AREA II

FACULTY

PARAMETER F:

PROFESSIONAL PERFORMANCE AND SCHOLARY WORKS

I.10

I.10 Publishes papers in the regional, national and/or international magazines and journals

k24-075 Notification of Acceptance (SIBR Seoul Conference)

From: SIBR (seoul@sibresearch.org)
To: jaygvildac@usm.edu.ph; jayr.vildac@yahoo.com
Date: Monday, October 23, 2023 at 10:12 AM UTC

Dear Dr. Jay-R Vildac,

**Your Paper I.D.: k24-075 (quote this ID in future correspondence)

**Your Paper Title: PREDICTORS OF FINANCIAL WELL-BEING OF SOLE PROPRIETORS IN FOOD-RELATED BUSINESS IN SOCCSKSARGEN, PHILIPPINES

Thank you for subrnitting your paper to the SIBR 2024 Seoul Conference on Interdisciplinary Business & Economics Research. The double-blind peer review of your paper has been completed. The anonymous reviewer commented that your paper is relevant to the SIBR Conference and would stimulate fruitful discussion. The Organizing Committee is therefore pleased to accept your paper for oral presentation at the SIBR 2024 Seoul Conference as well as for publication at the SIBR Conference Proceedings (ISSN: 2223-5078).

The SIBR 2024 Seoul Conference will be held on 5th-6th January 2024 in Seoul, S. Korea. You are cordially invited to share and discuss your research findings with other participants at the Conference. Please visit the conference website for more information:
http://sibresearch.org/sibr-seoul-conference-call.html

The deadline for early-bird registration is 24th November 2023. If your paper is multi-authored and more than one author will attend the conference, each attending author needs to register and pay the registration fee for the conference separately. Please register for the conference at: http://sibresearch.org/register-2024-seoul-conference.html

Both in-person and online presentations will be accommodated at the conference. Please refer to the above registration website for further details.

We congratulate you on your efforts and look forward to seeing you in Seoul. Should you require any further assistance, please contact the conference secretariat at secretary@sibresearch.org.

Kind Regards,

Organizing Committee
Society of Interdisciplinary Business Research
Advancing Knowledge from Interdisciplinary Perspectives

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Chief Administrative Officer
University of Southern Mindanao
Date:

SIBR Society of Interdisciplinary Business Research

SIBR Conference on Interdisciplinary Business & Economics Research
January 5-6, 2024, Seoul

PROGRAM (First Version)*

DAY 1 (January 5th, 2024)		DAY 2 (January 6th, 2024)	
9:00	In-person presenters collect name badges from the service desk		
9:20-11:10	Sessions A1, B1	9:10-10:40	T.B.A.
11:10-11:25	Coffee Break	10:40-10:55	Coffee Break
11:25-12:10	**Opening & Keynote Speech****	10:55-12:10	Sessions C2, D2 (online)
12:10-13:10	Lunch (Restaurant, 2/F)	12:10-12:40	Working Lunch (Meeting Room I, 2/F)
13:10-15:00	Sessions E1, F1	12:40-14:30	Sessions F2, E2 (online)
15:00-15:15	Coffee Break	14:30-14:45	Coffee Break
15:15-16:45	Sessions G1, H1	14:45-16:35	Sessions G2, H2 (online)
16:45-17:00	Coffee Break	16:35-16:50	Coffee Break
17:00-18:30	Session J1	16:50-18:30	Sessions J2, K2 (online)

*** Time in the program is Korea Standard Time** (https://time.is/KST).
**** Keynote Speech: Prof. Dmitry Shapiro, Professor of Economics, Seoul National University**
(Venue: Meeting Room I, 2/F; Zoom meeting ID: 5847253394).

Guide to Presenters and Session Chairs

- Please be ready in the session five minutes before the schedule.
- The session chair will allocate the available time equally among all papers to be presented in the session. Each paper has to be presented within the time allotted (approx. 12 minutes for presentation + 3 minutes for Q&A).
- The session chair should remind each speaker 3 minutes before the time he/she is expected to end the presentation. If a speaker goes beyond the time allotted, the session chair should remind him/her to end the presentation.
- SIBR assumes no responsibility if a speaker is unable to finish his/her presentation in the assigned session for any reasons.
- For online presentation (Sessions C2 to K2), download the Zoom Client from https://www.zoom.us and install it on your computer.
  - Before the conference, speakers should test their computer webcams and microphones at the Zoom waiting room.
  - The password for entering the Zoom meeting rooms will be sent by email before the conference.
  - Speakers should save their presentation files on their computers for sharing during the conference.
  - Meeting Rooms I & II will be open for in-person attendance of online sessions.
- For in-person presentation, LCD projector and computer will be provided in each conference room. Speakers should save their presentation files on their own USB drives.

Online Conference Proceedings

- The conference proceedings will be published at http://sibresearch.org/past-2024-seoul.html.

Conference Pack

- For both in-person and online presentations, speakers will receive by email their conference packs before the conference.
- For in-person presentation only, speakers will collect their name badges from the service desk (2/F).

Conference Venue

- **Nine Tree Premier Hotel Myeongdong II** (http://sibresearch.org/seoul-venue.html). The Meeting Rooms are on the second floor of the hotel.

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PUBLICATION AND PRINTING UNIT

July 13, 2026

CERTIFICATION

The Publication and Printing Unit certifies that the journal article detailed below was published in an actively indexed journal at the time of publication and is therefore compliant with the provisions of DBM-CHED Joint Circular No. 1, series of 2026.

Title of the Article:	Predictors of Financial Well-being of Sole-proprietors in Food Related Business in SOCCSKSARGEN, Philippines
Authors:	Jay-R G. Vildac
Journal:	Review of Integrative Business and Economics Research
Journal Indexing: E.g.: Scopus, WOS or ACI (If multiple apply, choose only 1)	Scopus
Date of Publication:	April 2, 2024
DOI/URL of the paper:	https://buscompress.com/uploads/3/4/9/8/34980536/riber_13-4_25_k24-075_367-386.pdf
Is this paper from a student thesis or dissertation?	☐ Yes ☑ No

Further, the Publication and Printing Unit certifies that co-authorship with students by faculty members is allowed under USM Board of Regents Resolution No. 77, series of 2025, which provides the guidelines for student publications, their authorship rules and corresponding incentives.

Reviewed by:

Digitally signed by Tenorio Jan Clyden Bullag
Date: 2026.07.19 22:08:57 +08'00'

JAN CLYDEN B. TENORIO, DVM, PhD
Head, Publication and Printing Unit

Certified by:

JURHAMID C. IMLAN, PhD
Director, Research and Publication Office

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"UNITY IN DIVERSITY AND
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BAGONG PILIPINAS

USM-SYS-F70-Rev.2.2023.12.29

Predictors of Financial Well-being of Sole-proprietors in Food Related Business in SOCCSKSARGEN, Philippines

Review of Integrative Business & Economics *Research*

Jay-R G. Vildac
Ateneo de Davao University, Davao City, Philippines;
University of Southern Mindanao, Kabacan, Philippines

ABSTRACT

This study aimed to identify the determinants of financial well-being in the context of the sole proprietors in food-related businesses during the CoVid-19 pandemic. The study employed the descriptive and correlational modeling approach through a survey of 265 respondents from the provinces of South Cotabato, Cotabato, Sultan Kudarat and the city of General Santos (SOCCSKSARGEN), Region XII, Philippines. Quantitative analysis was applied using frequency distribution, percentages, means, stepwise multiple regression analysis and Hayes' Process Macro. The results of the study indicated that both financial literacy and financial inclusion had a significant direct influence on financial well-being. On the other hand, financial stress has an inverse significant influence on financial well-being. Furthermore, the results of the study revealed that the number of years in business significantly moderates the influence of financial literacy, financial inclusion, and financial stress to the financial well-being. Finally, the study finds that business size has a significant moderating effect to the influence of financial inclusion on financial well-being. The model is a great addition to the literature on assessing the well-being of people which embraces a more comprehensive approach that is beyond the traditional realms of economics.

Keywords: Financial literacy, financial inclusion, financial stress, financial well-being.

Received 19 October 2023 | Revised 8 February 2024 | Accepted 2 April 2024.

1. INTRODUCTION

Generally, well-being is a condition in which people recognizes their strengths, can handle life's typical stresses, works productively and fruitfully, and is able to give back to the community (World Health Organization, 2001). Huppert (2009) argued that aside from the development of one's abilities which enables individuals to function well, well-being is also about feeling good. It covers a wide range of factors that affect overall living standards (Hicks et al., 2013). However, according to Rahman et al. (2021), financial well-being is one of the key components of the holistic approach of well-being, wherein for people, societies, and nations alike, is a top priority.

Much research has been attempting to comprehend financial well-being because for a long time, global hardship has been continuously increasing, and evidence shows that dissatisfaction has been rising consistently for a decade. According to Clifton (2021), individuals have reached the new global high in negative subjective well-being at 33% from 24% in 2006. In the report of Helliwell et al. (2022), the Philippines ranked 60 in 146 countries in terms of subjective well-being and showed only 5.904 out of the 10-point index.

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October 25, 2023

FRANCISCO GIL N. GARCIA, PhD
University President
University of Southern Mindanao
Kabacan, Cotabato

Dr Cabacan / Dr Ventura
URDEC evaluators.
10/31

Through: GEOFFRAY R. ATOK, PhD
VP for Academic Affairs

Sir:

Good day!

The undersigned is a faculty of College of Business, Development Economics and Management under the Department of Accountancy. The following papers were **accepted for oral presentation** in the **Society of Interdisciplinary Business Research (SIBR) 2024 Seoul Conference on Interdisciplinary Business and Economics Research** which will be held at **Nine Tree Premier Hotel Myeongdong II, Seoul, South Korea** on **January 5-6, 2024**.:

1. **Predictors of Financial Well-being of Sole Proprietors in Food-Related Business in SOCCSKSARGEN, Philippines**
2. **Happiness Index: What Makes Life Happy?**

In line with this, he would like to ask for financial assistance to be able to participate in the event and share his academic research with the participants. The experience to be gained by him will contribute to his professional development which will enhance his competency to be of better and improved service to the University and its community.

The undersigned is hoping for your favorable response. The attached documents are the Acceptance Letter from the conference committee and the Travel Order indicating the breakdown of the expenses. Thank you and stay safe.

Respectfully yours,

JAY-R G. VILDAC, CPA, DBA
Faculty

AUTO RESPONSE

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USM-SYS-F70-Rev.1.2020.07.14

APPROVED
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This is to certify that

JAY-R VILDAC

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as a
SPEAKER
of the paper:

Predictors of Financial Well-being of Sole Proprietors in Food-related Business in Soccsksargen, Philippines

(Paper ID: k24-075)

January 5-6, 2024
Seoul, S. Korea

Organized by
Society of Interdisciplinary Business Research

Michael K Fung
SIBR 2024 Conference Chair

Society of Interdisciplinary Business Research * SIBR

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of the paper:

Happiness Index: What Makes Life Happy?

(Paper ID: k24-078)

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Research and Publication Office

Date: July 20, 2026

CERTIFICATION

This certifies that the conference presentation by the faculty member detailed below is not part of any student's thesis or dissertation.

Faculty Member:	Jay-R G. Vildac
Title of the Presentation:	Happiness Index: What Makes Life Happy?
Abstract:	Since the onset of the COVID-19 pandemic, governments across the world have enforced lockdown measures to limit the transmission of the virus. Although these restrictions have been effective in reducing physical health risks, they have also raised concerns about their negative impact on individuals' well-being, particularly in terms of life satisfaction and happiness. This paper analyzes the feeling of happiness of the Certified Public Accountants in the Cotabato Province and measures their satisfaction with the 10 happiness domains, to aid the limited understanding of how an outbreak can affect people's well-being. The central idea is to assess the overall happiness of the respondents, investigate the relation of happiness and 10 domains, and to identify which of these domains affect their happiness. Pearson correlation coefficient (r) was used to examine the relationship between happiness and the ten happiness domains. Multiple regression was used to identify the domains that significantly predicted happiness. Results showed that all ten domains were significantly and positively correlated with happiness. The final regression model identified health, environment, time balance, governance, and psychological well-being as significant predictors of happiness.
Conference Name:	SIBR 2024 Seoul Conference on Interdisciplinary Business & Economics Research.
Venue:	Seoul, South Korea
Date:	January 5-6, 2024

Reviewed by:

LYDIA C. PASCUAL, PhD
Head, Academic Research and Monitoring Unit

Certified by:

JURHAMID C. IMLAN, PhD
Director, Research and Publication Office

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CERTIFICATE OF RECOGNITION

is hereby given to

Ms. Allen Shane L. Cabañog

for having presented a study titled

THE E-READINESS OF SMALL AND MEDIUM ENTERPRISES IN SOCCSKSARGEN: AN EXPLANATORY SEQUENTIAL APPROACH

during the UIC International Research Forum 2024 at the Mini-Auditorium on May 30, 2024, 8;00 AM - 5:00 PM

Dr. Avee Joy B. Dayaganon
VP Academics

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Dean, Graduate School

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THE E-READINESS of Small & Medium Enterprises in SOCCSKSARGEN: An Explanatory APPROACH

Allen Shane L. Cabañog

Makilala Institute of Science and Technology

Author

Dr. Presentacion C. Acosta

University of the Immaculate Conception ROR

Author



DOI: https://doi.org/10.17158/5r88y511

Keywords: Business Management, SMEs, e-readiness, digital technology readiness, e-commerce readiness, e-business readiness, explanatory sequential mixed methods, thematic analysis, SOCCSKSARGEN, Philippines

International Journal of Education Research for Higher Learning Cabañog,
April 2024 University of the Immaculate Conception

THE E-READINESS of Small & Medium Enterprises in SOCCSKSARGEN: An Explanatory APPROACH

Allen Shane L. Cabañog[1], Presentacion C. Acosta, PhD[2]

[1]Instructor II, Makilala Institute of Science and Technology
allenlimcabanog@gmail.com

[2]Graduate School Department, University of the Immaculate Conception, Davao City, Philippines
pacosta@uic.edu.ph

ABSTRACT

Inadequate infrastructure and resources of small and medium enterprises (SMES) hindered the adoption and integration of new technology into their business operation. This study aimed to determine the level of e-readiness in SOCCSKSARGEN as well the comparison of the difference of e-readiness in SMEs according to their characteristics. The researcher employed an explanatory sequential design to provide a better understanding of the study. The survey covered 150 purposively chosen executives from merchandising and manufacturing industries across the region. Moreover, five participants were interviewed. The quantitative results were analyzed through inferential statistics while the qualitative information was analyzed thematically. The findings revealed that e-readiness is evident and among its indicators, the e-commerce readiness revealed a very high level whereas digital technology readiness and e-business readiness were high level. The e-readiness is comparable regardless of the location, nature of organization, forms of business, number of employees, organization size, annual average profit level and product offerings. The quantitative findings of the study were supported by the fundamental themes that arose from the qualitative data. The e-readiness identified themes from the participants which helped strengthen and explain the profoundness of the level of e-readiness and also the comparison of the variable. The participants' perception suggests that they hold the belief that SMEs are well prepared and equipped for the digital era. These research findings offer implications for research and business practice.

KEYWORDS: *Business Management, SMEs, e-readiness, digital technology readiness, e-commerce readiness, e-business readiness, explanatory sequential mixed methods, thematic analysis, SOCCSKSARGEN, Philippines.*





Jay-r Vildac
December 5, 2023 ·

Faculty members of the USM Accountancy Department have presented the following research and extension projects during the **43rd USM Year-End In-House Review Day**:

FINANCIAL ANALYSIS OF INCOME GENERATING PROJECTS OF SELECTED HIGHER EDUCATION INSTITUTIONS IN MINDANAO
Sandra Angela A. Bangcaya - usm

PRODUCTION, PROCESSING, AND POSITIONING OF COCO-BASED PRODUCTS FOR COLLABORATIVE BARANGAY-BASED DEVELOPMENT AND ECONOMIC MAINSTREAMING (3Ps-CBDEM)
Jay-r Vildac See less


Rationale
•Sustainability has become a major challenge that is faced by many projects in developing countries despite the efforts by the implementing units
•According to Tantoy (2018), characterizing the performance of campus IGPs of a university can be a tool for determining its long-term viability and making sensible economic decisions for the benefit of IGPs.


Rationale
•Conducted survey assessment and series of consultative meetings
USM
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SCHOOL OF BUSINESS AND GOVERNANCE
Ateneo de Davao University

PUBLIC SEMINAR

Doctor of Business Administration | Aug. 19, 2022 | 2:00PM – 3:00PM | Via Zoom



DETERMINANTS OF FINANCIAL WELLBEING OF FOOD-RELATED BUSINESS OWNERS IN SOCCSKSARGEN

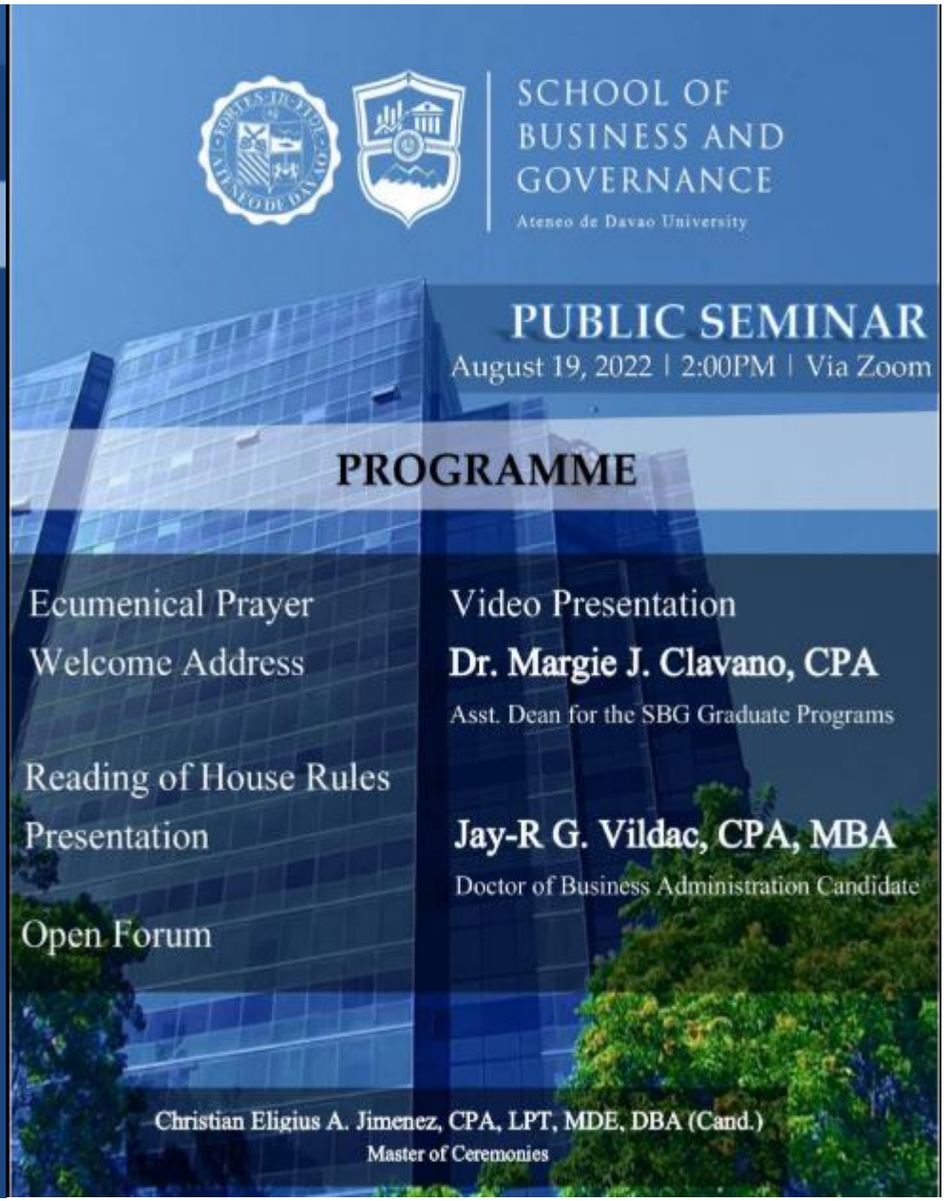
JAY-R G. VILDAC, CPA, MBA
Candidate, Doctor of Business Administration
MARGIE J. CLAVANO, CPA, DBA
Adviser

BRIEF BACKGROUND OF THE STUDY

The role of business owners is becoming more critical in promoting income empowerment in an economy. This has become a good strategy for combating poverty and promoting economic growth especially in developing countries. However, business owners have been facing challenges and issues which were heightened further by the effects of the COVID-19 pandemic. The alterations in the business activities brought about by lockdowns and other health protocols have substantially diminished the income and profits which could threatened their financial wellbeing. Because of the vulnerability of the business owners to financial shock, alongside with the numerous complexities within the financial system, the proponent saw the crucial need to assess their financial wellbeing.

The focus of this study will be mainly on the understanding of the financial wellbeing of the food-related small business owners. It is mainly on the assessment of the level of their financial wellbeing given the economic effects brought about by the pandemic. Further, this study includes three explanatory variables – financial literacy, financial inclusion, and financial stress – based on theories and models related to financial wellbeing. Also, the study includes the number of years in business as the moderating variable. While numerous studies were conducted and demonstrated their relationships with wellbeing, most of studies using these variables were conducted outside the Philippine setting, include employees and students as respondents, and were done outside the context of pandemic. Thus, this study is concerned with explaining the relationship of these identified explanatory variables to the financial wellbeing in the context of pandemic and business owners.

A quantitative research design will be employed in the study. Specifically, it will employ descriptive and explanatory modeling approach using a survey of a sample of food-related small business owners from the four key cities in SOCCSKSARGEN. Descriptive Analysis, Multiple Regression Analysis and Hayes' Process Macro will be the utilized as the main statistical treatment for the study.



CONGRATULATIONS!!!



JAY-R G. VILDAC, CPA, MBA

for winning

Best Research Paper

during the Annual Conference on Transformative Education
2021

Happiness Index: What Makes Life Happy?
Research Title

College of Business, Development Economics and Management

What Makes Them Happy?: Happiness of Teachers in the National Capital Region during the COVID-19 Pandemic

Jay-R G. Vildac
University of Southern Mindanao, Philippines
https://orcid.org/0009-0008-6649-5903
Christian Eligius A. Jimenez
De La Salle-College of St. Benilde, Philippines
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PDF

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Jun 26, 2026

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How to Cite

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More Citation Formats

Issue
Vol. 20 No. 1 (2026): The Normal Lights

Keywords

COVID-19, happiness index, teachers, well-being

Abstract

The COVID-19 pandemic disrupted the education systems worldwide because of the sudden shift to online learning. In the Philippines, particularly in the National Capital Region, teachers faced enormous pressures to adapt to the new classroom environment. Using the Gross National Happiness framework, this preliminary pilot study evaluated the level of happiness and well-being of 53 teachers through an online questionnaire adapted from the Happiness Alliance's Happiness Index. Pearson correlation and multiple regression analyses were used to examine the relationship between happiness and the ten well-being domains in the Happiness Index. Results showed that all ten domains had a statistically significant relationship with happiness, while material well-being, governance, and health emerged as dominant predictors. These baseline findings suggest that

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