and analytics, and using effective communication strategies. Being a critical thinker, staying updated on social media trends, understanding customer behavior, and adapting to new technologies is also essential.

Hunt (2017) stated that marketing is becoming more and more critical due to the intense rivalry, both in the internal and external markets. Businesses can fulfill their responsibilities to society, customers, and owners by producing and marketing goods and services.

## **Theme 2. Certification**

This theme revolves around assessing the correlation between job descriptions and students' proficiency in employability skills.

According to Finch et al. (2015) and Jackson (2016), Employability skills include higher-order cognitive skills (e.g., problem-solving skills, critical thinking, creativity, analytical skills,

etc.), behaviors, attitudes, and educational and non-educational experiences. In this case, the participants' employability skills extend beyond higher-order cognitive abilities, encompassing crucial aspects such as problem-solving, critical thinking, creativity, analytical skills, behaviors, attitudes, and various educational and non-educational experiences.

*Participant 5: “1. For the central question my answer is the objective of the study was to examine the perceptions of business students on their employability skill at the point of graduation. 2. mention specific skills and qualifications from the job description that align with your background and explain how this will help you excel in the role. 3. First, communication. Second, creativity and problem solving, attention to detail, interpersonal skills and also leadership and adaptability. 4. So, ah social media is a powerful tool for personal brand growth by building your social media presence. Creating a content strategy that aligns with your brand engaging ad-audience ah automatically and measuring success you can effectively leverage social media to elevate your personal brand to a new high. 5. clarity about your value proposition and that makes you unique, that's all. Thank you... 6. marketing analytics gives you the detail information you need about customer to create highly target ah targeted materials like how you study the company and how the process works yahh.”*

Participant 5 emphasized that the study examined business students' employability skills, revealing communication, creativity, attention to detail, interpersonal skills, leadership, adaptability, and social media and marketing analytics proficiency.

When creating, communicating, and delivering products that provide value to customers in exchange for business, an organization's marketing strategy is its integrated pattern of decisions that outlines its critical decisions regarding products, markets, marketing activities, and marketing resources. This allows the organization to accomplish particular goals (Morgan et al., 2019).

*Participant 6: “okay so throughout my working experience the real work is more on societal marketing kasi there are questions talaga na para saan ba ung ginagawa natin so para kanino and bakit natin need gawin so kailangan lng natin uhmm pag naghahanap trabaho we need to specifically identify our strength so we know in which part we excel and sa weakness natin kailangan natin I-build yun and to make it our strength”  
“humadland sayo ung weakness mo kasi magiging less confident ka kailangan talaga natin ma identify kung ano ang ma-ooffer natin sa ating company at lalo na sa potential nating*

*magiging client then if you know your skills and what to do syempre kailangan nating mag isip then malalman natin don tsaka tayo mag tatake ng action and doon tayo mag ma-make ng results.”*

It is important to be aware of your weaknesses and talents in order to find a job. The concept of social marketing pertains to creating initiatives to modify or maintain human conduct for the benefit of the community and its members. *Social marketing* is an established technique that blends ideas from social sciences with commercial marketing to change behavior economically and long-lasting. The absence of social networking on the Internet has made it possible for one person to communicate with hundreds or even thousands of individuals worldwide. Both social networking features enable dynamic groups and individuals to showcase a single product (Makkar, 2020).

**Research Question 2: What are the factors, experiences, and perceptions that contribute to or hinder employment readiness among graduates of Marketing Management at Olivarez College Tagaytay?**

**Theme 3: “Soft Skills for employment readiness”**

This theme illuminates the elements that enhance individuals' preparedness, especially graduates, for a successful entry into the workforce. According to Neuvonen and Pecoraro (2022), the landscape demands a diverse skill set, emphasizing the need for professionals to be versatile and capable of interpreting data. Specialization is giving way to a broader understanding and application of various skills in the marketing field. The participants highlighted that being adaptable, having technical skills, and understanding marketing concepts are crucial for success in today's job market. These insights improve our understanding of what makes someone ready for employment and emphasize the changing requirements in marketing careers.

*Participant 1: “Key parts of marketing literacy for a bank worker that are needed to be ready for work include a good understanding of financial products and services, good communication skills to explain complicated information to customers, knowledge of customer behavior and preferences, digital marketing skills to promote banking services online, and knowledge of the rules that affect marketing strategies in the financial sector.*

*Digital marketing skills are necessary in today's job market, which is based on technology.”*

Bank workers need strong marketing literacy, including understanding financial products and services, clear communication, customer behavior, and digital marketing proficiency. These skills enable them to communicate complex financial information effectively, tailor services to individual needs, and comply with regulatory guidelines. The increasing reliance on technology in the job market makes digital marketing skills essential for success in the banking industry.

Marketing literacy can be defined as a set of shared beliefs and values that influence the behavior of individuals working in the marketing field. It can be adopted as a means of providing distinctive and quality services to customers to obtain and retain their satisfaction. Marketing literacy is an essential component of the marketing mix in all organizations. It is closely related to sharing beliefs and values that help employees understand the marketing function. As a result, it represents the company domestically and globally (AL-Taie & Alsiede, 2022).

*Participant 2: “Number one is communication skills because its needed virtually in any jobs employers desire team leaders who can successfully interpret what is being ask of them as well as effective communicate with others common communication skills” “self-management organization skill computer skills and problem solving skills open mindedness and strong work ethics” “one of the most useful skill that employer wants for any candidates that can be helpful at the level of your career from managing team to contribute to a project in a leadership role”*

Effective communication, self-management, organizational skills, computer proficiency, problem-solving, open-mindedness, and a strong work ethic are essential traits in any job. Employers value team leaders with clear instructions, self-management, and organizational abilities. In today's tech-driven workplaces, problem-solving, open-mindedness, and a strong work ethic are sought-after qualities. These skills make candidates valuable at various career levels, showcasing versatility and adaptability.

Effective communication is crucial for an organization's growth, prosperity, and reputation. It involves generating, conveying, and interpreting thoughts, information, and emotions about job performance, organizational efficacy, and goal achievement. Ineffective communication can lead to poor outcomes and mismanagement (Salamzadeh, 2018)

*Participant 3: "my digital marketing skills become very essential for me when im looking for a job." "So yes when it comes in branding I use the elements of brand identity." "when it comes to Consumer Behaviors naman, nagiging aware tayo kase pag sinabing consumer behavior it comes with the ano influence ng people in choosing di ba."*

Digital marketing skills are crucial in job searches, mainly branding. Leveraging design, messaging, and visual elements create a memorable brand image. Understanding consumer behavior, including social influences, cultural trends, and personal preferences, is essential for tailoring effective marketing strategies. This understanding helps me connect with the target audience and achieve success in digital marketing.

Marketing skills need to be rethought to close the growing gap between the increasing complexity of their markets and their organizations' limited capacity to respond. The lack of appropriate training in digital marketing skills is demonstrated by the widening skills and value gaps between marketers who have a foundational understanding of the field and those who have not had the chance or desire to add it to their skill set (Veer & Dobele, 2019)

*Participant 4: "When articulating marketing literacy skills on a resume and during a job interview, consider the following approaches: Skills Section, Achievement, Certification, and Tailor for the Job. During a job interview, you should input behavioral examples, problem-solving scenarios, industry awareness, adaptability, and communication skills. By articulating your marketing literacy skills in a clear, results-oriented manner, you effectively communicate your value to potential employers during both the resume screening and interview stages."*

When showcasing marketing literacy skills on a resume or during a job interview, it is essential to adopt a strategic approach. Creating a dedicated "Skills" section in the resume allows for a concise display of relevant abilities, emphasizing key marketing competencies. Highlighting achievements in the work experience section adds tangible results, demonstrating the practical application of these skills. Certifications, if applicable, serve as concrete proof of expertise. Tailoring the resume for the job a person is applying to ensures alignment with the employer's needs. During a job interview, the focus shifts to providing behavioral examples and problem-solving scenarios. Discussing industry awareness showcases the understanding of market trends and competitors. Demonstrating adaptability highlights the ability to navigate evolving landscapes, a crucial skill in marketing. Practical communication skills are paramount throughout, allowing a

person to articulate ideas clearly. By employing these strategies and articulating marketing literacy skills in a results-oriented manner, not only pass the resume screening but also communicate the value convincingly during the interview, increasing the chances of securing the desired position.

*Participant 5: “1. First communication. Developing your communication skills can help you prevent data reports, compile work related emails or complete daily documents. 2. Second, problem solving can help you discover innovative solutions to challenges. Having problem solving skills can help you identify the cause of a situation. uhm what do you call this? analyze the processes that a problem affects and be able to think of potential solution.... 3. Third, teamwork. Many positions within a company rely on teamwork and collaboration that can help teams perform their task efficiently, complete projects and discover solutions... 4. Four, having a strong work ethic can help you accomplish your daily task as an employee. This can also have shown potential employers how you might perform in a specific role. 5. Ah empathy, empathy can help you rely on others and help you form relationships with your peers, supervisor, co-workers. This can also help you understand situations and find the solutions that benefit you and others. 6. Conflict resolutions conflict re-resolutions can help you escalate situation, foster a positive work environment, enhance peer relationship to your co-workers and improve customer’s experiences... 7. Active listening you also need this.... These skills can help you better understand your customer challenges which can help you effectively find a solution and improve their satisfaction. 8. Time management can help you effectively allocate your time to idle uhm ah to different tasks throughout the day. It can also help you reduce stress and enhance productivity and improve your timeliness. 9. you can also adapt adaptability sorry. Being adaptable and adaptable in a work environment can help you accept change and implement a new process. These skills can help an employer understand how you might react to challenges in the workplace or in your regular task. 10. Flexible flexibility in your task and work environment can also help you learn new processes and adapt new skills within your organization. 11. Reading and comprehension can help you better understand your responsibilities and information. The last thing is mathematics, a part of many daily task in workplace is many. ``*

The development of practical communication skills, problem-solving abilities, teamwork, a strong work ethic, empathy, conflict resolution, active listening, time management, adaptability,

flexibility, reading and comprehension, and mathematical proficiency are essential competencies that collectively contribute to a well-rounded skill set. These skills are crucial in preventing errors, fostering innovation, facilitating efficient task completion, and enhancing collaborative problem-solving within a company. Moreover, they contribute to individual professional growth, showcase one's performance in specific roles to potential employers, and significantly contribute to creating a positive and effective work environment.

*Participant 6: "Okay, with this, having a well-crafted resume is truly beneficial. If your resume is clean, precise, and short yet specific, that's a big help. In resumes, it's not about length or quantity, as HR typically focuses on the experience you highlight. What you should include in your resume is what you excel at. Regarding our marketing literacy skills, you should be confident when speaking, especially in meetings and interviews."*

A well-crafted resume is crucial for professional success, emphasizing the importance of cleanliness, precision, and specificity. Contrary to the belief that length impresses, human resources value quality, and relevance in highlighted experiences. Aligning the resume with job needs and showcasing one's excellence is critical. For those with marketing literacy skills, confidence in verbal communication, especially during meetings and interviews, is vital. An effectively articulated resume is a powerful tool, leaving a lasting impression of capability and expertise in marketing, highlighting the significance of quality experiences over quantity.

**Research Question 3: How do graduates of Marketing Management students at Olivarez College Tagaytay perceive the influence of their marketing literacy on their employment readiness?**

**Theme 4: Significance of Basic Business skill set that makes them ready**

This theme emphasizes the significance of basic business skills that prepare students for employment, including communication skills, a strong understanding of customer behavior, and strong problem-solving skills.

According to Mészáros (2017), complex skills are a term that covers the professional knowledge that can be acquired in education. This knowledge means the special professional and general skills required by employers. Hard skills are well measurable (digital skills, language skills, profession-specific and mathematical skills, etc.) and can easily be referred to in an advertisement. In addition to professional expectations, the appreciation of non-cognitive, so-

called soft skills can be observed in the labor market, which links to people's personality traits, temperaments, and attitudes and is most needed to be able to work successfully with others and serve as a basis for managerial skills (Ackerman et al., 2003; Alpert et al., 2009; Fazekas, 2020; László & Szabó, 2020).

*Participant 1: "For me to work in banking, marketing knowledge is a key part of getting ready for the current job market. To be ready for work, you need to know a lot about customer behavior, market segmentation, product positioning, and digital marketing strategies. These are the most important parts of marketing literacy. These areas of knowledge help me promote banking goods and services well, find target markets, and make marketing campaigns that have an impact on customers."*

Preparing for a banking career, one perceives marketing knowledge as indispensable in today's job market. A comprehensive comprehension of customer behavior, market segmentation, product positioning, and digital marketing is deemed essential to attain job readiness. These facets collectively embody marketing literacy, imperative for effectively promoting banking products and services. Proficiency in these domains enables the individual to pinpoint target markets, tailor strategies to specific customer behaviors, and craft impactful marketing campaigns. Acknowledging the significance of these marketing elements not only ensures a strategic approach to customer engagement but also positions the individual favorably to navigate the evolving landscape of the banking industry. In essence, marketing literacy is valuable for making a meaningful impact in banking and adapting to contemporary job market demands.

### **Subtheme 1: Communication skills**

*Participant 2: "sa akin kase learning and leadership describe marketing literacy as being able to collaborate and communicate." "you can create actionable steps to help you achieve your goal. Measuring accomplishments may also help motivate us in the long term."*

The essence of marketing literacy is found in the synergy of learning and leadership, emphasizing effective collaboration and communication. In dynamic marketing, continuous learning is crucial for adapting to evolving trends, while leadership involves guiding teams, fostering collaboration, and ensuring effective communication. Combining these elements forms

the core of marketing literacy, enabling professionals to navigate the industry's intricacies successfully.

### **Subtheme 2: Strong Understanding of customer behavior**

*Participant 3: "marketing literacy as a marketing graduate it helps you to promote myself to the opportunities..." "for me uhm increase ng knowledge about marketing literature inaudible uhm meron siyang crucial part or role sa paghahanap ng trabaho sa panahon ngayon"*

Marketing literacy is crucial for a marketing graduate, serving as a vital tool for self-promotion and leveraging opportunities in the professional landscape. A deepening understanding of marketing literature provides essential insights for the job search, especially in today's highly competitive job market. A comprehensive knowledge of marketing concepts and literature allows effective showcasing of expertise and positions the individual as well-versed in the latest trends and strategies. This literacy proves invaluable, enabling navigation of industry complexities, standing out in job applications, and demonstrating a profound understanding of the evolving dynamics within the marketing field. Investing in marketing literacy is an investment in personal and professional growth, offering a competitive edge in pursuing opportunities.

### **Subtheme 3: Practical Business Skills**

*Participant 4: "When articulating marketing literacy skills on a resume and during a job interview, consider the following approaches: Skills Section, Achievement, Certification, and Tailor for the Job. During a job interview, you should input behavioral examples, problem-solving scenarios, industry awareness, adaptability, and communication skills. By articulating your marketing literacy skills in a clear, results-oriented manner, you effectively communicate your value to potential employers during both the resume screening and interview stages."*

Adequate marketing literacy is crucial in resume creation and job interviews. A well-presented resume with a Skills Section, work experience, certifications, and tailored skills aligns with job requirements. In interviews, behavioral examples, industry awareness, and adaptability demonstrate adaptability and collaboration, increasing the likelihood of securing a desired position.

#### **Subtheme 4: Strong Problem-Solving skills**

*Participant 5: "1. Digital marketing skills are essential in today's digital age because they allow you to reach and engage with your target audience effectively. 2. Information literacy skills are vital to your professional and academic success. In college, you use this skill to perform well on research papers, projects, and presentations at work. You will likely encounter situations where you must seek out new information to make logical decisions yahhh. 3. be specific; choose an experience, unbox some of the tasks you performed, and break this down into the skills you used in pairs. Discuss your experience and articulate the types of skills you use. Be creative and challenging because marketing is constantly involving and engaging. The field always delivers challenges and offers ample opportunities to learn and grow professionally"*

Digital marketing skills are crucial in today's digital age for effectively reaching and engaging with target audiences. Information literacy skills are essential for personal, professional, and academic success. Specificity, collaboration, and a deep understanding of one's capabilities are crucial to enhancing these skills. *Marketing* is an ever-evolving field that presents new challenges and opportunities for learning and professional growth. By being creative and challenging, individuals can adapt to industry changes and seize opportunities for personal and professional development.

*Participant 6: "advertising and then strategy ung marketing elective I think sobrang nakatulong sila kasi kahit sa review nung marketing registered professional ko lahat nang tinuro nila is nandoon din sa exam for the registered marketing" "sa school tinuturo sa atin overview sa realworld kasi na trabaho tsaka dun sa review center is more uhh wider or sorang lalim na ung tinuturo nila kaya maiintindihan mo talaga ung system or yung takbo isang company"*

The participant talks about their experience taking advertising and marketing strategy optional classes and emphasizes how much of an impact they had on their academic and career paths. With their practical insights into real-world applications, these courses offered a strong foundation for the marketing professional license exam. The review center went beyond what was covered in the course by offering a thorough analysis of marketing tactics. Together, the

participant's theoretical understanding and practical insights helped her pass the licensing exam and equipped her for a career in marketing.

## **V. DISCUSSION**

Employment readiness, defined as possessing the necessary skills and competencies to excel in the workforce, is increasingly recognized as crucial for individuals entering various career paths. This study explores the intersection of marketing literacy and employment readiness among BSBA graduates majoring in Marketing Management at Olivarez College Tagaytay. It aims to investigate how marketing knowledge translates into job-related competencies, employing Braun and Clarke's thematic analysis to unravel nuanced experiences and perceptions.

Braun and Clarke's thematic analysis method is chosen for its suitability in identifying patterns and themes within qualitative data, offering a structured yet flexible approach. The iterative process involves data immersion, code generation, theme development, and exemplar identification. This method comprehensively explores participants' perspectives on marketing literacy and its impact on employment readiness.

For the research questions and their themes and subthemes, Participants articulate a comprehensive understanding of marketing skills, including cross-selling, customer relationship management, market segmentation, and product positioning. They emphasize the practical application of these concepts in promoting goods, identifying target markets, and fostering robust customer relationships. It delves into the correlation between job descriptions and students' proficiency in employability skills. Employability skills encompass technical expertise, behaviors, attitudes, and diverse educational experiences, emphasizing the multifaceted nature of readiness for the job market.

Participants also highlighted the significance of soft skills such as effective communication, adaptability, problem-solving, and leadership in enhancing employment readiness. These skills, coupled with technical proficiency and a deep understanding of marketing concepts, are essential for success in the dynamic marketing landscape.

The study underscores the evolving nature of marketing literacy, emphasizing the need for graduates to possess a diverse skill set to navigate the complexities of the modern workforce. Employability skills play a pivotal role in determining individuals' readiness for employment, particularly emphasizing the interplay between technical expertise and soft skills. Braun and

Clarke's thematic analysis proves instrumental in uncovering participants' nuanced experiences and perceptions, shedding light on the intricate relationship between marketing literacy and employment readiness.

In conclusion, this research contributes to understanding how marketing knowledge translates into practical competencies essential for success in the marketing industry. By employing a rigorous qualitative methodology, the study provides valuable insights for educators, employers, and policymakers seeking to enhance graduates' preparedness for the evolving demands of the job market.

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**The Effects of TikTok Affiliate Marketing and Brand Awareness on the Consumer  
Buying Decision Among College Students of Olivarez College Tagaytay**

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**I. ABSTRACT**

TikTok has emerged as a dominant platform, captivating millions with its short-form videos and creative content. A new breed has emerged among its diverse content creators: the Affiliate TikTokers. Leveraging the power of their influential presence, these creators have tapped into the affiliate marketing world, reshaping how products and services are promoted and bought online. An increased number of people have experienced the "TikTok budo" deals and how they affect consumers' buying behavior. If we look at how wide the platform and influence TikTok has, many marketing ideas could come into play for TikTok Shop owners and TikTok influencers who could be Affiliate Marketers for a particular brand. A Purposive sampling technique was used, which gathered 243 college respondents, both male and female, ages 18-30 years old, with the courses of BSBA, BSN, BSIT, BSCRIM, BEED, BSTM, BSHM, and BSAIS. This study utilized quantitative research using the Likert scale. The survey questionnaire is in Google format to provide an easier way to communicate with the respondents. The results shed light on the transformative role of TikTok in shaping online communities and its implications for digital communication. Overall, TikTok significantly influences consumer buying decisions due to its unique features and widespread user engagement. This study examines the evolving landscape of affiliate marketing, exploring its effectiveness in the digital era, primarily TikTok. Focusing on consumer buying decisions, the research aims to fill existing gaps in the study. Through quantitative data analysis, the study delves into the dimensions of affiliate marketing practices and the effects of TikTok. The findings of the study contribute to a comprehensive understanding of affiliate marketing strategies, providing insights for marketers in optimizing approaches and navigating considerations in the marketing field.

**Keywords:** *TikTok Affiliate Marketing and Brand Awareness on the Consumer Buying Decision*

## II. INTRODUCTION

Nowadays, TikTok has emerged as a dominant platform, captivating millions with its short-form videos and creative content. A new breed has emerged among its diverse content creators - the Affiliate TikTokers. Leveraging the power of their influential presence, these creators have tapped into the affiliate marketing world, reshaping how products and services are promoted and bought online. Affiliate marketing is a method of earning a commission by advertising a product or service made by another store or advertiser through an affiliate link. According to Kopp (2022), brand awareness is a marketing term for the degree to which consumers recognize a product by its name. Ideally, consumers' awareness of the brand may include positive perceptions of the qualities that distinguish the product from its competition. In addition, the consumer buying decision is the step that leads a customer to purchase a product or service. It helps marketers identify how consumers complete the journey from knowing about a product to making the purchase decision. A Purposive sampling technique was used, which gathered 243 male and female college respondents, ages 18-30 years old, with BSBA, BSN, BSIT, BSCRIM, BEED, BSTM, BSHM, and BSAIS courses. This study utilized quantitative research using the Likert scale. The survey questionnaire is in Google format to provide an easier way to communicate with the respondents. The findings that our research has gathered show that there is a significant relationship between TikTok Affiliate Marketing and Brand Awareness on the Consumer Buying Decision of the Olivarez College Tagaytay students.

According to Diana Novita (2023), TikTok, one of the fastest-growing social media sites, is now adding the TikTok Affiliate feature. TikTok affiliates are one of the features that TikTok shops offer to people who want to get income through TikTok. In TikTok shops, the influencers can be sellers or affiliates. If the TikTok user chooses to be an affiliate, they must follow the TikTok post's terms and conditions. Affiliate marketing is a marketing strategy where brands give specific commissions to those who successfully promote and sell their products. TikTok Affiliate, also known as TikTok Shop Affiliate, is a sales method that allows creators to monetize their content. The trick is to promote a brand's product and then receive a commission on the sales generated. As a creator, you can promote products relevant to your audience with creative content ideas. So, apart from being a social media platform, TikTok is now expanding its function to become a marketplace where many users make buying and selling transactions for various products.

Affiliate marketing contributes to society through third-party publishers promoting a merchant's goods or services in exchange for a share of the resulting sales or web traffic. It is a low-cost approach for businesses to fulfil their marketing objectives, allowing affiliates to earn passive income. Affiliate marketing may be a lucrative sales channel, leading to increased revenue and brand visibility. It is a diverse revenue stream that gives affiliates flexibility and freedom. To produce affiliate money, we must create a platform, acquire an online audience, and keep up with

industry trends. Businesses can use affiliate marketing to establish a target demographic and select the best collection of representatives to represent their brand. Affiliate marketing can benefit society by supporting the evolution of digital skills among the workforce, generating employment chances for entrepreneurs, giving customers helpful information and product reviews, and boosting economic growth by increasing business sales. It contributes to consumer awareness, individual empowerment, and the growth of diverse industries' economies. The advantages, difficulties, and social contributions of affiliate marketing can all be thoroughly understood by researchers. This data-driven strategy may provide policymakers, companies, and stakeholders with information on how to promote best and maximize the beneficial effects of affiliate marketing on society.

The independent variable is affiliate marketing. It is an independent variable because these factors can impact the consumer buying decision, which is the dependent variable. It is essential to know the role of affiliate marketing as a marketing tool in any business to understand if social media, along with technological innovation, influences the buying decisions of every business. The moderating variable is brand awareness, which determines if it also affects the decision-making process in purchasing products or services through social media platforms.

### **III. METHODS**

This chapter presents the research procedure that the researchers will utilize. This study also encompasses detailed discussions on the significant components of a research methodology. A quantitative descriptive research design will be used in the study. A descriptive type of research is used to gather information concerning the current status or phenomena and to describe conditions in a situation. It aims to describe a research problem accurately. It allows researchers to look at whatever they are studying in so many various aspects and can provide a more extensive overview than other forms of research.

Quantitative research includes methodologies such as questionnaires, structured observations, and experiments, which contrasts qualitative research (Coghlan & Brydon-Miller, 2014). The study's respondents will be the students of Olivarez College Tagaytay, which has two following criteria: 1.) must be a college student officially enrolled at Olivarez College Tagaytay, and 2.) should have experience purchasing a product through TikTok.

To gather primary data for the study, questionnaires were used. The researchers will use the Sampling Purposive Sampling Method to give the enrolled students of Olivarez College Tagaytay a chance to contribute data for the research. The data sources for the research above will be conducted via Electronic Surveys (E-Surveys) in Google Forms. Respondents can access the questionnaire using various devices, including mobile phones, laptops, tablets, desktop computers, etc. According to Bhandari and Nikolopoulou (2023), A Likert scale is a rating scale used to measure opinions, attitudes, or behaviors. It consists of a statement or a question, followed by a series of five or seven answer statements. Respondents choose the option that best corresponds with their feelings about the statement or question.

The researchers were objective, unbiased, and critical of the collected data to ensure the research's validity and reliability. Also, the researcher sought out respondents who had purchased products from affiliates. Nevertheless, the researcher intended to survey 243 Olivarez College Tagaytay students. This impacted the research's findings, and more investigation is needed before making firm conclusions.

The researchers of this study used an online survey questionnaire to collect the data. The questionnaire comprises questions that the researchers adapted from related research and studies. The researchers ensured that the set of questions was enough to provide sufficient data for the study. Also, these questions were thoroughly checked to make sure their effectiveness was modified to address all the corrections because of the technological advancement in collecting the data. Computer programs allow researchers to gather and analyze data faster using online survey questionnaires. The researchers examined each question and then created the survey, which was distributed among all students with insight into buying a product through web-based stores in Olivarez College Tagaytay. A hundred college students were randomly chosen by the researchers in this study. All information obtained throughout the interview process will be kept strictly confidential.

The information was arranged and systematized as follows for statistical analysis:

1. Simple Percentage - the demographic profile of the respondents will be analyzed using the simple percentage method with the following formula:
2. Weighted Mean is a type of Mean calculated by multiplying the weight (or probability) associated with a particular event or outcome with its associated quantitative outcome and then summing all the products together. This statistical tool is used to compute the weight of the answers made by our participants on the given questionnaires during the data-gathering procedure.
3. Pearson Correlation measures the strength of the linear relationship between two variables. Its value ranges from -1 to 1, with -1 meaning a total negative linear correlation. 0 is no correlation, and + 1 means a total positive correlation.

#### IV. RESULTS

This chapter presents the results, analysis and interpretation of data gathered from the answers to the questionnaire distributed to the respondents. The said data were presented in tabular form in accordance with specific questions positioned on the statement of the problem.

##### SOP 1: What is the profile of the respondents?

**Table 1**

*Profile of the respondents in terms of age.*

Age	Frequency	Percentage
18-23	241	99.20%
23-30	2	.80%
<b>Total</b>	<b>243</b>	<b>100%</b>

The data shows the demographic profile of the respondents in terms of age. Frequency counts and percentages were utilized to determine the distribution of the respondents' age. The data revealed that the majority of the respondents belong to the age bracket of 18 -29 years old, with frequencies of 241 or 99.20%. This implies that most of the respondents are young adults and are establishing themselves in their career paths and professional development. At the same time, the lowest percentage of respondents belong to the ages 30-39 group, with frequencies of 2 or .80%. According to Kusumawati (2023), people between the ages of 18, 23, 24, and 30 are referred to as young adults with high levels of online activity. From being a platform for entertainment, TikTok has developed into a shopping site where sellers may sell their products. TikTok advertising increased user engagement and attention, raising brand recall and improving brand reputation.

**Table 1.1**

*Profile of the respondents in terms of gender.*

Gender	Frequency	Percentage
Male	85	35%
Female	158	65%
<b>Total</b>	<b>243</b>	<b>100%</b>

The data shows the demographic profile of the respondents in terms of gender. Frequency counts and percentages were utilized to determine the distribution of the respondent gender. The data revealed that most respondents are female, with frequencies of 158 or 65%, while the male respondents have frequencies of 85 or 35%. According to Davis and Lee (2015), the survey made it clear that respondents must adjust to these trends to stay competitive in the rapidly changing digital landscape.

**Table 1.2**  
*Profile of the respondents in terms of course.*

Course	Frequency	Percentage
BSCRIM	35	14.40%
BSN	72	29.60%
BSA	<b>37</b>	15.23%
BSBA	59	24.30%
BSIT	2	0.80%
BEED	13	5.30%
BSHM	14	5.80%
BSTM	4	1.60%
BSAIS	7	2.90%
<b>TOTAL</b>	<b>243</b>	<b>100%</b>

The data shows the demographic profile of the respondents, of course. Frequency counts and percentages were utilized to determine the distribution of the respondent course. The data revealed that most respondents are from the BSN, BSBA, and BSA, with frequencies of 72, 59, and 37 or 29.60%, 24.30%, and 15.23%, respectively. The data that got the least respondents are from BSIT, BSTM, and BSAIS, with the frequencies of 2, 4, and 7 or 0.80%, 1.60%, and 2.90%. This implies that BSN got the highest percentage overall. Stephanie (2019) has opined that digital marketing approaches like affiliate marketing propels and convert Women to promote online brands through targeting trends and viral product marketing, leading to e-commerce brand creation.

**SOP 2: What is the effect of TikTok affiliate marketing on consumer buying decisions?**

**Table 2**

*The effect of TikTok affiliate marketing on consumer buying decisions.*

<b>TikTok Affiliate Marketing</b>	<b>Mean Score</b>	<b>V.I.</b>
1. I get on-time delivery by shopping online.	3.68	H.E
2. Details are available while shopping online	3.72	H.E
3. I can buy products anytime, 24 hours a day, while shopping online.	3.77	H.E
4. It is easy to choose and make comparisons with other products while shopping online.	3.67	H.E
5. The Mobile design helps me search for products easily.	3.94	H.E
6. I prefer to buy from websites that provide me with quality information.	3.88	H.E
7. Digital shopping takes less time to purchase	3.86	H.E
8. Digital shopping doesn't waste time	3.88	H.E
9. I feel that it takes less time to evaluate and select a product while shopping online.	3.29	H.E
10. I feel safe and secure while shopping online.	3.28	M.E
<b>Mean Effect of TikTok Affiliate Marketing in the Consumer Buying Decision</b>	<b>3.29</b>	<b>H.E.</b>

The data shows the effect of TikTok affiliate marketing on consumer buying decisions. Weighted means were utilized to determine the effect of TikTok affiliate marketing on consumer buying decisions. In general, TikTok affiliate marketing got a mean score of 3.71, which is verbally interpreted as a high effect. Among the indicators was “The website design helps me search for products that easily got the highest mean score of 3.94 verbally interpreted as High effect. While the lowest mean score is 3.29, it was “I feel safe and secure while shopping online.” According to Khrais (2021), Mobile apps are associated with benefits, such as convenience, ease of use, and the ability to access various products and services. With the rapid technological development, e-commerce retailers should leverage such innovations to meet customer needs.

**SOP 3: What is the effect of brand awareness on consumer buying decisions?**

**Table 2.1**

*The Effect of Brand Awareness on Consumer Buying Decision*

<b>Brand Awareness on Consumer Buying Decision</b>	<b>Mean Score</b>	<b>V.I.</b>
1. Once I find a product I like; I buy it regularly.	3.35	M.E
2. In general, I try to get the best overall quality.	4.22	V.H.E.
3. I usually buy well-known brands.	3.81	H.E
4. I prefer to buy the best-selling brands.	3.89	H.E
5. To get Variety, I shop in different stores and buy different brands.	3.55	H.E
6. I should spend more time deciding on the products and brands I buy.	3.94	H.E
7. I normally shop quickly, buying the first product or brand I find that seems good enough.	3.26	M.E.
8. I look very carefully to find the best value for money.	4.20	H.E
9. I buy as much as possible at the sale price.	3.74	H.E
10. The more I learn about products, the harder it seems to choose the best.	3.94	H.E
<b>Mean Effect of Brand Awareness on Consumer Buying Decision.</b>	<b>3.79</b>	<b>H.E.</b>

The data shows the effect of brand awareness on consumer buying decisions. Weighted means were utilized to determine the effect of brand awareness on consumer buying decisions. In general, TikTok affiliate marketing got a mean score of 3.79, which is verbally interpreted as having a high effect. Among the indicators, it was "I look very carefully to find the best value for money" and got the highest mean score of 4.20, verbally interpreted as a High effect. While the lowest mean score was 3.26, "I normally shop quickly, buying the first product or a brand I find that seems good enough". According to Barbopoulos and Johansson (2017), the gain goal identified the value for money, quality, and security. In everyday life, value for money is understood as the notion that a good or service is not paid for more than its quality or availability.

**SOP 4: Is there a significant relationship between ikTok Affiliate Marketing and Brand Awareness on Consumer Buying Decision.**

**Table 3**

*Pearson Correlation between the TikTok Affiliate Marketing and Brand Awareness on Consumer Buying Decision.*

	Brand Awareness		Decision
<b>TikTok Affiliate Marketing</b> positive	Pearson Correlation	0.63	Strong
	Significance	0	Reject Null
	N	243	

**Legend:** P-value < .05 Reject Null Hypothesis

A Pearson correlation coefficient was computed to assess the linear relationship TikTok affiliate marketing and brand awareness on consumer buying decisions. The data shows a strong positive correlation among the two variables,  $r(243) = .630, p = .000$ , since the p-value is less than .05, the null hypothesis is rejected, there is a significant relationship between TikTok affiliate marketing and brand awareness on consumer buying decision.

As the effect of TikTok affiliate marketing on consumer buying decisions goes higher the effect of brand awareness on consumer buying decisions also goes higher, and vice-versa. Kim et al. (2019) shed light on the effect of TikTok's creative trends on brand awareness. Brands that embraced and integrated these trends into their marketing strategies experienced a notable surge in recognition among the platform's diverse user base and consumer buying decisions.

## V. DISCUSSION

Overall, our research findings show a significant relationship between TikTok Affiliate Marketing and Brand Awareness on the Consumer Buying Decision of the Olivarez College Tagaytay students. According to Dwivedi (2017), an affiliate marketing program is a performance-based online marketing strategy whereby an actor merchant agrees with another actor affiliate or publisher to feature a link from its websites on affiliated sites. The limitations of this study are those enrolled college students at Olivarez College Tagaytay and subscribed to TikTok Shops. The strategy to raise brand awareness using TikTok for millennials as a digital marketing channel is currently utilized as a promotional medium for business people, especially those who choose the millennial generation segment as their primary target market (Koo, 2020). Understanding consumer buying behavior entirely is still possible because it is closely related to the human mind. Consumer behavior research identifies a general model of buying behavior that depicts the processes consumers use in making a purchase decision (Vrender, 2016). Based on the findings that the research produced, it is shown that there is a significant relationship between TikTok Affiliate Marketing and Brand Awareness on the Consumer's Buying Decisions. The purpose is to find out whether consumers purchase a product online because of the affiliate marketers or because of the brand of the product that is being marketed.

It is shown that Affiliate Marketing and Brand Awareness have a strong positive relationship. This implies that consumers purchase a product through affiliate marketing because they know what brand the affiliate marketers promote on TikTok. The research is limited to enrolled college students of Olivarez College because they are of the legal age to purchase online products through TikTok. Overall, the findings of this study provide an understanding of the significant relationship between TikTok Affiliate Marketing and Brand Awareness regarding the Consumer Buying Decision. This study serves as data for determining the effectiveness of TikTok affiliate marketing for the younger demographic as well as the buying decisions of Olivarez College Tagaytay students about popular and unpopular brands. The results of the data that the researchers would gather will provide information, benefits, and possible drawbacks to various sectors: 1.) To the affiliates: The results may give them ideas for improving the marketing strategy that they are currently using as well as some possible strategies that may also apply to the said demographic of consumers. 2.) For the companies, the results may give them insight into how their customers view their brand or products and possible comparisons against their competitors in the market. 3.) The results could give the students an understanding of how other people spend their money and what they consider when buying online. 4.) To the future researchers: The results could be referenced by future researchers and may help in creating a research study that is related to what the researchers are currently conducting. The recommendations that follow were made by respondents to increase customer impressions of safety while making payments online at TikTok shops: Utilize Reliable Payment Gateways: Promote TikTok shops to establish connections with reliable, safe payment gateways such as PayPal, Stripe, or other respectable choices.

Clearly Explain Security mechanisms: To reassure customers, explain the security mechanisms that are in place, such as encryption techniques and safe payment processing. Transparent Policies: Make sure that consumers are aware of the terms and feel comfortable with the procedure by providing clear explanations of the refund and return policies. Reviews from customers and ratings: To establish credibility and trust, highlight reviews and ratings that are positive from previous customers. Encourage shops to use two-factor authentication: to increase security when customers are logging in and making payments.

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