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Foreword

With great enthusiasm we have finished our fifth publication. Continuing with our custom of working on a plural publication open to all those researchers in the field of economics. On this occasion, we publish 6 articles from researchers from Sierra Leone, Indonesia, and Philippines. The *econometric analysis* is presented here through the measure of the stability of the financial system in Sierra Leone. With statistical samples from the Azerbaijan's SEM, we highlight *innovation in organizations* and the importance of skills as a differential factor in market competition. With panel data from banking in Indonesia, we assess the *behavior* of the sale of financial products to maximize the added value of the financial sector in Islamic banks. The *behavior of young consumers* in Indonesia attaches importance to brands and product names. Finally, the empirical evidence of the effects of cyberbullying determines the risks of losing face-to-face and daily treatment.

The Academic Board
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The Effect of Organizational Skill on Innovation Performance in SME's

By Umud Valizada

Today, innovation studies are seen as essential in all organizations. The fact that innovation is high, especially in SMEs, has a positive share in the country's economy and development. Innovation performance is a necessary concept for the organization to continue its activities and competitiveness. In this case, organizational skills have gained more importance for the improvement of innovation performance. Because organizational skills are a concept based on the capacity of an organization to perform certain activities better than its competitors or to use its resources better. The concept of organizational skills is defined as a source of competitive advantage that enables financial, technological and strategic transformation, adapting to the organization, integrating and maintaining these capabilities.

Strategies and Innovations in Strengthening Islamic Financial Product Branding in Indonesia

By Eka Sri Dana Afriza

The purpose of this paper is to report on exploratory research that aims to determine the pattern of strategy and branding innovation of Islamic financial products. The focus of this research is sharia commercial banks in Indonesia. Content and semiotic analysis as well as hierarchical clustering were carried out on the websites of 12 banks. The analysis is carried out on the product, value proposition, and product visualization. We find that sharia commercial banks in Indonesia have various strategies when viewed from the gender of the customer (feminine, masculine, neutral), the use of technology (web 1.0, web 2.0, mobile phone), language (Islamic, neutral), and customer representation (empowered, helpless). The innovations are related to brand naming (Islamic, neutral), product uniqueness (innovative, not), value proposition (available, no), and product visualization (text, icons, cartoons, inanimate portraits, live portraits). We also identified visual, textual, and segmental mimicry in conventional parent banks. This research makes an important contribution to understanding the branding field through research on the strategy and innovation of sharia products for Islamic commercial banks in Indonesia.

Repurchase Intention of Youth Generation on Local Fashion Goods in Indonesia: Perspective of Perceived Value, Trust, and Brand Image

By Raynaldo Kharismananda, Liza Agustina Maureen Nelloh, and Dety Nurfadilah

Throughout the years, fashion goods is still popular and growing among youth globally. Not only in global market, but local fashion also performed well in Indonesia for most of generations, especially for youth generation. As Covid-19 stroke over the fashion in recent years, the popularity among youth generation on fashion goods both from online and offline are still significant. However, global fashion is dominating Indonesian local fashion for youth generation for many years. Hence, there are some valuable products for local goods are probably considered by youth generation in Indonesia. Previous studies explained several factors to be successful in local market, but still rare to analyze more about local fashion for youth generation in Indonesia. This study aims to analyze the influential factors of local fashion goods among youth generation such as perceived value, trust, and brand image on repurchase buying intention.

A Community –Based Examination on the Status of Cyberbullying Among Social Media Users in the Philippines: Basis for Information Dissemination

By June Michael B. Antone

This study aimed to examine the status of cyberbullying in the community. Using a purposive and snowball sampling, this research involved 402 respondents from the community folks in the municipalities of Tampilisan Zamboanga del Norte and Titay Zamboanga Sibugay, Philippines. The data from the social media users were statistically computed using weighted mean, ranking, Mann-Whitney Test and Kruskal-Wallis Test. Findings revealed that flaming and online harassment are rampantly experienced by the respondents. They admitted to experience denigration, masquerading, outing, and exclusion once a week. Likewise, the respondents were less aware in all acts of cyberbullying while the high school students and adolescents were least knowledgeable on cyberbullying acts.

Banking Sector Stability in Sierra Leone: An Econometric Analysis

Leroy N. Johnson¹

Abstract

This study assesses banking sector stability in Sierra Leone using quarterly data over the period 2009-2019 of the fourteen banks in the sector. The study is carried out in the context of Johansen Cointegration estimation technique, and it is found out that in the long run, total bank assets, gross loans positively influence banking sector stability whilst exchange rate had negative effect on banking sector stability. In the short run, total-banking assets is also found to have a positive and statistically significant relationship on banking sector stability. To safeguard soundness and stability of the banking sector, policies that strengthen banking sector, boost capital adequacy level, deepen financial markets in the sector, should be pursued by the monetary authority. This in turn will facilitate smooth banking operations and fortify public confidence in the banking sector.

Keywords: Banking Sector, Sierra Leone, Financial Stability, Johansen Cointegration, Herfindahl Hirschman

JEL Code: C4, C6, G3

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1. Introduction

In the international arena, drivers of growth and development are multifarious; the stability of the banking sector is viewed as a catalyst to strengthen financial stability. In particular, the banking sector is a significant part of the financial sector, and it channels resources from deficit to surplus units via financial intermediation. This in turn translates to boosting economic growth via gainful employment opportunities and launches the economy on a sustainable trajectory.

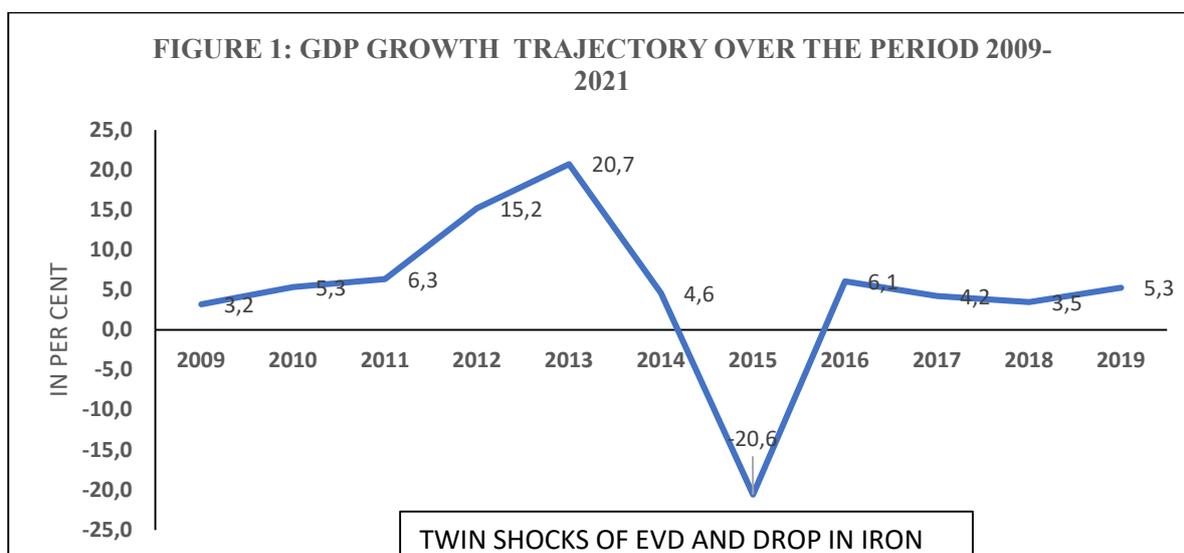
Banking sector stability refers to the ability of the banking sector to withstand shocks and continue its function smoothly whilst improving the public confidence Schinasi (2004). This means that the banking sector serves as a shock absorber to both internal and external vulnerabilities. The banking sector is a focal lever in the financial system dynamics, as it intermediates surplus and deficit units; manages risks (financial & economic). It also facilitates the creation of employment opportunities via intermediation of funds and a key vehicle for monetary stability in the monetary policy dynamics. Banks are the main channels that connect lenders and savers in the economy, and this spurs private sector growth, which together with government spending are the prime movers of economies. The international banking sector has faced crises; in particular, the 2008/2009 Global Financial Crises shook the international landscape tremendously. This prompted regulators to rethink and recast the Basel II Capital Framework to a more standardized Basel III framework that addresses the shortcomings of the international banking sector under Basel III capital framework. In that regard, the banking sector's resilience has been further strengthened.

On a regional bloc, the economic outlook for Africa (AEO) in 2019 portended that the economy of Africa has the growth potentials that are sustainable regardless of the challenges faced in the region. The banking sector is the catalyst that spurs this growth trajectory that is facilitated by financial intermediation (connection between lenders and savers of funds) which is also an impetus. The financial system in Sierra Leone comprises of the banking sector and the non-bank sectors. The banking sector embodies the fulcrum of the financial sector which comprises of about 80 per cent of the assets in the financial sector. This means that for the financial sector to be resilient, the banking sector has to be fortified. Furthermore, the banking system is composed of fourteen (14) Commercial Banks; two (2) state owned banks, two (2) domestic

private owned banks and ten (10) foreign owned subsidiaries mainly from Nigeria, all regulated under the Banking Act 2019. The fact that the banking sector is the primary player in the cash markets, elicits a structural stance that prompts the need to evaluate the banking sector’ stability in Sierra Leone.

1.1 Research issue

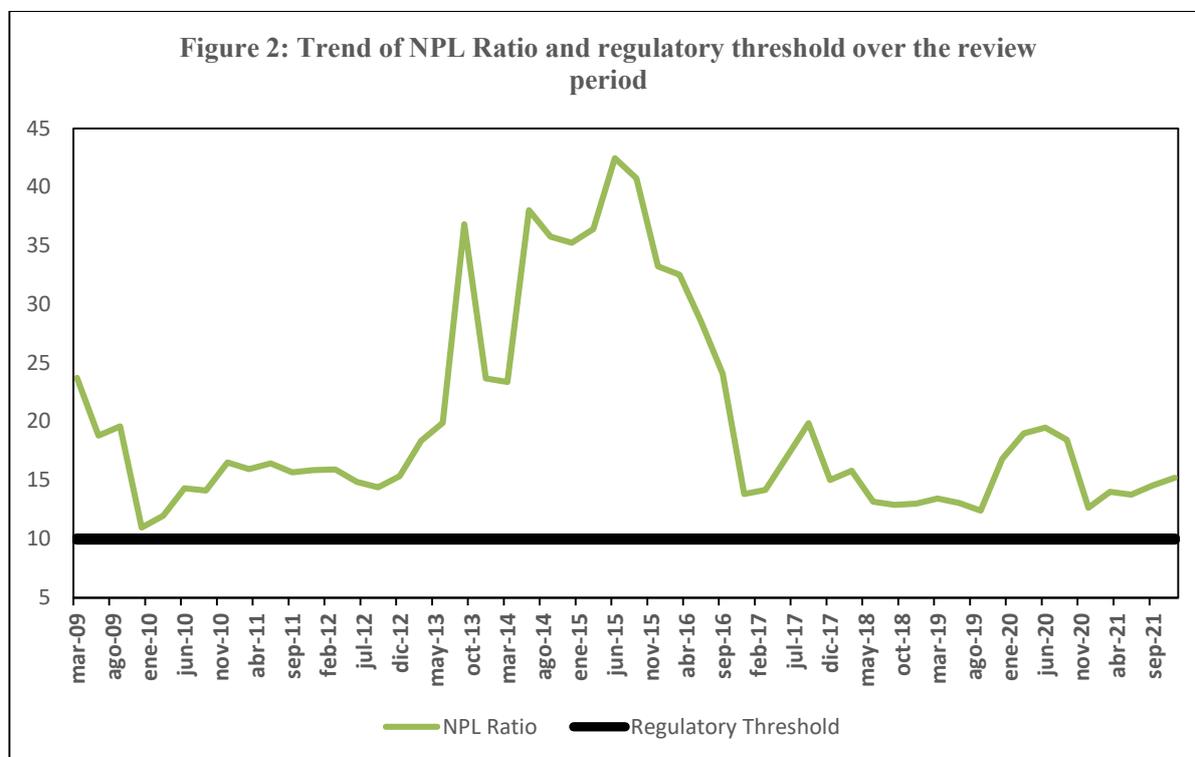
The economic trajectory of Sierra Leone has been one with vicissitudes marked by internal and external shocks. On average, Sierra Leone’s economy has continued to grow by 4.2 per cent since 2009.



Source: World Bank’s WDI

Banks’ efficiency has improved not only on a micro-perspective, but also on more so on a macro-perspective, albeit some prudential measures have been deployed to safeguard the banking sector. The need to strengthen banking sector stability despite some financial skirmishes, and confronted with internal and external pressures, are catalysts of the BSL’s crucial and comprehensive policy measures. The BSL has deployed far-reaching prudential and regulatory safeguards during the life-cycle of the banks. These include revised Acts, Guidelines and Regulations. Banking sector stability has focused on ensuring a safe, sound, stable and profitable banking sector. This embeds the protection of depositors’ funds that is paramount and the alignment of boosting shareholders’ equity. The banking sector in Sierra Leone has been resilient in the midst of a taxonomy of risks. These include credit risk (that loans those banks made will not be repaid.), market risk (that assets will become worthless due to changes in market prices). Additionally, operational risk (that internal processes

including governance, control systems, amongst others will fail); and liquidity risk that it will be hard for banks to meet short-term obligations, leading to fire sales of assets and interest rate risks amongst others. Other measures employed by the central bank of Sierra Leone were directed at putting the banking sector on a firmer footing.



Source: BSL

Despite the channel toward a germane macroeconomic outlook, risks are still present in the banking sector including liquidity risks, market risks and operational risks. These are often coupled with panic or bank run in which there is a call on deposits from banks. Beyond these concerns, the matter of banking sector stability is key because as complexities and diversities of the banking sector dynamics have increased in the past the likelihood effect of banking sector instability on the economy has also increased. With non-performing loans ratio on the high side since 2009 averaging 20.39 per cent amidst a regulatory threshold of 10 per cent, the resultant increase in loan risk has burdened monetary policy and more so financial stability policy as shown in figure 2. Against a background of an already high cost of operations by banks, further increase in NPLs ratio on the main would dampen confidence, reliability thus becoming deleterious and inimical to growth and further development of the banking sector in particular, and the financial system in general. A disintegration of the NPLs revealed that the substandard, doubtful and loss categories are

exacerbating the NPLs ratio. This means that these three (3) keys elements are the drivers for these the decline in asset qualities.

Stress testing exercises conducted by the central bank reflect that the banking sector is resilient and stable. Furthermore, the banking sector was still experiencing deficit in terms of corporate governance issues (weak governance structures amongst others). These shortcomings or weaknesses amongst others prompted the central bank to increase banks minimum capital levels from Le30bn to Le85bn in 2021 over a three-year period in tranches. Given the different measures that Bank of Sierra Leone has brought to bear on the prudential and regulatory perimeter of the banking sector, with attendant asset quality issues raising, the question still persists: How stable is the banking sector of Sierra Leone? how concentrated is the banking sector of Sierra Leone.? Therefore, this study unravels the stability and concentration of the banking sector of Sierra Leone. In that regard, the objective of the study is to first assess the banking sector's stability and secondly is to explore the concentration level of the banking sector.

Banking sector stability and concentration is of paramount focus to economists, policy makers and other stakeholders. Economists and other policy makers amongst others have elicited this core interest. The interest had been enshrined on the debate of entering a variable in elucidating growth and development of a country, had been contributed to by Bretton woods institutions and other researchers. It is astonishing that few studies have been done on financial stability in Sierra Leone. For instance, Jackson and Tamuke (2022) assessed the credit risk management and the financial performance of domiciled banks in Sierra Leone using unbalanced panel data methodology using quarterly data over the period 2008-2018 with only eight banks. Their findings is that weaknesses of the banking sector stems from NPLs ratio. They also provide evidence that a low productive base in the domestic economy influences the state of high NPLs in the banking system.

From a more focused point, the astonishment of few studies being done on banking sector stability and diversity also emanates from the fact that the banking sector of Sierra Leone accounts for about 80 per cent of the assets in the financial system, which makes it very significant in determining the stability and diversity of the financial sector. This study supersedes that done by Jackson and Tamuke (2022) because it takes a macro-prudential dimension of the entire banking sector comprising of fourteen banks and more so employs the standardized Financial Soundness Indicators (FSIs)

portended by the IMF to allow for comparable amongst country financial landscapes. It is the first empirical research to the best of the researcher's knowledge to focus on the banking sector stability by encapsulating all fourteen banks in the Sierra Leone jurisdiction.

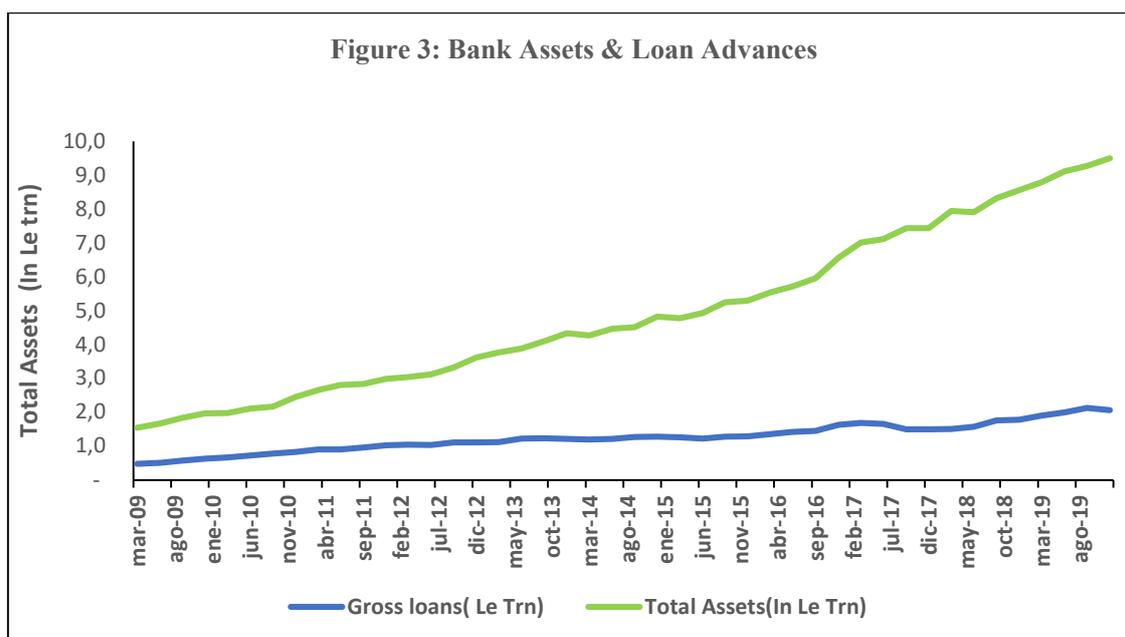
Concerning methodology, plethora of methods are available in the literature for empirical analysis. Employing any of these methodologies depends on the country specific factors that may have various effects of the estimates generated. Three key facets come to the fore, including variable measurement, estimation techniques and scope. However, the method put forward by the authors –the unbalanced panel fixed effects suffer from some limitations, including a culture of omission, low statistical power, limited external validity, restricted time periods, measurement error, time invariance, undefined variables, unobserved heterogeneity, erroneous causal inferences, imprecise interpretations of coefficients, imprudent comparisons with cross-sectional models, and questionable contributions vis-à-vis previous work.

Therefore, to overcome these shortfalls in fixed effects methodology, this study examines the stability of the banking sector using relevant econometric analysis in the context of Johansen Cointegration technique that encapsulates the long run relationship amongst the variables of interest. The banking sector diversity is explored in the context of Herfindahl Hirschman Index (HHI). The findings of this study would provide a fresh comprehension of stability and diversity of the banking sector in Sierra Leone and offer a platform to keep policy makers more informed and portend prescriptive policies that will boost the sector performance in Sierra Leone.

2. Synopsis of Sierra Leone's Banking Sector

Indeed, banks are key as they lend to finance and boost growth and development in the country. Primary amongst their functions include accepting of deposits, granting credits and transfer of funds on customers' behalf. The banking sector is a crucial mechanism for transmitting economic policies of government especially via the monetary policy transmission by the central bank, which regulates the cost and availability of credit in the economy.

Given their substantial role, sensitive features, and the focal point that banks' capacity affect economic growth largely depending on their efficiency, the central bank has continued to adopt a comprehensive nest of policies that put the banks on a firmed footing by improving banks' safety and soundness.



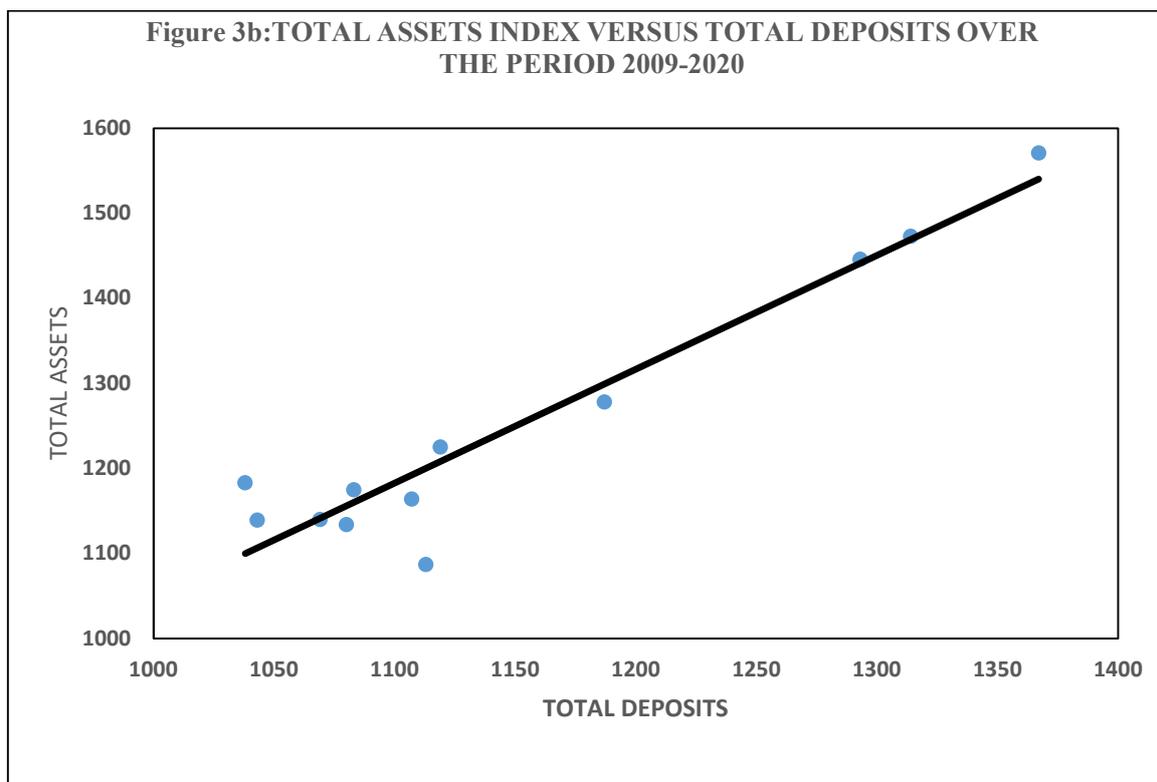
Source: BSL

The banking sector diffusion has been such that the paid-up capital was increased due to the new regulatory directive which required all commercial banks to increase their minimum paid up capital from Le30bn to Le45bn in 2019, but further increased to Le85bn in 2021. Due to the regulatory tsunami of policies rolled-out by the central bank, the effects have translated into influencing macro-economic conditions in the banking sector via the increase in total assets of banks, loans and advances have increased but NPL ratio on the average has increased. On structural basis, this permeation has also improved the banking sector.

2.1 Stylized Facts

This sub-section deals with stylized facts to assess the diversity of the banking sector by mirroring the total assets against the total deposits in the banking sector over the period 2009-2020. This is illustrated in figure 3b that reflects concentration and diversification index of the banking sector in Sierra Leone using *Herfindahl Hirschman Index* (HHI). In this analysis, concentration is shown as stylized facts in terms of total assets and total liabilities in the banking sector. Concerning total deposits for 2019, the read-out is 1134 which is below the threshold of 1500 and reflects a competitive banking sector. With respect to total assets for 2019 the read out is 1080 that is also below the threshold of 1500 and confirms a competitive banking sector in Sierra Leone. The key message is that there is high correlation between the squares of deposits and assets of the banking sector have positive correlation reflecting the competitiveness of the

banking sector in Sierra Leone. Taken together, the HHI confirms that the banking sector is competitive as reflective of the diversity level of the banking sector.



Source: BSL

3. Review of the Relevant Literature

On the global scene, a myriad of studies has unraveled the stability and diversity of the financial sector in Africa but very few in Sierra Leone. This article conducts empirical analysis to select a suitable technique to employ as well as seeing how estimated findings support theoretical discourse on the variables of interest. It further delineates the literature review based on selected studies done outside Africa and studies done within Africa. In addition, studies done in Sierra Leone.

Ntarmah et al (2019) averred the impact of banking system stability and economic sustainability on some selected developing countries using a panel data methodology of 37 developing countries over the period 2000-2016. The study made the following key findings: First, the study revealed that banking system z-scores has positive effect on economic sustainability of developing economies while banking system regulatory capital and bank credit have negative effects on economic sustainability among selected developing economies. Second, while banking system z-scores, bank liquid assets and bank credit have positive effects on economic sustainability of Brazil,

Russia, India, China, and South Africa (BRICS) economies, bank liquid assets and bank credit have negative effects on economic sustainability of non-BRICS economies except banking system scores, which has a positive effect. In addition, banking system z-scores has positive effect on economic sustainability of Asian and non-Asian economies. However, non-performing loans and bank credit has negative effects on economic sustainability of Asian economies while banking system regulatory capital has negative effect on economic sustainability of non-Asian economies. We conclude that banking system stability play a role in economic sustainability developing economies. However, banking system stability has differing effects on economic sustainability of BRICS and non-BRICS economies; and Asian and non-Asian economies.

Jayakumar et al (2018) examined whether feedback effects permeate banking stability, banking competition and economic growth for thirty-two European Countries over the period 1996-2014 using a panel VECM methodology. Their study revealed that both banking competition and banking stability are significant long-term drivers of economic growth in the European countries. A corollary to this policy-wise is that economic policies should recognize the differences in the relationship between both banking competition and banking stability in order to maintain sustainable economic performance of these countries.

Abuzayed et al (2018) explored bank diversification strategies and nexus to financial sector stability. Employing a coverage of 2001-2014 of listed and unlisted banks operating in the Gulf Cooperation Council (GCC) countries they unravel the diversification features of conventional and Islamic banks. Their key results show that income or asset diversification is retarding to bank stability. Nevertheless, evidence exist of a non-linear relationship between non-interest (non-financing) income and stability demonstrating that banks are able to dampen risk at higher levels of diversification. Conventional banks appear to be more adversely impacted on the risk side than Islamic banks. Furthermore, factors such as improved institutional quality, macroeconomic conditions, and other bank-specific factors bolster greater stability.

Aluko (2018) explored the determinants of banking sector with evidence from sub-Saharan African that This study examines the determinants of banking sector development in sub-Saharan African countries using a panel of 25 countries from 1997 to 2014. It utilizes the system Generalized Method of Moments (GMM) dynamic panel model estimator. Using a composite index of banking sector development, the

estimation results show that population density and simultaneous openness to trade and capital promote banking sector development while financial liberalization hinders banking sector development. This study reveals that institutional quality, population density, and trade openness increases the depth of the banking sector. Also, it demonstrates that law, inflation, and religion promote the efficiency of the banking sector while latitude, trade openness, income level, and ethnic diversity reduce banking sector efficiency. In addition, it shows that law and simultaneous openness to trade and capital enhances the stability of the banking sector while land area, financial liberalization, economic growth, and inflation adversely affect banking sector stability.

Udom et al. (2018) assessed the **Financial System Stability over the period** 1997 and 2016 using the macro prudential approach and employing time series methodology to unearth the weaknesses and strengths of the banking sector in Nigeria. The study showed that by the end of 2016, clear signs of impending crises had started to emerge in the system. The suggestions proffered for ameliorating such crises include the moderation of inflation, close monitoring of the risk management framework of the banks and strict enforcement of corporate governance standards. Their study could have been enhanced by including dummy variables to account for periods where the banking sector experienced debilitating effects.

Ogbeide et al. (2017) explored banking sector performance embedding financial regulations in Nigeria over the period 1993-2016 using cointegration methodology. Their findings revealed that the effect of various financial legislations and reforms on Nigerian banks performance and most regulation measures should be publicized frequently to build trust and transparency in the banking sector in particular, and the financial system in general. Their study could have been improved by including more financial soundness indicators that encapsulate the health of the banking sector.

Nderitu(2016) assessed the impact of elements that exacerbate risks of commercial banks in Kenya over the coverage 2008-2014 and employing panel Generalized Method of Moments estimation methodology. The study revealed that borrowing risk exposure was found not to be persistent, was impacted by the magnitude and velocity of concentration and also external sector exposures. Their study could have been enriched by giving specifics for Kenya on what monitoring indicators could be deployed to yield the substantial benefits of managing banking sector risks.

Jackson and Tamuke (2022) explored the credit risk management and the financial performance of domiciled banks in Sierra Leone employing unbalanced panel data

methodology with quarterly data over the period 2008-2018 with only eight banks. Their findings were that weaknesses of the banking sector stems from NPLs ratio. They also provide evidence that a low productive base in the domestic economy influences the state of high NPLs in the banking system.

This study embeds all banks in Sierra Leone and accounts for the Ebola Virus Disease period via a dummy variable. Against this backdrop, that the evidence from this study will keep policy makers more informed about the banking sector dynamics.

4. Theoretical Framework and Methodology

The theoretical framework for assessing banking sector stability in Sierra Leone is entrenched on the Learner Index Theory as a key indicator of banking sector's competitiveness. In its simplest form, it enables market power to prompt firms for setting price above the marginal cost. It is estimated thus:

$$LER_{i,t} = (K_{i,t} - MC_{i,t}) / K_{i,t} \text{-----}(1)$$

Where:

$K_{i,t}$ = Bank i price at year t,

$MC_{i,t}$ = Marginal Cost

Larger index values mean more market power or strength. The output price V is estimated as total revenues over total assets. Consistent with Beck et al(2013), a conventional marginal cost is couched using one output, three input and one-time trend translog cost function, hence resulting in a specification thus:

$$\ln TC = \bar{g} + \bar{g}_1 \ln V + \sum_{j=1}^3 \gamma_j \ln \beta_1 + \sum_{j=1}^3 \gamma_j \ln \beta_2 + \sum_{j=1}^3 \gamma_j \ln \beta_3 + \eta_1 t + \eta_2 / 2 t^2 + \xi_{it} \text{-----}(2)$$

Where:

TC = Total Cost

V = Commercial bank single output proxied by total assets

$\beta_1, \beta_2, \& \beta_3$ = Prices used in the production process

β_1 = Price of Labour, (expenses on personal divided by total assets)

β_2 = Price of physical capital (other admin outlays added to other operating expenses all divided by total expenses)

β_3 = Price of borrowed funds (interest expenses divided by total deposits)

t = Time trend encapsulating the cost function behavior over time

\bar{g}, γ and η = estimated coefficients

ξ_{it} = Two component error term

From equation 2, marginal cost is given as:

$$MC_{i,t} = (TC_{i,t} / V_{i,t}) [\bar{g}_1 + \bar{g}_2 \ln V + \sum_{j=1}^3 \gamma_j \ln \beta_j + \eta_3 t] \text{-----}(3)$$

By including bank stability, bank z-score(standard score) is employed and has been widely used in the banking literature(Iannota et al 2007;Laeven and Levine, 2009). The study leverages on this key indicator and is estimated as the difference between ROA and its mean divided by the standard deviations by which returns have to reduce in depleting banks equity. This follows as:

$$BZscore_{i,t} = \frac{ROA_{i,t} - \mu(ROA)}{\sigma(ROA)} \text{-----}(4)$$

Where:

ROA_{i,t} = Return on assets for bank i in current period t

μ(ROA) = Average of return on assets

σ(ROA)= Standard deviation of return on assets

BZscore is a gauge of bank soundness. Greater values mean a greater degree of solvency and thus it offers a direct indication of stability. Because banks are in the business of managing financial risk by on lending activities as their major source of earnings rather than intermediation activities, the study notes that banks' stability is strictly akin to loan quality. Therefore, loan assets are also a variable of choice.

The model to explore the banking sector stability in Sierra Leone is a prolongation of the recast version of the Lerner Index of perfect competition mirrored by Cihak & Hesse (2007). This is illustrated as follows:

$$BZ_t = \bar{g} + \bar{g}_1 O_t + \bar{g}_2 S_t + \bar{g}_3 T_t + \bar{g}_4 TI_t + \bar{g}_5 M_t + \xi_t \text{-----}(5)$$

Where:

BZ= Regressand for bank sector at time t

O_i = Vector of banks particular variables

I = Vector of banking industry specific variables in country j

T_j& TI = Banks type and interaction between the type and some of the industry –specific variables as well as bank specific variables respectively

M_j= Vectors of Macroeconomic variable.

ξ =Residual

More specifically, the estimated recast form of equation 5 is expressed in log-linear form to interpret the coefficients as elasticities in equation (6). The model was

estimated by explicitly introducing total bank assets, gross loans, as regressors and controlling for exchange rate and dummy variable for ebola virus disease.

$$\text{DLBZscore}_t = \gamma_0 + \gamma_1 \text{DLTBA}_{t-1} + \gamma_2 \text{DLGL}_{t-1} + \gamma_3 \text{DLNEXR}_{t-1} + \gamma_4 \text{EVDUM}_{t-1} + U_t \text{-----}$$

-(6)

Where: $U \sim \text{ii } N(0, \sigma^2)$

BZscore = Bank Zscore

TBA = Total Bank Assets

GL = Gross Loans

NEXR = Nominal Exchange Rate

EVDUM = Ebola Virus Disease Dummy variable

The lags are chosen to be equal to 1 in order to save degrees of freedom.

The coefficient of total bank asset is expected to be positive and significant if they are liquid and a buildup of liquid assets safeguards banking sector stability. The coefficient of gross loan is expected to be positive and significant if these loans are directed at sectors that drive the growth potentials of the economy. The effect of nominal exchange rate on bank zscore is ambiguous. It is expected to be positive when the leones has appreciated and translates to shoring-up banking sector stability as Sierra Leone is an import dependent economy. The effect of the ebola virus dummy variable on banks zscore is expected to be negative and significant.

4.1 Banking Sector Concentration or Diversity Index

To address the issue of banking sector diversity, mirroring Michie et al(2013), the banking sector diversity index for Sierra Leone is crafted on market competition and concentration index. Of the banking sector in Sierra Leone over the review period. The study encapsulates all banks to give a comprehensive assessment of the dynamics in the banking sector. Ideally, it is pertinent to point out that the banking sector accounts for the lions' share (about 80 per cent) of the financial system.(BSL Financial Stability Report, 2018). The concentration index gauges the degree of concentration and competition in the banking sector. The Herfindahl-Hirshman Index is used to assess the banking sector concentration for diversity. From an algebraic perspective, it is calculated thus:

$$HHI = \sum_{k=1}^n \left(\frac{q_k}{Q} \right)^2 = \sum_{k=1}^n (rk)^2 \text{ -----(7)}$$

Where:

n = Number of banks in the banking sector

q_k = Volume of bank k's output

Q = Total volume of banking sector's output

r_k = Bank k's share of the banking sector's output

k = Banking unit.

4.1.1 Estimation Technique

The estimation technique employs the Ordinary least squares technique. Furthermore, to unravel the diversity of the banking sector over the review period, the herfindahl-hirshman index is employed because it mirrors the Sierra Leone banking sector and it is simple and straightforward.

4.1.2 The Data

The paper's coverage is from 2009-2019 using quarterly data as this period embodies potent policies that have been operationalized in the banking sector. Furthermore, this period is sufficient to examine the stability and diversity of the banking sector in Sierra Leone. Data on total bank assets and gross loans was sourced from the Bank of Sierra Leone's Financial Soundness Indicators as espoused by the IMF for standardization across countries.. Bank Z-score was calculated also using this data source. Exchange rate is sourced from the Banks' Data Warehouse over the period.

5. Estimation Results

This section presents the results of the empirical estimations and discussion of the findings. The result is estimated, and the estimates are interpreted accordingly. To ascertain the stationarity of the variables, the study employed the Dickey Fuller Generalized Least Squares test for unit roots because it has better size and power. The results are shown in Table 1. From the unit root test, all the variables are stationary after first difference. This means that the variables are integrated of order one (I(1)) reflecting that equation (6) can be estimated in using the Vector Auto Regressive method, as hypothesis tests and inferences can be made once the variables are stationary.

Table 1: Results for the Test for variable stationarity

Variable	Dickey-Fuller GLS Statistics(Levels) ;I(0)	Dickey-Fuller GLS Statistics(First Difference; I(1))	T-Statistics Critical Value	Implication	Order of Integratio n
LBZscore	-1.304749	-7.466069	-1.948886	A Stationary Variable	I(1)
LTBA	0.862575	-5.969893	-1.948886	A Stationary Variable	I(1)
LGL	0.905404	-4.801237	-1.948886	A Stationary Variable	I(1)
LNER	2.395895	-4.229198	-1.948886	A Stationary Variable	I(1)

Source: Author's estimation from research data

5.1 The Estimated Models of Bank zscore

Since all the variables are integrated of order one(1), the model of bank zscore is estimated by applying Johansen Cointegration technique to specification in equation (6). This test is carried out to know whether a long run relationship exist among the variables of interest. In conducting the Johansen cointegration test, the optimal lag length is first determined to include in the specification. This is done to avoid spurious regression results and over-parameterization because of insufficient lags. Hence, the **optimal lag length** was determined using Akaike information criterion, Schwarz information criterion, and Hannan-Quinn information criterion, and then selected as in shown in **Table 2**.

Table 2: Optimal Lag Length Selection

VAR Lag Order Selection Criteria

Endogenous variables: LZSCORE LTBA LNXR LGL

Exogenous variables: C EVDUM

Sample: 2009Q1 2019Q4

Included observations: 41

Lag	LogL	LR	FPE	AIC	SC	HQ
0	106.1047	NA	9.81e-08	-4.785595	-4.451239	-4.663841
1	319.8480	364.9277	6.40e-12	-14.43161	-13.42854*	-14.06635*
2	339.2296	29.30870*	5.60e-12*	-14.59657*	-12.92479	-13.98780
3	353.1346	18.31386	6.68e-12	-14.49437	-12.15388	-13.64209

* indicates lag order selected by the criterion

LR: sequential modified LR test statistic (each test at 5% level)

FPE: Final prediction error

AIC: Akaike information criterion

SC: Schwarz information criterion

HQ: Hannan-Quinn information criterion

Source: Author's estimation from research data

From the table 2, the AIC, FPE and LR criteria selected lag two at the 5% level of significance, therefore the optimal lag is lag two. Thereafter Johansen test of Cointegration is performed as shown in Table 3 and Table 4. An intercept was chosen with no trend in cointegrating equation.

Table 3: Results of Trace Test

Sample (adjusted): 2009Q4 2019Q4
 Included observations: 41 after adjustments
 Trend assumption: Linear deterministic trend
 Series: LZSCORE LTBA LNEXR LGL
 Exogenous series: EVDUM
 Warning: Critical values assume no exogenous series
 Lags interval (in first differences): 1 to 2

Unrestricted Cointegration Rank Test (Trace)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.608650	68.98143	47.85613	0.0002
At most 1 *	0.340929	30.51711	29.79707	0.0413
At most 2	0.263398	13.42321	15.49471	0.1002
At most 3	0.021454	0.889203	3.841466	0.3457

Trace test indicates 2 cointegrating eqn(s) at the 0.05 level

* denotes rejection of the hypothesis at the 0.05 level

**MacKinnon-Haug-Michelis (1999) p-values

Source: Author's estimation from research data

From Table 3, the Trace test indicates two cointegrating equations between the variables at 5% level of significance. This test shows the existence of cointegrating relationships between the variables.

Table 4: Maximum-eigenvalue

Unrestricted Cointegration Rank Test (Maximum Eigenvalue)

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
None *	0.608650	38.46432	27.58434	0.0014
At most 1	0.340929	17.09390	21.13162	0.1676
At most 2	0.263398	12.53401	14.26460	0.0922
At most 3	0.021454	0.889203	3.841466	0.3457

Max-eigenvalue test indicates 1 cointegrating eqn(s) at the 0.05 level

* denotes rejection of the hypothesis at the 0.05 level

**MacKinnon-Haug-Michelis (1999) p-values

Source: Author's estimation from research data

From Table 4, the Maximum Eigenvalue test indicates one cointegrating equations between the variables at the 5% level of significance. This test also shows the existence of cointegrating relationships between the variables. Taken together, these tests indicate the existence of cointegrating relationships among between the variables. e Max-eigenvalue test showing 1 cointegrating equation is employed.

Table 5: Normalized Equation

1 Cointegrating Equation(s):	Log likelihood	337.8760	
Normalized cointegrating coefficients (standard error in parentheses)			
LZSCORE	LTBA	LNEXR	LGL
1.000000	0.009509 (0.35836)	-1.816670 (0.39532)	0.790773 (0.33542)

Source: Author's estimation from research data

From Table 5 displaying the normalized equation, the normalized model is what is estimated for the long run relationship. After establishing cointegration relationship, the Vector Error Correction Model (VECM) is estimated. The VECM comprises of the long

run and short run estimated coefficients, and the error correction model (speed of adjustment) as shown in Table 6 and Table 7.

Table 6: Long-Run Parameter Estimates of the Model Dependent Variable: DLZSCORE

Variable	Coefficient	Standard Error	t-stats
DLZSCORE	1		
DLTBA	0.577149	-0.37202	1.55141
DLGL	0.478885	-0.37272	1.35201
DLNEXR	-2.206732	-0.3542	-5.92057
C	1.750725		1.35201

Source: Author's estimation from research data

In the long run, total bank assets rate has a positive effect on bank zscore, with a coefficient of 0.58, meaning a unit change in total bank assets will lead to 0.58 unit in bank zscore in the same direction as the two variables are directly related.

Moreover, gross loans has a positive impact on bank zscore with a coefficient of 0.48, this means that a unit increase in gross loans is expected to trigger 0.48 of a unit increase in bank zscore. This may be due to the fact that gross loans are directed at sectors that drive growth in the economy; and loan repayments from those sectors boost banking sector stability.

Furthermore, in the long run nominal exchange rate has a negative effect on bank zscore with a coefficient of -2.21, and this means that a unit change in nominal exchange rate is expected to trigger a 2.21 of a unit change in bank zscore in the opposite direction.

Table 7: Error Correction Model (Speed of Adjustment) and Short Run Model

Dependent Variable: D(LZSCORE)

Method: Least Squares

Sample (adjusted): 2009Q3 2019Q4

Included observations: 42 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ECM(-1)	-0.347569	0.062799	-5.534588	0.0000
D(LZSCORE(-1))	-0.228342	0.110866	-2.059622	0.0469
D(LTBA(-1))	1.908519	0.421368	4.529337	0.0001
D(LNEXR(-1))	-2.309947	0.530452	-4.354674	0.0001
D(LGL(-1))	0.235118	0.290899	0.808246	0.4244
C	-0.043287	0.021485	-2.014733	0.0517
EVDUM	0.111787	0.029101	3.841311	0.0005
R-squared	0.584722	Mean dependent var		0.012208
Adjusted R-squared	0.513531	S.D. dependent var		0.094672
S.E. of regression	0.066031	Akaike info criterion		-2.446372
Sum squared resid	0.152603	Schwarz criterion		-2.156760
Log likelihood	58.37381	Hannan-Quinn criter.		-2.340218
F-statistic	8.213471	Durbin-Watson stat		2.109629
Prob(F-statistic)	0.000014			

Source: Author's estimation from research data

Table 7 shows the estimated coefficient of the error correction model (negative), indicating convergence towards long run equilibrium, and reports the coefficients of the short-run parameters, along with their standard errors and t-statistics. The error correction term(ecm-1) coefficient of approximately -0.3 indicates that approximately 30% of shocks can be justified as a long run trend, thus convergence towards the long run equilibrium. The implication of this is that deviations in the Bank zscore away from the equilibrium are corrected by 30% within a year.

The short run coefficients were significant at the 5% level of significance, except gross loans at first period lag. In the short run, total bank assets at first period lag was significant at the 5% level of significance but has a positive impact on bank zscore with a coefficient of 1.9. This implies that a unit change in total bank assets is expected to trigger 1.9 of a unit increase in bank zscore ceteris paribus during the period studied.

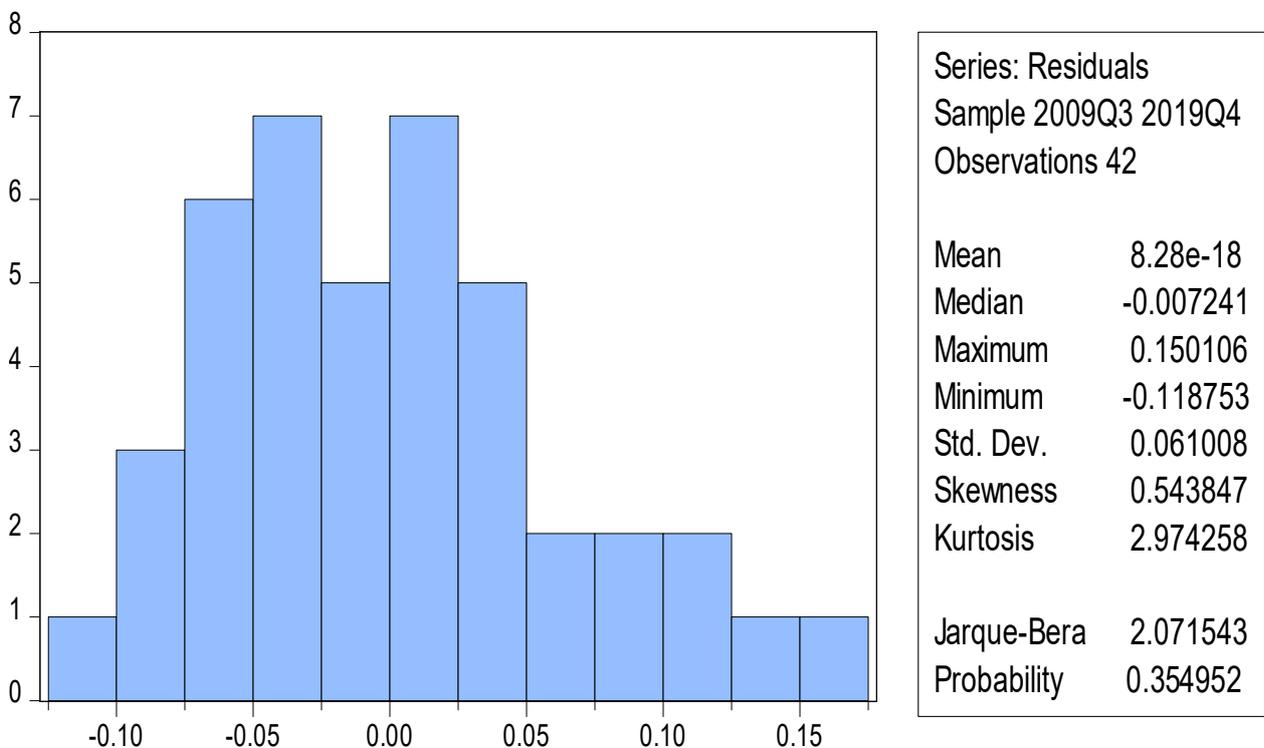
Furthermore, bank zscore at first period lag was significant at the 5% level of significance and has negative impact on its contemporaneous bank scores with coefficient of -0.23. It is surprising to note that the ebola virus dummy has a positive impact on bank zscore and it is statistically significant. However, it may be because international Non-Governmental Organizations and other countries including UK injected funds via the banking sector to address the scourge. This in turn contributed in the accretion of banks deposits and bolstering of the banking sector stability.

The overall fit of the model is such that R^2 has a value of 0.58. This shows that its regressors explain 58% of the total variations in bank zscore.

5.2 Diagnostics Tests

In order to ascertain the reliability of the estimated results, the following diagnostic test was conducted; Residual Normality Test, Heteroskedasticity test, autocorrelation, CUSUM and CUSUM of squares.

Figure 4: Residual Normality Test



Source: Author's estimation from research data

The results of the normality test show that the errors of the bank zscore model are normally distributed with mean zero and standard deviation of one. This means that the errors of the bank zscore model are normal since p-value is greater than the 5% significance level.

Table 8: Test of Homoskedasticity of the ECM

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	1.015703	Prob. F(6,35)	0.4312
Obs*R-squared	6.228544	Prob. Chi-Square(6)	0.3981
Scaled explained SS	4.269705	Prob. Chi-Square(6)	0.6402

Source: Author's estimation from research data

The results of the Heteroskedasticity White test show that the errors of the bank zscore model are homoscedastic. This Heteroskedasticity White test regresses the bank zscore-regressors upon the residuals to test if the bank zscore-regressors can explain the residuals. Since the p-value of the F-statistic is greater than 5% significance, the errors of the bank zscore model are homoscedastic.

Table 9: Autocorrelation Test of the ECM

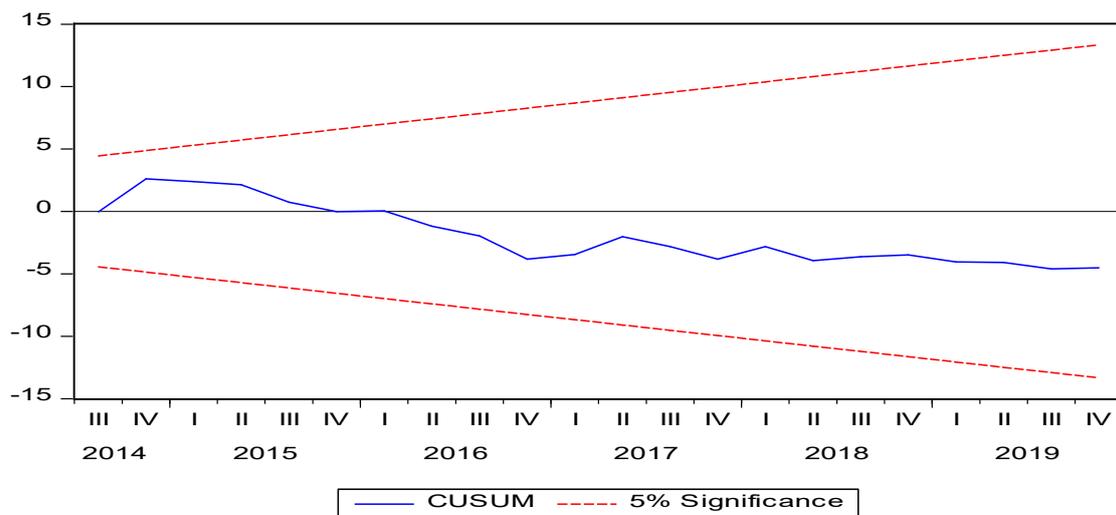
Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.252167	Prob. F(1,34)	0.6188
Obs*R-squared	0.309207	Prob. Chi-Square(1)	0.5782

Source: Author's estimation from research data

The results of the Breusch-Godfrey Serial Correlation LM Test show that the errors are non-correlated. This implies that because the p-value is greater than 5%, the errors are non-correlated. The study therefore establishes that the errors are non-correlated, the estimates obtained by ordinary least squares are optimal Best, Linear, Unbiased and Efficient (BLUE).

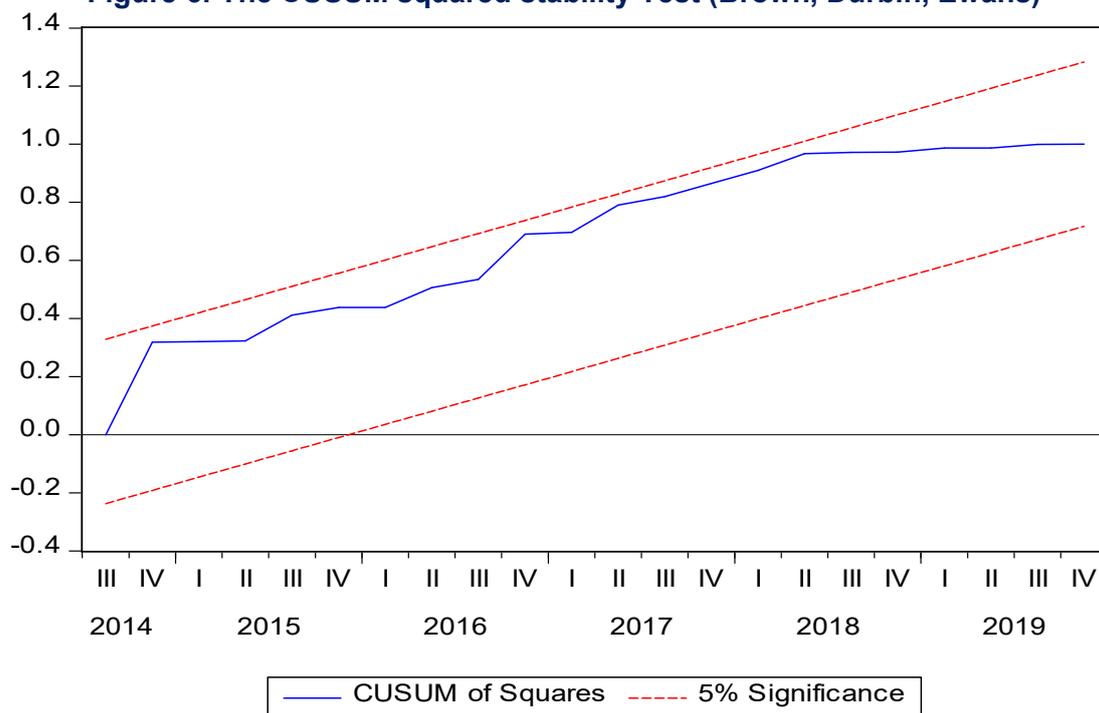
Figure 5: The CUSUM stability Test (Brown, Durbin, Ewans)



Source: Author's estimation from research data

The CUSUM stability test indicate such that the curve does not touch the corridor meaning that the bank zscore model is structurally stable at 5% level of significance.

Figure 6: The CUSUM squared stability Test (Brown, Durbin, Ewans)



Source: Author's estimation from research data

The CUSUM squared stability Test (Brown, Durbin, Ewans) is such that the curve does not touch the corridor meaning that the GDP model is structurally stable at 5% level of significance.

6. Conclusion & Policy Implications

6.1 Conclusion

The study was conducted to investigate the banking sector stability in Sierra Leone using an econometric analysis by using quarterly data over the period 2009-2019 and to assess the concentration in the banking sector over the review period.

To investigate banking sector stability the Johansen cointegration modeling approach was employed since all variables were integrated of order one to establish whether cointegration (long run relationship) exists between banking sector stability and its regressors over the coverage period. Hence, the approach used by study was regression analysis using time series data. The Johansen Approach to Cointegration showed that there was existing long run relationships between banking sector stability and its regressors. Consequently, the parsimonious short run model of banking sector stability was estimated during the study period.

The results reveal that total bank assets, and gross loans have positive impact on banking sector stability in the long run and the same is true of the short run. Conversely, exchange rate has a negative effect on banking sector stability in the long run as well as the short run. The dummy variable accounting for the Ebola virus disease on the banking sector stability reflected that it has a positive impact on banking sector stability.

On the banking sector concentration, the results from the Herfindahl Hirshman Index (HHI) indicated that the banking sector in Sierra Leone is competitive. This shows that intermediation has improved during the review period.

6.2 Policy Implications

A stable and sound banking sector is essential for sustainable economic development and improved social welfare. Furthermore, the banking sector is the vehicle through which most transactions are conducted in the real economy of Sierra Leone.

Based on the conclusion, the following policy suggestions are portended:

- Since total bank assets has positive impact on banking sector stability, it may be important for banks to continue the accretion of liquid assets via interbank lending activities and potent secondary market operations to deepen the

financial markets in Sierra Leone and this will contribute to strengthening banking sector stability.

- Banks are encouraged to diversity their lending activities to private sector taking cognizance of their attendant risks. For instance, lending to business services, construction, commerce, and finance sectors amongst others may propel private sector growth that will contribute together with government investment to stimulate economic growth in Sierra Leone.
- Furthermore, the Bank should monitor the micro-dynamics of individual banks behavior in-order to enhance the soundness and stability of the banking sector. In addition, the dynamics on banking sector should be used as inputs for informing decisions on banking sector stability.
- Banks are encouraged to deepen and broaden their foreign exchange operations as this will contribute to building confidence by market participants and ultimately boosting banking sector stability.
- Since asset qualities issue have been prevalent in the banking sector, there is need to roll-out and implement the revised prudential guidelines for banks that addresses address various aspects of banks' credit operations, such as risk management, corporate governance, know-your-customer (KYC), loan loss provisioning; and also, the peculiarities of different loan types and financing to different sectors. The Bank remains committed to the enforcement of strict credit monitoring policies and engaging the management of banks through moral suasion to grant and manage the quality of risk assets in the industry and achieve and retain the NPL ratio at minimal levels.

In the spirit of building on the application of the models, there is need for conducting future studies (especially panel Autoregressive Distributed Lag (ARDL) models amongst others) to control for the nest of other macroeconomic variables such as output growth, inflation rate, institutional quality(governance) which also mimics banks economic outlook. These studies will control for other bank related features such as cost efficiencies (i.e. cost to income ratio). Taken together, this plethora of studies will surely complement banking sector stability dynamics in Sierra Leone.

7. Conflicts of Interest

The author declares no conflict of interest regarding the publication of this paper.

ANNEX

	ZSCORE	TBA	NEXR	GL
Mean	5.283243	4920873	5561.4	1246436
Median	5.138515	4486793	4520.845	1226188
Maximum	6.968915	9497899	9711.32	2133746
Minimum	3.720784	1549190	3103.74	481153.4
Std. Dev.	0.960613	2389852	1830.593	414035.7
Skewness	0.289873	0.404534	0.765628	0.137206
Kurtosis	1.914524	1.959124	2.249115	2.525506
Jarque-Bera	2.776332	3.186359	5.332385	0.550818
Probability	0.249533	0.203278	0.069516	0.759262
Sum	232.4627	2.17E+08	244701.6	54843189
Sum Sq. Dev.	39.67943	2.46E+14	1.44E+08	7.37E+12
Observations	44	44	44	44

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Impact of Employee's Participation in Decision Making on Innovative Capacity and Organizational Learning

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Abstract

This study is designed to evaluate the impact of the relevant process on the innovation capacity and organizational learning of the organization, which includes learning and knowledge sharing, on the assumption that ensuring the participation of employees in the decision-making process, which is operated to choose among the options, will facilitate the sharing, interpretation and transfer of the information required during the choice with others. It has been determined that there is a moderately strong, positive and significant relationship between the participation of the employees in the decision-making process and the innovative capacity of the organization and organizational learning, and the related process -in parallel with the results of the previous studies on the subject-positively affects the innovation capacity and organizational learning.

Keywords: Participation in Decisions, Innovation, Organizational Learning

JEL Code: J01, L20, M1

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1. Introduction

Knowledge is accepted as the most valuable competitive tool for commercial organizations and it is clear that transforming knowledge into a systematic requires a total learning behavior. In this context, organizational learning refers to the process of integrating and institutionalizing (making continuous and accessible) the knowledge obtained by employees during the realization of purposeful activities. It is stated that businesses that can realize organizational learning can use information effectively and have a high innovation capacity (DuPlessis, 2007). On the other hand, in the studies carried out to date (Gnyawali et al., 1997; Geng et al., 2009; Burpitt & Rondinelli, 1998), it was also pointed out that the effectiveness of the decision-making process depends on the complete and timely acquisition of the information required in the decision-making process—organizational learning and organizational learning. It is associated with knowledge management and systems, which is one of the basic components of learning: It is emphasized that organizations that can realize organizational learning, provide and use information can make appropriate decisions (De Dreu and West, 2001).

However, in the literature on the subject, it is observed that the decision-making process can contribute to the acquisition of organizational knowledge (organizational learning is one of the antecedents of innovation) and its interaction has not been investigated. In this context, within the scope of the study, a research was planned to be carried out in hospitals, which are stated to be a complex service organization (Tucker et al., 2007), in which task responsibilities are shared among units with conflicting priorities, in order to evaluate whether the participation of employees in the decision-making process affects the increase of innovation capacity and the realization of organizational learning.

The necessity of monitoring the effects of participation in decisions on organizational learning and innovation separately is based on the emphasis placed on the contextual differences while considering learning and innovation as complementary concepts. In fact, while it is pointed out that learning focuses on the expansion of the capacity for the assimilation of existing knowledge and the organizational value of providing information, it is stated that innovation represents the problem-solving skill, the capacity to create new knowledge, and focuses on the willingness of the organization to change (Cohen and Levintal, 1990; Calantone et al. 2002).

2. Theoretical framework

Carrying out activities requires making choices – making decisions – among alternatives. Employees responsible for running the business can be included in the decision-making process to increase efficiency. In this respect, the decision-making process refers to a multilateral process. It is thought that the employees involved in the decision-making process will see themselves as the owners of the business and their commitment to the work and the organization will be strengthened. In addition, it is pointed out that the decision-making process provides information sharing.

Han et al. (2010), with reference to the studies in the literature on the subject (McGregor, 1986; Greenberg, 1975; Van Dyne and Pierce 2004; Wilkinson 1998; Cox et al., 2006), learning the art of self-management of employees' participation in decision making, cooperation, employees' own abilities. While he mentions that it enables him to exhibit, express his ideas, meet the development needs of people, and develop altruistic behaviors, he also reveals in his studies that he develops the approaches of employees regarding information sharing, and points out that decision-making can be considered as an information transfer process.

Accepting the decision-making process as a process of knowledge transfer, organizational learning – the process of which requires knowledge to be acquired, used and developed when necessary – and – the development of new ideas, the development and application of existing structures, processes and / or techniques, in which information is needed. – makes it associated with innovation.

Organizational learning, which was first defined as "detection and correction of errors" by Argyris and Schon (1978), is today considered as a concept that needs to be addressed over the whole of the organization. In this context, it is stated that researchers accept that organizational learning takes place at the system level and define it as the capacity or process within the organization that enables performance to be increased and improved over time (Teo et al., 2006). In another definition, it is expressed as "readiness to take part in transformative organizational change processes" (Bess et al., 2011). Organizational learning requires both "knowledge" and "sharing", a degree of collective action and more or less employee participation: In this respect, it is based on the structural and cultural characteristics of the organization (Granerud & Rocha, 2011).

Innovativeness, which is "a quality of organizations that have the ability to learn continuously" (Öğüt, 2012), means the presentation of a new product or the

development of an existing product to meet the needs, the development and implementation of a new or new or existing technique, system, approach. Innovation capacity is defined as a skill and knowledge required to develop existing technologies and design new ones (Romjin and Albaladejo). Since the skill level and differences in an organization's human resources system facilitate the provision of information required for innovation (Koç, 2007), it can be said that the knowledge that individuals must have is important for the organization to increase its innovative capacity (Cohen & Levintal, 1990). If the organization encourages individuals to develop innovative and creative ideas, introduce new products, and is willing to offer new methods, the innovative capacity of the organization will be high.

3. Participation in Decisions and Innovation Capacity

It is essential that all employees have a strategic awareness for the goals of the organization and transform it into an effort in line with the goals of the organization to gain superiority in competition, and to maintain this competitive advantage (Öğüt and Erbil, 2009).

In this context, an important field of activity that requires the full effort of the members of the organization is innovation. It can be said that an important value in acquiring and increasing organizational innovation capacity is to attract more employees to work.

It is clear that especially employees who participate in decision mechanisms identify themselves with the organization and contribute more to organizational success. On the other hand, it is possible to see studies in the literature that reveal the positive effect of decentralized organizational structures that provide employees with the right to participate in decisions on innovation performance (Song & Thieme, 2006; Koc, 2007). In this context, within the scope of the aim and theoretical framework of the study, H1 was determined as follows:

H1: There is a positive relationship between the participation of employees in the decision-making process and the innovative capacity of the enterprise.

4. Participation in Decisions and Organizational Learning

An important building block of gaining competitive advantage is organizational learning. Learning activities allow for adaptation to change and wide-ranging advancement of the organization (Scott-Ladd & Chan, 2004). Participation in

decisions, which is a concept that defines the free expression of ideas by employees, can be considered as an element that affects the learning efforts of organizations. Employees who express their thoughts comfortably will be able to express what they need and will be able to talk about their learning needs in a more specific way. In this context, it is possible to see studies in the literature that deal with the correlation between participation in decisions and organizational learning. Jansen (2015) revealed in his study that non-managerial or low-level managers contribute significantly to knowledge generation and learning in the context of developing a new vision.

In another study conducted by Scott-Ladd and Chan (2004), the moderator effect of employee participation in decisions was determined on the relationship between emotional intelligence and organizational learning. Despite the logical relationship between participation in decisions and organizational learning, few records were found in the literature and the other hypotheses of the study H2, H2a and H2b were structured as follows:

H2: There is a positive relationship between the participation of employees in the decision-making process and organizational learning.

H2a: There is a positive relationship between the participation of employees in the decision-making process and organizational learning culture, which is a sub-dimension of organizational learning.

H2b: There is a positive relationship between the participation of employees in the decision-making process and the system understanding, which is a sub-dimension of organizational learning.

5. Research methods

It was thought to carry out the research in an area where knowledge sharing, learning and innovation are important and where the efficiency of human capital is high, and it was decided to carry out the research in the service sector. In this respect, the hospitals providing health services were found to be suitable for the texture of the study.

The population of the research consists of 124 academic staff working at Selçuk University Medical Faculty Hospital and actively participating in the decision-making process. Since the population is known, the following formula was used to determine the number of samples (Yazıcıoğlu and Erdoğan, 2004):

$$n = \frac{Nt^2pq}{d^2(N-1) + t^2pq}$$

The frequency of occurrence (p) and non-existence (q) of the investigated event was assumed to be 0.5. The sampling error was accepted as 5% and the confidence level as 95% in the study. Theoretical t value at 95% confidence interval and 0.05 significance level was determined as 1.96 in the t distribution critical values table. According to the formula, n=94 was found. In this case, it can be stated that 97 units reached by making a full count (excluding those containing incomplete information from the 109 questionnaires returned from 124 academicians) are sufficient. 65% of the participants are men and 35% are women. The mean age is 37.86 (SD=5.94). Most of them are assistant professors (53%).

6. Data Collection and Analysis Techniques

Questionnaire was used as a data collection technique in the study. Within the scope of the survey, questions about employee participation in decisions, innovation capacity, organizational learning and demographic and professional information of the participants were included.

Employee participation in decisions: Evers et al. (2000) and used and included in the studies of Schepers and van der Berg (2007). This scale consists of five items. A 5-point Likert-type scale was used (1=Strongly disagree, 2=Disagree, 3=Neither Agree Neither Disagree, 4=Agree, 5=Strongly Agree). As a result of the reliability analysis for the scale and the exploratory factor analysis performed, it was decided that there was no need to remove statements from the scale (Cronbach's Alpha=0.89, KMO=0.81. The result of the Barlett sphericity test was very significant [p=0.00]. Anti-image correlation coefficients are positive for all expressions [above .50]

Innovation capacity: In its measurement, by Lin (2007), Calantone et al. (2002) using the scale developed by the six-item scale was used. A 5-point Likert-type scale was used (1=Strongly disagree, 2=Disagree, 3=Neither Agree Neither Disagree,

4=Agree, 5=Strongly Agree). As a result of the reliability analysis for the scale, it was decided to exclude the statement that "innovating is perceived as a risky business and is prevented" from the analysis. As a result of the exploratory factor analysis performed after the extracted expression, the KMO value was 0.81. The significance of the result of the Barlett sphericity test was very high ($p=0.00$).

Table 1 shows the mean, standard deviation and correlation coefficients between the variables and Cronbach's Alpha values regarding the decision-making process of the employees, which are the independent variables of the research, and the innovative capacity and organizational learning as the dependent variables, organizational learning culture and system understanding, which are the sub-dimensions of organizational learning. given.

As a result of the Pearson correlation analysis, there was a moderate, positive correlation between the participation of the academicians working in the hospital in the decision-making process and the innovative capacity of the hospital ($r=0.50$, $p<0.01$) and organizational learning ($r=0.57$, $p<0.01$). It was found that there was a directional and significant relationship. The relationship between organizational learning culture ($r=0.56$, $p<0.01$) and understanding of the system ($r=0.47$, $p<0.01$) is also positive, and the relationship with learning culture is relatively higher. found to be strong.

Table 1. Descriptive Statistics, Correlations Between Variables and Cronbach's Alpha Values of the Variables

Variable	Ave.	Std. dev.	1	2	3	4	5
1. Participation of Employees in Decision Making Process	3,81	,80	(,89)				
2. Innovation capacity	3,36	,76	,50	(,88)			
3. Organizational Learning	3,20	,67	,57	,68	(,92)		
4. Organizational Learning Culture	3,24	,69	,56	,69	,95	(,89)	
5. System Understanding	3,15	,81	,47	,52	,87	,67	(,84)

All correlations are statistically significant at $p<0.01$. Confidence coefficients are given in parentheses.

7. Discussions

As a result of these analyzes, it is seen that there are significant relations between the participation of the academicians working in the hospital in the decision-making process and the innovative capacity of the organization and organizational learning, and that the decision-making process affects both organizational learning relatively more. (This confirms H1 and H2.) It can be said that participation in the decision-making process affects the organizational learning culture more and has a similar effect on the sub-dimensions of learning. (H2a and H2b are also confirmed.) The positive effect of the decision-making process determined by the research on innovation Koc (2007) and Han et al. (2010) is supported by the results of his studies. Koc (2007) –pointing to decentralized decision making – states that decision participation is important for innovation capacity. Han et al. (2010), on the other hand, reveal that employees involved in the decision-making process tend to share innovative information that will contribute to organizational performance.

The result regarding organizational learning is Hult et al. (2001), can be read in parallel with what Granerud and Rocha (2011) and Jansen (2015) put forward in their studies. Hult et al. (2001) while mentioning the importance of organizational learning, points out that sustainable competitive advantage is associated with the integration of the knowledge of the participants (organization members) and that the inclusion of employees in the process will ensure this integration. While Granerud and Rocha (2011) talked about the effect of knowledge sharing, experience and problem-solving processes on organizational learning, and that organizational learning can be achieved by sharing knowledge, Hult et al. (2001) emphasizes the appropriateness of involving employees in problem solving (and decision-making is also a problem-solving process). Jansen (2015), on the other hand, states that lower-level managers and non-managerial employees contribute to knowledge acquisition, learning and thus creating a new vision. Considering the evaluations of Rangachari (2010) regarding the necessity of sharing knowledge together with teamwork in order to realize organizational learning in hospitals, it is seen that the result of the research and in this context Hult et al. (2001) and Granerud and Rocha (2011) and Jansen (2015)'s statements increase the semantic depth.

8. Conclusion and recommendations

The appropriateness of the decisions of the organizations providing health services is important, as they can directly affect human life due to the nature of their work. This importance is even more evident in training and research hospitals that have a teaching mission. In this context, the research conducted within the scope of the employees (academics) working in a medical faculty hospital as a knowledge-intensive service organization shows that the relevant process is effective on innovation capacity and organizational learning. It is possible to say that knowledge based on experience is one of the determinants of innovation potential. It can be argued that this potential is created by testing the knowledge with experience in health organizations where the acceptance that "every case is unique" is common. As a matter of fact, considering the need for learning to "realize" the innovation potential, it would be appropriate to point out the positive effect of participation on learning. It is observed that participation in decisions strengthens organizational learning by positively influencing the learning culture, which includes the view that "learning is effective in the execution of work", and the system understanding, which is based on the interaction between individuals and/or groups that make up the whole.

It would be appropriate to argue that those who have the power to design the organization and the managers of the organization share the decision-making authority, which is accepted as a sign of power, with the employees, in fact, it will increase the effect of power. It is expected that research will be carried out to confirm this claim: It is thought that monitoring the dynamics of power and the effects of power sharing on innovation and learning will contribute to the field.

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The Effect of Organizational Skill on Innovation Performance in SME's

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Abstract

Today, innovation studies are seen as essential in all organizations. The fact that innovation is high, especially in SMEs, has a positive share in the country's economy and development. Innovation performance is a necessary concept for the organization to continue its activities and competitiveness. In this case, organizational skills have gained more importance for the improvement of innovation performance. Because organizational skills are a concept based on the capacity of an organization to perform certain activities better than its competitors or to use its resources better. The concept of organizational skills is defined as a source of competitive advantage that enables financial, technological and strategic transformation, adapting to the organization, integrating and maintaining these capabilities.

Keywords: SME, Organizational Skill, Innovation Performance.

JEL Code: C4, C6, G3.

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1. Introduction

In order to ensure sustainable innovation as a requirement of globalization, it has become important for organizations to be able to use information rapidly and to make continuous innovations in the production of products, services and processes. The level of innovation and differentiation levels of organizations can provide significant privileges to organizations in terms of the development of innovation performance. In this respect, the organizations' ability to keep up with innovation is through arranging the organizational structure and processes according to innovation. Organizations being innovation-oriented also enables them to show a tendency to adapt more to new ideas and changes required by technology. In addition, the use of existing resources in accordance with the management system accelerates the innovation process (Aygen, 2006). It has become more important for organizations to use their organizational skills efficiently in order to catch innovation. This study aims to analyze the effect of organizational skills on innovation performance.

2. Literature Review

Especially in recent years, research on innovation in organizations has begun to spread, and an increasing literature on the subject has emerged. In addition, as the relationship between organizational skills and innovation performance has been researched and come to light, the interest of large enterprises and SMEs, which want to develop on the basis of innovation, has emerged in recent years. The definitions of SMEs vary from country to country as well as from organization to organization in the same country. All statisticians and economists use criteria such as the number of employees, sales and investment capital in defining SMEs. In addition to these, energy input can be used as a criterion in developing countries (Deniz, 2003). In short, the definition of SMEs varies in individual countries depending on the size of the economy. While defining SMEs, some qualitative and quantitative criteria are taken as basis. These are as follows (Özgener, 2003):

- *Qualitative criteria*: The business has a relatively small share in the business line in which it operates, all or most of the operating capital belongs to the owner, the division of labor and specialization, the entrepreneur's actual work in the business, independent management (usually the owner of the business is also the manager) and inability to apply modern management techniques.

- *Quantitative criteria*: Number of personnel, capital, production amount, total assets, machinery pact, market share, profit, amount of energy used, sales volume. Although these criteria can be increased in number, a single criterion is not sufficient to make a common definition. Definitions in which more than one criterion is used are sometimes too complex and cannot meet the needs.

In the definition of SMEs, capital and number of employees criteria are generally taken into account. In general, SMEs are defined as economic units that employ less than two hundred and fifty people annually and whose annual net sales revenue or financial balance sheet does not exceed twenty-five million TL, and which are classified as micro-enterprises, small enterprises and medium-sized enterprises in the regulation and are briefly called SMEs. SMEs create the basic dynamics of the economy with their important functions such as increasing the efficiency of the market mechanism by adding dynamism and a competitive dimension to the economy, providing sustainable development, creating employment, eliminating regional socio-economic imbalances and spreading development to the base. Types of Organizational Skills Types of organizational skills are grouped under three main headings in the literature. These are: managerial skills, technical skills and output-based skills.

1. **Managerial Skills** A manager is considered as a person who brings together the means of production such as people, money, raw materials, materials, machinery, and fixtures, and provides a suitable combination and harmony between them, in order to achieve the determined goals in a time period. Managerial skills have been defined as having the ability to create a strategic vision and identity for the business, communicate them throughout the organization, and encourage the workforce to achieve them (Lopez, et al., 2006).

2. **Technical Skills** The technical ability of organizations is important to create competitive advantage. However, just like the complementary rings of the value chain, it is difficult to think that only technological talent and superiority in this field will provide competitive advantage to organizations, and this type of talent needs to be integrated with other types of talents in the organization (Porter, 1997).

Technical skill refers to the ability to use work-related knowledge, tools and techniques. Technical skills should be present mostly in lower-level managers. Technical skills are organizational capabilities that contribute when inputs are transformed into outputs. Input-based and transformational abilities are included in this group. These mainly concern the technical aspects of the creation, production and

development of products and services. Technical skill briefly refers to the ability to use work-related knowledge, tools and techniques. Technical skills are closely linked to innovation. Innovation increases competition with rapidly increasing scientific and technological developments and globalization, making the education and adaptation of technology the most important factor for businesses. Moreover, innovation pushes businesses that cannot make a difference and innovate in their operations and processes out of the market.

3. Output-Based Skills These are the skills that are revealed in transforming the inputs used in the organization into outputs. It is possible to talk about three types of output-based skills. These are: customer loyalty, quality orientation and product diversity.

- *Customer loyalty*: It is the strong loyalty of the customer to the product, service, brand or business. The realization of the sales activity, which is the main purpose of marketing, is getting more and more difficult in today's competitive conditions. Developing technology, increasingly conscious consumers, changing demands and needs, products and services that can be imitated easily but cannot be differentiated too much are the main reasons for this. In this context, organizations take different approaches to continue selling to customers and focus on customer retention efforts. In order to retain their existing customers, organizations must first establish customer loyalty by establishing a bond between their customers and their businesses (Kurnuç, 2013).

- *Orientation to quality*: Improving quality is of great importance in order to strengthen the competitive position in today's markets. By improving the quality, material losses due to wastage are reduced or eliminated. Because there is no need for rework to fix the defective product, labor costs and therefore production costs are reduced, and customers receive products and services that are suitable for use. It is also possible to sell high-quality products and services at a higher price compared to competitors, thereby gaining a market share. In general, quality is defined as compliance with the business purpose (Eren, et al., 2005).

- *Product diversity*: In today's world, where competition is increasing and the options for customers are increasing, efforts to create product diversity are gaining weight in innovative organizations that tend to develop. Organizations are making various investments in the race to meet the changing demand and to get the most important share among the customers with special interest in these fields. It is possible to state

that the product may be a new product with an attractiveness on its own, as well as a supporting feature for other products, in the studies on creating product diversity in the production sector. (Kılıç, Kurnaz, 2010).

3. The Importance of Organizational Skill

Skills are commonly defined as the set of knowledge and abilities that enable organizations to control activities and exploit their assets. Managers' knowledge and experience are key contributors to the organization's resources and capabilities. There are many different variations in the literature in classifying the concept of skill:

Some authors call it core capability, others collective skills, complex routines, best practices, or organizational skills. Skills are important as a complex, repetitively learned model of coordination between people and resources. In addition, skills are useful for the organization to gain competitive advantage. In this case, the positive effects of organizational skills on the organization are inevitable. In particular, organizational capabilities are the ability of an organization to differentiate itself and to create and develop advantageous internal processes and structures. Skills must also be able to adapt to both internal and external changes. Skills ultimately provide sustainable competitive advantage by enabling the organization to achieve superior performance, compete successfully in and develop their markets. Today, innovation has become both an important competitive tool and an important performance indicator. Following a strategy based on methods such as reducing costs and cutting prices in the market cannot provide organizations more than a limited advantage (Kuczmarsky, 1996).

From this point of view, innovation performance can be measured by the increase in the performance of the organization as a result of innovation studies. An organization's innovation performance can be measured in four different ways. These:

- Ways of financial measurement: Company's market size, share of investment in technology, profitability, and R&D expenditures.
- Industry growth rates: Market rate, number of companies in the industry, number of employees, number and nature of opportunities, number of deals.
- Operational measurement paths: Patent periods, product life cycle rates, R&D expenditure per patent, rejected patent applications.

4. The Importance of Innovation and Innovation Performance

Innovation is the indicator of the quality and quantity of ideas and the efficiency and effectiveness in the implementation of these ideas. These two parameters are independent, but together they form the definition of innovation performance (Ryan, 2012). Organizations implement different and value-creating strategies and run their existing processes better. Organizations that carry out these activities create a competitive advantage. The permanence of the created competitive advantage is that it is not copied by competitors. However, as a result of today's technological developments, the copying process has accelerated extremely. The only way to overcome this problem is to create continuous innovation. In this context, continuous innovation provides a permanent competitive advantage. The most important indicators of innovation performance are measurable indicators. These include items such as sales or success rates of new products, profitability and market share. In addition to these, there are numerical scales such as time efficiency and number of new products defined in recent years. In addition, there are non-numerical scales such as the sales success of new products and the success of new products in the market (Dye, et al., 1999). Innovation performance is a necessary concept for the organization to continue its activities and competitiveness. It shows the ways to achieve high performance and different advantages that develop within the organization (Wattanasupachoke, 2012).

5. Relationship between Organizational Skills and Innovation Performance

Organizational skills are related to the organization's ability to use its competitive advantages. Skills relate to the acquired dynamic habits associated with managerial capacity to continually improve the effectiveness of the organization, such as creating new production functions. Innovation performance covers the process from the idea to its commercialization. Innovation performance is evaluated as R&D inputs, number of patents obtained, patent citations and new product announcements in some business lines. According to some academics, perceived innovation effectiveness is important. The common innovation indicator discussed in many studies is patents. In the research, innovations related to business processes and methods, managerial innovations, increasing the quality of products and services, number of new products and projects, percentages of new products in total products, number of patented or patentable products were determined as innovation performance measurement

criteria. However, the returns were only related to innovations in business processes and methods, managerial innovations and the number of new products and projects (Eryiğit, 2013).

Inimitable intangible resources such as organizational skills, innovation and creativity that improve products and services while controlling their quality are key indicators of competitive advantage. According to current management approaches, organizational skills are a valuable feature of the business. Talented and skilled organization has become a new ideal today. From this perspective, organizations should be prudent and foresighted in advancing their existing capabilities and establishing their strategies accordingly. organizational skills can easily transform from strategic assets to strategic imperatives.

Today, innovation studies are seen in all businesses. Especially in today's market where competition is effective, businesses have to respond to the innovations of their competitors. Therefore, organizations that keep their organizational skills high will improve their innovation performance and will be able to compete with their competitors. In this case, organizational skills became more important for the improvement of innovation performance.

6. Purpose and Importance of the Research

In the rapidly globalizing world, organizations must achieve continuous success. An important part of this success is related to innovation performance. An organization with high organizational skills will both increase its innovation success and increase its prestige in the society. In order to achieve this, organizations need to have a good innovation performance and an innovation approach that encourages employees. This study aims to examine the effect of organizational skills on innovation performance in SMEs and to find out how these components are related or not. Therefore, the main purpose of the prepared application study is to investigate whether organizational skills have an effect on innovation performance and, if so, in what direction. The hypotheses determined for the purpose of the research are as follows:

H1: Managerial Skills have a positive and significant effect on Innovation Performance.

H2: Technical Skills have a positive and significant effect on Innovation Performance.

H3: Output Based Skills have a positive and significant effect on Innovation Performance. Sample The statistical analysis to be applied, the size of the universe and the margin of error that can be tolerated are the main determinants of the size of the sample mass. In this study, 104 of 256 SMEs in Bakude and Lankaran were reached by questionnaire, and application was made on the questionnaires returned from exactly 102 SME managers and owners and suitable for use.

7. Data Collection Tools

Questionnaire was used as a measurement tool in the research. There are 44 questions in total in the survey form, which consists of three parts. The first part contains 6 questions that include the general demographic characteristics of the person. The second part consists of 32 questions and includes questions (management skills, technical skills, and output-based skills) developed by Lopez-Cabrales, Valle and Herrero (1998) and Choi and Lee (2005) for organizational skills and adapted to the country. includes three groups. The third part consists of 6 questions, and the widely used innovation performance scale developed by Walsworth and Verma (2007) and Huang (2009) is used.

The data collected through the questionnaire were analyzed using the SPSS package program. A 5-point Likert scale was used in the analysis of the data. According to the scale in the second part where the expressions of organizational skills are included and in the third part where the expressions of innovativeness performance are included, the degrees of "Strongly Agree", "Agree", "Undecided", "Disagree", "Strongly Disagree" were used. The analysis techniques used can be listed as frequency and percentage calculations, factor analysis and regression analysis.

8. Findings and Comments

Findings Related to Demographic Characteristics and Characteristics of SMEs in this section, findings related to demographic characteristics and characteristics of SMEs will be examined.

Table 1. Demographic characteristics of participants and characteristics of SMEs

DEMOGRAPHIC INFORMATION	N	%
GENDER		
Male	91	89,2
Female	11	10,8
POSITION IN THE BUSINESS		
Manager (top level)	19	18,6
Manager (lower level)	54	52,9
Business owner	29	28,4
WORKING TIME IN THE BUSINESS		
Less than 5 years	33	32,4
6-10 years	22	21,6
11-15 years	28	27,5
16years+	19	18,6
NUMBER OF WORKING PERSONNEL		
Less than 10	3	2,9
11-50	25	24,5
51-100	35	34,3
101-250	39	38,2
AREAS OF ACTIVITY		
Service	3	2,9
Production	88	86,3
Trade	11	10,8
OPERATING SECTOR		
Machine	21	20,6
Metal	21	20,6
Chemical	6	5,9
Automotive	28	27,5
Paper and packaging	4	3,9
Other	22	21,6

As seen in the table, according to the results obtained from the participants who answered the survey, 89.2% (91) of the survey participants are male and 10.8% (11) are female. Accordingly, the majority of the participants are men.

According to the results obtained, 18.6% (19) of the survey participants are senior managers, 52.9% (54) are middle-level managers, and 28.64% (29) are business owners. According to this situation, most of the participants are middle level managers.

Of the survey participants, 32.4% (33) are less than 5 years old, 21.6% (22) are between 6-10 years, 27.5% (28) are between 11-15 years, 18.6% (19) of them have been working for 16 years or more. According to this situation, most of them are the participants who have less than 5 years of service.

As can be seen from the table, 2.9% of SMEs (3) less than 10, 24.5% (25) between 11-50 34.3% (35) between 51-100, 38%, 2 of them (39) consist of personnel between

101-250. According to this situation, most of the SMEs are between 101-250 personnel.

2.9% (3) of SMEs operate in service, 86.3% (88) production and 10.8% (11) trade. According to this situation, most of the SMEs operate in the field of production.

As can be seen from the table, 20.6% (21) of SMEs are machinery, 20.6% (21) metal, 5.9% (6) chemistry, 27.5% (28) automotive, % 3.9 (4) of them operate in paper and packaging and 21.6% (22) of them operate in other sectors. Accordingly, most of the SMEs operate in the automotive sector.

9. Findings Obtained as a result of Factor Analysis

The findings obtained as a result of factor analysis are as follows. In Table 2, firstly, the factor loads of the items were examined and the items with a factor load below 0.40 were eliminated.

Table 2. Factor analysis results on organizational skills

FACTORS	Factor loading	Eigenvalue	Average	Explanation rate	Alpha
Managerial skills		1,948	5,26	%8,0	0,75
Our employees can identify and express the common values of the business.	0,779				
There are very few instances where employee actions seem to violate the values that the business clings to.	0,760				
Workgroups create a culture of learning within the business.	0,521				
As managers, we support employees to achieve organizational goals.	0,692				
As managers, we always look for the strengths and weaknesses of the business.	0,689				
In our business, the tasks are broadly designed.	0,685				
Technical Skills		2,120	4,69	%16,9	0,83
In our business it is easy to allocate resources in the form of funds, materials, facilities and information.	0,797				
Our business has mechanisms to develop new ideas.	0,773				
Workgroups in our organization have skills in different ways.	0,676				
Our business accepts and rewards creative work.	0,591				
Output Based Skills		8,783	4,91	%34,3	0,89

Our business treats all customers fairly and impartially.	0,821				
It provides the business with the ability to refund or replace a bad product.	0,820				
Our business is always open for the critical requirements of its customers.	0,677				
There is a strong commitment to quality at all levels in our business.	0,568				
Our employees critically analyze the quality of their output.	0,723				
KMO: 0.703; sig.; 0,000; Total variance explained: 65.023%; Alpha for full scale: 0.87					

Factor analysis was applied in order to determine the factors that the business owner, top and middle managers who answered the questionnaire took into account in line with their answers regarding organizational skills, and the results in Table 2 were obtained. For the data set to be suitable for factor analysis, the KMO value must be above 0.50. As a result of the analysis, the KMO value was 0.703, which is suitable for factor analysis. Since the Sig value was calculated as (0.000), it was concluded that such an analysis was meaningful. While applying the factor analysis, all items with factor loadings less than 0.40 were excluded from the evaluation and the remaining 15 items were subjected to factor analysis. As a result of factor analysis, when we look at the distribution of factor loads, we see that they are proportionally distributed. In addition, it is seen that the eigenvalues in Table 2 are greater than 1. It was concluded that the averages did not diverge too far from each other. The total variance explanation rate of the factors was calculated as 65.023%. The total variance explanation rate of the factors was calculated as 8.0% for managerial skills, 16.9% for technical skills and 34.3% for output-based skills. The alpha value for the factors in the scale was above 0.70, which is an acceptable number. Thus, it was seen that internal consistency was achieved. The reliability coefficient of the whole scale was found to be 0.87. These values show that the necessary conditions are met for the factor model to be established.

Tablo 3: Yenilikçilik Performansına ilişkin Faktör Analizi Sonuçları

FAKTÖRLER	Faktör Yükümlü	Alfa
Yenilikçilik Performansı		0,89
İşletmemizde son üç yılda geliştirilen yeni ürünler ve hizmetlere dair fikir ve projeler artmıştır.	0,899	
İşletmemizin son üç yılda geliştirdiği ürünler ve hizmetlerin kalitesi çok yüksektir.	0,926	
İşletmemizde son üç yılda geliştirilen iş süreç ve yöntemlerine dair yenilikler epeyce çoktur.	0,942	
İşletmemizin son üç yılda üretmeye başladığı ürünlerin birçoğu şu anda pazara sunduğu ürünlerdir.	0,918	
İşletmemiz son üç yılda yeni ürünleri rakiplerden daha önce pazara sunmayı başarmış bulunmaktadır.	0,857	
Sig: 0,000; Açıklanan toplam varyans: %85,41; Ölçeğin tamamı için Alfa: 0,89		

As a result of the factor analysis in Table 3, it was concluded that the items related to innovation performance can be explained by a single factor. Since the Sig value was calculated as (0.000), it was concluded that such an analysis was meaningful. While applying the factor analysis, all items with factor loads lower than 0.40 were excluded from the evaluation, and 5 items remained, and these items were subjected to factor analysis again.

As a result of factor analysis, when we look at the distribution of factor loads, we see that they are proportionally distributed. In addition, the total variance explanation rate of the factors was calculated as 85.41%. The alpha value for the factors in the scale was above 0.70, which is an acceptable number. Thus, it was seen that internal consistency was achieved. The reliability coefficient of innovation performance was found to be 0.89. These values show that the necessary conditions are met for the factor model to be established.

10. Conclusion and Discussion

The most important thing that distinguishes these days, which we are at the beginning of the 21st century, from the century we left behind in terms of organizations is the extraordinary increase in the speed of change. It is one of the issues that organizations struggle most by adapting their structures and processes to this rapid change they face (İraz, Şimşek, 2004). Therefore, in today's globalizing world, it is of great importance to create a change in the competitive advantage of organizations. As a result, organizational skills have become more important for the improvement of innovation performance. Because organizational skills are a concept based on the

capacity of an organization to perform certain activities better than its competitors or to use its resources better. In particular, there is an undeniable interaction between managerial skills, which is a sub-dimension of organizational skills, and innovation performance.

The findings obtained in this application show that only one of the hypotheses was confirmed. Accordingly, it was found that managerial skills had a positive effect on innovative performance. It was concluded that there was no significant interaction in other hypotheses. If the first hypothesis is accepted as correct, if the managerial skills in SMEs are high, as a result of the innovative performance being positively affected, organizations will be more affected by product, process and technological based innovations. However, the same assumptions are not fully valid in other hypotheses. While creating the scope of the research, the effect of organizational skills on innovation performance was tried to be determined. The basis of the research consists of managerial skills, technical skills, and output-based skills, which are the sub-elements of organizational skills. The research was limited to the effect of organizational skills on innovation performance, and detailed factors affecting innovation performance were not included in the research. The research is limited to the factors mentioned. This study also has some other limitations and shortcomings. However, this study is a guide for future studies, especially since it touches on a subject that has not been studied much before in Azerbaijan.

Although the effect of managerial skills on innovation performance was found, the fact that there was no highly significant relationship for the effect of organizational skills on innovation performance leads us to suggest that this research can be repeated on more SMEs. The fact that a significant interaction was found in only one hypothesis causes us to suggest that the results can be re-evaluated within the scope of the results to be obtained by conducting the application study on other samples other than the SMEs of the organized industrial zone. In future studies, using different branches of business and professions in examining the effects of organizational skills on innovation performance and determining the relationships in this regard will be effective in strengthening the results of this study.

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Strategies and Innovations in Strengthening Islamic Financial Product Branding in Indonesia

Eka Sri Dana Afriza⁴

Abstract

The purpose of this paper is to report on exploratory research that aims to determine the pattern of strategy and branding innovation of Islamic financial products. The focus of this research is sharia commercial banks in Indonesia. Content and semiotic analysis as well as hierarchical clustering were carried out on the websites of 12 banks. The analysis is carried out on the product, value proposition, and product visualization. We find that sharia commercial banks in Indonesia have various strategies when viewed from the gender of the customer (feminine, masculine, neutral), the use of technology (web 1.0, web 2.0, mobile phone), language (Islamic, neutral), and customer representation (empowered, helpless). The innovations are related to brand naming (Islamic, neutral), product uniqueness (innovative, not), value proposition (available, no), and product visualization (text, icons, cartoons, inanimate portraits, live portraits). We also identified visual, textual, and segmental mimicry in conventional parent banks. This research makes an important contribution to understanding the branding field through research on the strategy and innovation of sharia products for Islamic commercial banks in Indonesia.

Keywords: Semiotic, Value Proposition, Sharia Commercial Bank, Islamic Banks, Branding

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1. Introduction

The development of Islamic banking in the world today has experienced a rapid increase. Islamic finance has been accepted as alternative financing in many Muslim countries as well as in financial hubs around the world (Wan Ahmad, Hanifa and Hyo, 2019). In line with this, there is competition between Islamic banks as well as between Islamic banks and conventional banks in countries that implement a dual system (Azis and Kamal, 2019). A logical and rewarding step for Islamic banks to win this competition is to develop strategies and innovations in their Islamic financial services products.

In line with this, the number of studies related to Islamic banking is increasing. Researchers focus on exploring the social performance of Islamic banks (Julia and Kassim, 2020; Ali et al., 2021), reviewing the role of Islamic teachings and practices in promoting the success of Islamic banking (Abbas et al., 2020; Algabry et al., 2021), and general aspects of marketing such as service quality and customer satisfaction (Asnawi, Sukoco and Fanani, 2019; Thaker et al., 2020; Dandis et al., 2021).

However, the academic literature on Islamic financial product branding has received limited attention. Branding is a set of brand associations created and maintained by a strategist which reflects and implies a promise to consumers from members of the organization (Aaker, 1991). Academic literature on the issue of branding Islamic financial products is still limited and still not integrated (Yasin et al., 2020; Altaf et al., 2021). Islamic banking branding studies tend to focus on the determinant aspects or consequences of branding, not on branding itself (Ahmed et al., 2022).

There are two possibilities for the lack of theoretical investigation regarding the branding of Islamic financial products. First, the branding of Islamic banking products is seen as a general phenomenon, so it no longer needs to be explained in an exploratory manner. However, given the sharp differences between Islamic banks and conventional banks, this assumption is quite unfounded. Second, there has been no attempt to build a typology of branding strategies and innovations that can make it easier to classify the behavior of Islamic banks. Typology is important to understand which strategy is more effective and formulate a theory about branding strategy and innovation based on the dimensions that make up the typology.

In line with the above considerations, the research that was inspired and formulated from the review included:

RQ1. How is the branding strategy for Islamic financial products carried out by Islamic commercial banks in Indonesia?

RQ2. How are Islamic financial product branding innovations carried out by Islamic commercial banks in Indonesia?

RQ3. Is there a specific typology that can be used to classify strategies and branding innovations for Islamic financial products in Indonesia?

This article is described by drawing on a literature review related to Islamic financial products and branding strategies and innovations. This is followed by the research methodology section which explains the selection of Islamic commercial banks for analysis and the analysis process to be carried out. The findings and discussion section analyzes the results of content analysis and semiotics. Finally, conclusions and recommendations are offered to provide a key overview of this study and recommendations for future research and practice.

2. Literature Review

This study carried out a literature review centered on two themes, namely Islamic financial products and branding strategies and innovations.

2.1. Islamic Financial Products

Islamic banks have different characteristics from banks in general (conventional banks) in terms of money status, sources of income, loss sharing, and penalties for late payments. Islamic banks share profits and losses with their partners, do not take income from late payments (these funds are used for charity), and asset exchange/trading is mandatory for every type of financing (Awan, Hayat and Faiz, 2018). Islamic bank products must avoid *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) (Jan and Shafiq, 2021). These differences are since Islamic banks operate based on Islamic principles and laws that are oriented towards the principles of social distributive justice and social welfare and progress (Naeem, 2019). Islamic banks' brand personality includes sincerity, excitement, competence, sophistication, trustworthiness, sharia compliance, and justice (Ahmed et al., 2020). Nevertheless, Islamic banking products also have advantages for non-Muslims because they are considered capable of achieving the benefits of diversification and providing stringent and prudential lending (Butt et al., 2018).

As a consequence of these characteristics, Islamic banks offer different financial products from conventional banks. In the process of product innovation and

development, banks not only need to obtain permission from the national financial authority but also from the sharia supervisory board which determines whether the product is under Islamic law or not (Ishak and Asni, 2020). Among these basic products include *murabaha*, *musharaka*, *mudharaba*, *qard-al-hasan*, *rahn*, and *ijarah*. *Murabaha* (mark-up, cost plus) financing is a sharia sale and purchase contract with an increase in profit agreed upon by both parties where the bank buys the goods needed by the customer and then sells them to the customer (Atal et al., 2022). *Musharaka* (participatory finance/joint venture) is a collaboration between two parties who contribute to each other in the form of funds to build a business with both profits and risks being shared according to the agreement. *Mudaraba* (trust-based finance) is a variant of *musharaka* but the capital only comes from one party. *Qardh al-Hasan* (benevolent loans) are fund loan agreements to customers with the condition that the customer is required to return the loan principal received at the agreed time, either in lump sum or installments (Hamidi and Worthington, 2021). *Rahn* (Islamic pawnbroking) is a micro-financing facility where consumers pawn their valuable assets or goods to obtain financing from banks (Mahmud, Hassan and Anuar, 2018). *Ijarah* (leasing) is the transfer of usufructuary rights to an item or a lease contract in which the bank rents out equipment, buildings, or goods at a predetermined cost (Wahla, Hasan and Bhatti, 2018; Saleem and Mansor, 2020). There are also products such as *bai bithman ajil* or *bai'-muajjal* (murabaha variant), *bai'-salam* (the forward sale contract), and *istisna* (commissioned or contract manufacturing) (Miah and Suzuki, 2020).

The challenge then is how to offer products that seem foreign in the name to the public. Research shows that many factors influence brand image and consumers' intention to choose an Islamic bank. Previous research found that perceived relevance, informativeness, and perceived expectancy factors have an important effect on the intention to buy Islamic bank products through social media platforms (Thaker et al., 2020). Others argue that marketing communication and financial consideration play an important role in the decision to buy Islamic bank products (Hoque, Nik and Azmi, 2018). Another study using the diffusion of innovation theory highlights the importance of relative advantage, compatibility, complexity, and observability as components in the decision to use Islamic banks (El Mallouli and Sassi, 2021). Disruptive societal-level events also affect the brand (Farrag, Murphy and Hassan, 2020). This means that Islamic financial products must not only lead to the formation of a good Islamic image but also be influenced by events related to Islam in society. This makes efforts to

market Islamic products require a carefully considered strategy, including the right branding strategy (Alam and Seifzadeh, 2020; Muhammad, Basha and AlHafidh, 2020).

2.2. Strategies and Innovations in Branding

An effective branding strategy includes understanding the consumer's point of view because the brand depends on consumer perception, communication, and brand positioning in the relevant audience in the market, as well as continuous interaction with consumers (Simmons, Thomas and Truong, 2010). The main goal of a branding strategy is to create a strong impression on consumers and build a strong name for the product (Yasin et al., 2020). The branding strategy is also directed at describing the identity and vision of the company and communicating its goals to the audience (Yasin et al., 2020). This strategy needs to portray a contemporary as well as a professional image (Vlahvei, Notta and Grigoriou, 2013).

Innovation is one of the important branding strategies to win the competition. Innovation can be directed at processes, products, marketing, or organizations. Studies show that the level of innovation in Islamic banks, especially in Indonesia, is still comparable to conventional banks, except in the context of organizational innovation (Azis and Kamal, 2019). In this case, organizational innovation in Islamic banks is still below conventional banks. Organizational innovation is the application of new organizational methods in company business practices, workplace organizations, or external relations (Azis and Kamal, 2019).

Innovation requires stages to be accepted by society. This stage includes knowledge, persuasion, decision, implementation, and confirmation (Ahmed et al., 2020). Branding innovation efforts need to be directed to encourage knowledge as well as persuasion for consumers so that consumers arrive at purchasing decisions.

In terms of increasing knowledge and persuasion, the value proposition and its supporting visual aspects are important. A value proposition is a statement to target consumers to offer an attractive product (Laasch, 2018). A good value proposition is a single, clear, and evocative message that states why the product/brand is different and worth buying (Maurya, 2010). These differences must be meaningful, use words that are chosen carefully because they will continue to be used in the future, explain what the product is, who the consumer is, and why the consumer needs it, and there is a high concept pitch that is built by associating with the concept. others who are more familiar with consumers (Maurya, 2010).

In the persuasion process, the knowledge aspect needs to be added to the emotional aspect that can be triggered through color and visuals (Zwilling et al., 2020). Studies show that the addition of positive portraits and images has a significant effect on increasing persuasion (Seo, 2020). Colors and visuals can symbolize and trigger positive or negative emotions and add impact to what is important for the viewer to see and understand (Ghandeharion and Badriou, 2018). In addition, color and visuals can communicate a broader message as well as the legibility of the message to be conveyed (Ghandeharion and Badriou, 2018). One of the strategies commonly used in image placement is visual mimicry (Bhabha, 1984), where images are made to imitate well-known brands so that the persuasive effect given can also be as strong as those of successful brands.

3. Methodology

This research is exploratory to contribute to knowledge about strategies and innovations in strengthening the branding of Islamic financial products. The focus of this research is on Sharia Commercial Banks as determined by the Financial Services Authority as of December 2021 which includes 13 banks (see Table 1) (Indonesian Financial Service Authority, 2022). As shown in Table 1, one bank, namely Bank Mega Syariah, does not have an accessible website, so we did not use this bank as a sample. On the other hand, we also include Maybank Syariah as a sample although it does not include Sharia Commercial Banks. This is because, in January 2021, this bank is still in the category of Sharia Commercial Bank (Indonesian Financial Service Authority, 2021).

Table-1: Sharia Commercial Banks in Indonesia and its size per December 2021

Bank	Head Operational Offices	Sub Brand Offices	Website
BCA Syariah	15	16	bcasyariah.co.id
Bank Syariah Indonesia	273	985	bankbsi.co.id
Bank Jabar Banten	9	55	bjbsyariah.co.id
Maybank Syariah*	17	2	maybank.co.id/syariah
Muamalat	80	131	bankmuamalat.co.id
Panin Dubai Syariah	10	0	paninbanksyariah.co.id
KB Bukopin Syariah	13	7	kbbukopinsyariah.com
Bank Mega Syariah	30	29	-
Bank Victoria Syariah	5	1	bankvictoriasyariah.co.id

BTPN Syariah	24	0	btponsyariah.com
Bank Aceh Syariah	28	95	bankaceh.co.id
NTB Syariah	12	24	bankntbsyariah.co.id
Bank Aladin Syariah	1	0	aladinbank.id

The analysis begins by using content analysis and semiotic analysis of the websites for each bank. Content analysis is guided by a checklist that includes themes such as product name, product uniqueness, value proposition, and product visualization. The definition of each of these themes is as follows:

- Product name, which is a direct description of the product name by the bank;
- The uniqueness of the product, which is a product that is special not found in other banks;
- Value proposition, which is a brief statement that is right below or an introduction to the product description; and
- Product visualization, namely the translation of images on the product description page into a text

Content analysis is a research technique in the form of objective, systematic, and quantitative descriptions of the information content that is manifested (Bryman, 2001). Objective and systematic descriptions can be carried out in the context of text such as product names and value propositions. Even so, content analysis emphasizes objective and quantitative aspects that we may not present perfectly in presenting visuals in text form. For that, we use semiotic analysis of the color and visual of the product. Semiotic analysis interprets visual forms into the context in which the product is made and marketed (Ghandeharion and Badriou, 2018).

To answer the third research question, the researcher conducted a hierarchical cluster analysis. Hierarchical cluster analysis groups data into clusters based on similar characteristics. The strategy and innovation dimensions found in the exploration to answer the first and second research questions were codified to be input in the hierarchical cluster analysis. This input is in the form of categorical data. Hierarchical cluster analysis is a cluster analysis that is suitable for use on hierarchical data (Wei et al., 2019). Cluster analysis was carried out using the SPSS (Statistical Package for Social Sciences) software.

This research data collection was carried out in March and April 2022.

4. Results

The following table shows the number of funding products and financing products from all Islamic banks in Indonesia, except for Bank Mega Syariah. The total products found included 116 funding products and 82 financing products, bringing a total of 198 sharia products. Maybank Syariah has the most diverse savings products (18 products) while Bank Syariah Indonesia and KB Bukopin Syariah have the most diverse financing products (16 products each).

Table-2: Total Funding and Financing Products of Sharia Commercial Banks

Bank	Brand	Savings	Funding	Total
BCA Syariah	BCA Syariah	7	8	15
Bank Syariah Indonesia	BSI	12	16	28
Bank Jabar Banten	Maslahah	13	9	22
Maybank Syariah	Maybank	18	6	24
Muamalat	Hijrah	14	2	16
Panin Dubai Syariah	PaS, Tajir	9	6	15
KB Bukopin Syariah	SiAga	9	16	25
Bank Victoria Syariah	V, VIS, Visya	8	5	13
BTPN Syariah	Tepat	9	2	11
Bank Aceh Syariah	Seulanga, Firdaus, Sahara	10	6	16
NTB Syariah	Amanah	7	6	13
Aladin Syariah	Ala	1	1	2
Total		117	83	200

Although there is a high variation in the number of products, these products are relatively uniform in meaning, having only variations in naming. The following table shows the names of funding and financing products for each bank. Some have products that are not found in other banks, such as factoring financing (BCA Syariah), Gold-backed Partners and Distributor Financing (Bank Syariah Indonesia), Savings for Qurban Plans (Bank Jabar Banten), Woman One Savings, and Mosque Current Account (Maybank Syariah), Special Accounts for Demand Deposits and Deposits of DHE & SDA (Export Proceeds and Natural Resources) of Bank Muamalat, as well as K3A IB Financing, KKPA IB Financing – Sharia Relending of Bank KB Bukopin Syariah.

Table-3: Names of Funding and Financing Products of Sharia Commercial Banks

Bank	Funding	Financing	Distinguished product
BCA Syariah	Tahapan Rencana (Tahapan Plan), Tahapan Mabrur, Student Savings, Current Accounts, Time Deposits, Customer Fund Accounts	Property Ownership Loans, Home Ownership Loans, Umrah, Sharia Current Account Financing, Working Capital Financing, Investment Financing, Factoring Financing, Bank Guarantees	Factoring Financing
Bank Syariah Indonesia	Foreign Exchange Savings, Indonesian Hajj Savings, Easy Mudharabah Savings, Education Savings, Business Savings, Tabunganku, Pension Savings, Sharia Securities Savings, Smart Savings, Prima Savings, Collective Tapenas, Payroll Savings	Griya, Griya Special Milad, OTO, Multiguna Hasanah, Pension Blessing, Mitraguna Online, Gold Backed Partners (Non Qardh), Distributor Financing, KPR Sejahtera, Cash Collateral, Umrah, Small KUR, Micro KUR, Super Micro KUR, Mitraguna Blessing, Bilateral Financing	Gold Backed Partners (Non-Qardh), Distributor Financing
Bank Jabar Banten	Maslahah Savings, Maslahah Current Accounts, Maslahah Deposits, Maslahah Hajj Savings, Student Savings, Maslahah Plan Savings (6 versions = Education, Umrah, Hajj, Qurban, Marriage, Traveling, and Flexi), Maslahah Children Savings	Working Capital, Investment, Vehicle Ownership, Home Ownership, Multipurpose Ownership, Gold Partners, Gold Ownership, Employee Welfare, Pre-Retirement Employee Welfare	Qurban Plan Savings
Maybank Syariah	Current Accounts, Foreign Currency Current Accounts, Business Current Accounts, Mosque Current Accounts, U Savings, MyWadiah Savings, MyArafah Savings, Maybank Savings, Woman One Savings, SuperKidz Savings, MAKSI Savings (Active Maybank Free	Sharia House, Take Over Property Financing, Business Financing with MMQ Scheme, Business Financing with Musharaka Scheme, Car Ownership Financing, Motorcycle Ownership Financing	Woman One Savings, Mosque Current Account

	Transactions), Pro Savings, MyPlan Savings, EduPlan Savings, SuperValas Savings, TabunganKu, Student Savings, Deposits		
Muamalat	Prima Savings with Prizes, Hijrah Savings, Payroll Hijrah Savings, Foreign Exchange Hijrah Savings, My Savings, Plan Hijrah Savings, Prima Hijrah Savings, SimPel Savings, Hajj Hijrah Savings, Ultima Hijrah Current Accounts, Hijrah Current Accounts, Special DHE & SDA Current Accounts, IB Hijrah Deposits, DHE & SDA Deposit	Home Ownership Loans Hijrah, Multipurpose Hijrah	Special Account for Demand Deposits and Time Deposits for DHE & SDA (Export Proceeds and Natural Resources)
Panin Dubai Syariah	Student Savings, PaS Savings, Flexible Savings, Business Savings, PaS Current Accounts, PaS Deposits, Fleximax Savings, PaS Hajj Savings, PaS Plan Savings	Home Ownership Financing, Car Ownership Financing, Investment Financing, Working Capital Financing, Multi-Service Financing, Bank Guarantee	-
KB Bukopin Syariah	SiAga Savings, Student Savings, Hajj Savings, Plan Savings, Education Savings, Business SiAga Savings, My Savings, Time Deposits, Current Accounts	<i>Murabaha</i> , <i>Mushakara</i> , <i>Mudharaba</i> , <i>Mudharaba Muqoyyada</i> , <i>Istishna</i> , Parallel <i>Istishna</i> , Car Ownership, Home Ownership, K3A IB Financing, KKPA IB Financing – Sharia Lending, Cash Guarantee, Channelling Pattern Financing, Pawn Gold SiAga, Education Ownership, Gold SiAga, Education SiAga	K3A IB Financing, KKPA IB Financing – Sharia Relending
Bank Victoria Syariah	VIS Current Account, Prima Giro, Student Savings, V Business Savings, V Plan Savings, Extra Gifts VIS	Multipurpose Ownership, Commercial, Car Ownership, Mortgage, SME	-

	Savings, Visa Savings, Visa Payroll Savings		
BTPN Syariah	Right (Tepat) Savings, Right Deposits, Right Platinum Savings, Right Plan Savings, Hajj Pilgrimage Savings Accounts, Right Current Accounts, Right Syariah Savings, Right Agent Syariah Savings, Right Business Platinum Savings	Right Sharia Financing Place – Group, Right Sharia Working Capital Financing	-
Bank Aceh Syariah	Mudharabah Deposits, SimPeDa Savings, Current Accounts, Aneka Guna Savings, Seulanga Savings, Firdaus Savings, Sahara Savings, My Savings, Pension Savings, Student Savings	<i>Murabaha, Musharaka, Mudharaba, Qardh al-Hasan, Rahn, Ijarah</i>	-
NTB Syariah	Amanah Current Account, Tambora Amanah Savings, Taharah Amanah Savings, Amanah Student Savings, Amanah Simpeda, My Amanah Savings, Amanah Deposits	House (Bale) Amanah, Driving Amanah, Amanah Prosperity, Amanah Multipurpose, Amanah Investment, Amanah Working Capital	-
Aladin Syariah	Ala Walet	Ala Dream	-

In the following, we will explain the distinctive characteristics of the branding strategies and innovations carried out by each Islamic bank.

4.1 Bank Central Asia (BCA) Syariah

BCA Syariah is an Islamic bank which is the sharia version of BCA, the largest bank in Indonesia. BCA Syariah has seven funding products and eight financing products. Factoring Financing is a unique financing product that is not found in other banks. The slogan of Factoring Financing is “productive financing for trade receivable solutions”. The design of the BCA Syariah website is modern and influenced by BCA, which is a conventional bank. This effect can be seen from the intensive use of photos in each product. Ten of the 15 product profiles displayed on the bank's official website show

portraits of individuals in various activities. The only difference between the visuals of sharia and conventional products is that women wear a hijab (headscarf). The following table shows the value propositions and visuals of each BCA Syariah product.

Table-4: Value Propositions and Visuals of BCA Syariah Products

Brands	Value Proposition	Visual
Tahapan	Savings account with various facilities	Muslim woman holding shopping bags and ATM card
Tahapan Rencana	Investment savings for your financial planning	Two Muslim women with vacation plans pamphlets
Tahapan Maburur	Savings for planning your worship	A child writes "I want to see the Kaaba with papa and mama" on a blackboard
Student Savings	Savings for students with attractive features	Muslim women and girls holding money and funding books with pictures of two different genders in modern clothes and ATM cards with pictures of two different genders in Muslim clothes
Current Accounts	Savings solution for the smooth running of your business	The hand that signs the billet giro
Deposits	Investment solution with competitive profit sharing	A row of glasses filled with coins and plants
Customer Fund Accounts	Account for settlement of sharia securities transactions	A man explains graphs to two women and one man in the office
Property Ownership Loan	Realize your dream of owning a dream car	Financing margin percentage rate
Home Ownership Loan	Realize your dream of owning a dream home	Financing margin percentage rate
Umrah	Quickly and easily make Umrah with family	A Husband, wife, and daughter at the Haram Mosque
Sharia Current Account Financing	iB BCA Syariah gold financing	Financing margin percentage rate
Working Capital Financing	Solutions for your business capital needs	Two men with helmets working in a warehouse full of boxes
Investment Financing	Solutions for your business investment needs	A man with a Chinese face in batik clothes in front of some trucks
Factoring Financing	Productive financing for accounts receivable solutions	A couple of men and women with pots filled with orchids in the garden

Bank Guarantees	Bank guarantee for your business needs	Two men shaking hands in the office
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4.2 Bank Syariah Indonesia

Bank Syariah Indonesia (BSI) is the largest Islamic bank in Indonesia and is a merger of three banks: BRI Syariah, BNI Syariah, and Bank Mandiri Syariah. There are 12 funding products and 16 financing products from this bank. Unlike BCA Syariah which uses portraits, BSI uses iconograms on all its products. Not a single human face is shown in their products.

Table-5: Value Propositions and Visuals of BSI Products

Product	Value proposition	Visual
Foreign exchange savings	Description	ATM card and foreign currency icons
Hajj savings	Make your holy intentions come true to the Baitullah	Kaaba and star icons
Easy Mudharabah savings	Make transactions easy	ATM card and shaking hands icons
Education savings	Plan your child's education early on	ATM card icons and graduate hat
Business savings	Easy transactions, more profitable business	Card and bag icons
TabunganKu	Description	Card and star icons
Pension savings	Description	Man holding stick and coin icons
Sharia securities savings	Description	Card and graphic icons
Smart savings	Description	Card and star icons
Prima savings	More <i>hasanah</i> (goodness) more exclusive	Card and wallet icons
Collective Tapenas	Description	Card and wallet icons
Payroll savings	Description	Card and star icons
Griya	Make your dream home come true, easy steps for goodness	Hand holding house and stars icons
Griya Special Milad	Make your dream home come true with BSI Griya with super light margins!	Human and star icons
Multiguna Hasanah	Fulfill all your needs peacefully	Clothes and money icons
OTO	An easy solution to have a blessed vehicle	Car and star icons
Pension Blessing	Towards a productive, happy, and blessed retirement	Man holding stick and coin icons

Mitraguna Online	Financial solutions for a variety of needs without the need to go to the bank	Hand and mobile phone icons
Gold Backed Partners (Non-Qardh)	Description	Card and gold icons
Distributor Financing	Easy, fast, and blessed	Building and star icons
KPR (Home Ownership Loan) Sejahtera	Everyone can have a house	Hand holding house and star icons
Cash Collateral	Fulfill your needs peacefully	Card and money icons
Umrah	Make dreams come true in the holy land	Kaaba and star icons
Small KUR (People's Business Credit)	Grow your business with BSI Small KUR (Easy, Fast, and Blessing)	Shop icon
Micro KUR	Grow your business with BSI Micro KUR (Easy, Fast, and Blessing)	House, currency, and arrow icons
Super Micro KUR	Grow your business with BSI Super Micro KUR (Easy, Fast, and Blessing)	Small house, arrow, and money icons
Mitraguna Blessing	The perfect solution for a variety of needs	Hand and mobile phone icons
Bilateral Financing	Description	Card and currency icons

4.3 Bank Jabar Banten Syariah

Bank Jabar Banten (BJB) Syariah has 13 funding products and nine financing products. Not all of their products have brand values. Brand values are only displayed in Masalahah IB Savings (Freedom and ease of transacting according to sharia), Masalahah IB Deposits (Safe and profitable investment according to sharia), Student Savings (Today Savings!), and Gold Ownership (Easy, Cheap, and Safe). The unique product of this bank is the qurban (sacrifice) funding plan. This kind of savings is not found in other Islamic banks. Visually, none of the products use images to describe their products.

4.4 Maybank Syariah

Maybank Syariah has 18 funding products and six financing products. This very large number of funding products makes Maybank Syariah an Islamic bank with the most diverse products. Two products are unique compared to other Islamic banks' products, namely the Masjid Giro (Mosque Current Accounts) and Woman One Savings. Not all products have brand values, but each product shows a portrait that characterizes the similarity with the visualization pattern of BCA Syariah. This can also

be influenced by bank ownership which is a sharia version of Maybank which is a conventional bank.

Table-6: Value Propositions and Visuals of Maybank Syariah Products

Brand	Value Proposition	Visual
Current accounts	Description	Man with paper in an office
Foreign currency current accounts	Description	Man with cellphone and laptop in an office
Business current accounts	Description	Woman with a cellphone and laptop in a fashion store
Mosque current accounts	Description	Three women and one man with different activities (taking notes, packing, and communicating)
U savings	Automatically separate spending and saving funds. Do all #UptoU!	Teenagers cycling and motorcycling
MyWadiah savings	Provides various benefits and makes transactions more comfortable	Three women talking and drinking
MyArafah savings	Now your Hajj plans are getting lighter with MyArafah Savings	A couple in pilgrimage dress from Indonesia at the airport
Maybank Savings	Facilitate your daily banking activities	A man at the office desk
Woman One savings	A savings account that provides various privileges for women	Women relax on chairs without a headscarf
SuperKidz savings	Easy and fun savings for kids	A girl painting
MAKSI Savings	Ease for those of you who are active in transacting	A happy man wearing a shirt
Pro Savings	Get the optimal profit sharing ratio from your funding	A woman looking at a cellphone in a car
MyPlan Savings	Make your plans come true	Three pictures, all women, with education, traveling, and shopping theme
EduPlan Savings	The desire for the best education for children is more planned at every level.	A family posing
SuperValas Savings	Freedom to transact in foreign currency	Scrabble of various currencies
TabunganKu	Savings with easy and light requirements	An <i>angkot</i> (public transportation) driver with funding book

Student Savings	Student savings to teach children to manage and save money	Children posing
Deposits	Deposits with competitive yields	Image of coins with leaves
Sharia House	Description	Family and box house and landscaping
Take Over Property Financing	Lighten your mortgage installments by switching to Maybank IB Home Property Financing	A house and a jack-up
Business Financing with MMQ Scheme	Description	A mosque's <i>muqarnas</i> (a part below the dome)
Business Financing with Musyarakah Scheme	Description	A mosque's <i>muqarnas</i>
Car ownership financing	Description	A woman driving a car
Motorcycle ownership financing	Description	A big motorcycle

4.5 Bank Muamalat

Bank Muamalat is the oldest Islamic bank in Indonesia. Founded in 1991, this Islamic bank is seven years earlier than other Islamic banks. Visually, this bank is famous for its sharp purple color. Other Islamic banks generally use a combination of green (BSI, Bank Panin Dubai Syariah, Bank Victoria Syariah, Bank Aceh), blue (BCA Syariah), orange (Maybank Syariah, BTPN Syariah), or white and black (Bank Jabar Banten). Although it is the oldest Islamic bank, this bank has experienced capital problems since 2015. The number of funding products is 14 products, but there are only two financing products: KPR Hijrah and Hijrah Multiguna. But the thing that stands out the most from the product visuals is the use of male portraits in 12 of the 16 product descriptions. There are no portraits of women at all because the other four visuals are portraits of goods, funding books, children, and texts. In addition, there are no brand values on all products.

4.6 Bank Panin Dubai Syariah

Panin Dubai Sharia Bank's website is very simple. This website uses a static Web 1.0 style and is in the form of a list with a white screen. Each product does not have a slogan or image. The product description is not a web page, but a PDF file that must be downloaded. In total there are nine funding products and six financing products.

4.7 KB Bukopin Syariah

KB Bukopin is a bank with a focus on cooperatives, apart from business organizations. The name Bukopin is an acronym for Bank Umum Koperasi Indonesia. In line with this, two of its 25 products are specifically directed at cooperatives, namely K3A Financing (Employee Cooperatives, Civil Servants Cooperatives, and the like) and KKPA Financing (special financing for primary cooperatives). KB Bukopin Syariah does not have a value proposition or image in its product description.

4.8 Bank Victoria Syariah

Bank Victoria Syariah has eight funding products and five financing products. The uniqueness of this bank site lies in the visualization that does not use human portraits. Each product is described with an object, abstract shape, or cartoon. This makes the visualization pattern of Bank Victoria Syariah a combination of the BCA Syariah pattern in the form of photos and the iconographic BSI pattern.

4.9 BTPN Syariah

BTPN Syariah is the Islamic version of their parent bank, BTPN, which focuses on retirees. BTPN stands for National Pension Savings Bank. However, BTPN Syariah seems to be moving away from this focus by choosing to focus on empowering women. BTPN Syariah has a firm value proposition: "We Are Different, We Are #BankirPemberdaya". "Bankir Pemberdaya" in English means "Empowering Bankers". This is further confirmed by stating that they give priority to rural women, giving high-school graduates career opportunities in banks, cultivating a generation of #BankirPemberdaya, and over 90% of their employees are trained women. All the visuals in their product description are faceless. 33 individuals appear in their product visuals, and 28 are women. The feminine aspect of BTPN Syariah contrasts with the masculine Bank Muamalat. In addition, all BTPN Syariah products have a value proposition, although there is no uniqueness in the products, both funding, and

financing, that they offer. Furthermore, BTPN Syariah is the only bank in this study that uses English as the language of instruction.

Table-7: Value Propositions and Visuals of BTPN Syariah Products

Product	Value Proposition	Visual
Right Savings	Saving while empowering others to live more meaningfully	Five women, 3 wearing headscarves
Right Deposits	Optimal investment while empowering others to achieve prosperity	Mother and child care for plants
Rights Platinum Savings	Savings with optimal profit sharing for a secure life in the future	A woman without a headscarf holds a star
Right Plan Savings	Planned saving so that it is easy to realize various dreams	A mother and a child standing up
Hajj Savings Accounts	Planning hajj early, safe, and secure	A man looking at the photo of the Kaaba
Right Current Accounts	Easy transactions, maximum business growth	A man in a suit and graphics
Right Syariah Savings	Starting good habits for a better future	A family with children and a baby
Right Agent Syariah Savings	Ease of saving and other banking transactions	Three women in headscarves holding cellphones
Right Business Platinum Savings	Funding accounts specifically for corporate financial transactions	A man and a laptop
Right Sharia Financing Place – Group	Dare to try to live empowered and prosperous	Nine women gathered
Right Sharia Working Capital Financing	Working together to meet customer needs	Four women discussing

4.10 Bank Aceh

Aceh is the only province in Indonesia that implements Islamic law and automatically, regional development banks in this province are Islamic banks without having to use the name sharia behind it. Bank Aceh has 10 funding products and six financing products. Financing products are distinguished according to the types of contracts that exist in Islamic law, namely murabaha, musharaka, mudharaba, qardh al-hasan, rahn, and ijarah. The product description does not contain a slogan or image.

4.11 NTB Syariah

NTB Syariah is a provincial-level Islamic bank. This bank has seven funding products and six financing products. The product description has a photo of an object or a cartoon. Only two of their products use a value proposition, namely Bale Amanah (“Realize your dream house”) and Investment Amanah (“grow blessings”).

4.12 Aladin Syariah

Bank Aladin Syariah is the newest sharia commercial bank as well as the first pure digital sharia bank in Indonesia. Even so, this bank has been around since 1994 but as a conventional bank under the name PT Bank Maybank Nusa International. Aladin sharia bank only has two products, namely Ala Dompot and Ala Dream. The value proposition for Ala Dompot is “carrying out financial activities more easily using Ala Dompot!” while Ala Impian reads “make your dreams come true with Aladin!”. Product visualization in the form of a cartoon with a minimalist color composition.

5. Discussion

The exploration results above show that Islamic banks in Indonesia use a variety of strategies and innovations to support their branding. At least four parameters can be abstracted that distinguish each bank's strategy.

- Gender. Some banks visually assert themselves as masculine (Muamalat) or feminine (BTPN Syariah).
- Use of technology. In terms of technology, we can also find banks that maintain a simple and direct Web 1.0 model (Bank Panin Dubai Syariah) or banks that focus on social media (Bank Mega Syariah) or mobile phones (Bank Aladin).
- Discussion. Some banks offer products that are derived directly from fiqh concepts (Bank Aceh) while others adopt conventional banking products (Bank NTB Syariah). This adaptation effort can be interpreted as an effort to create a language that is easier for the public to understand or as a form of mimicry for Islamic banks to conventional banks.
- Empowerment. Bank BTPN is the only bank that presents customers in the context of empowerment, which is a basic element of Islamic economic law (Alhammadi, Alotaibi and Hakam, 2020). The rest of the banks show customers as an empowered group, such as showing success in work, business, or education.

Meanwhile, related to innovation, four aspects can be summarized as well, namely:

- Brand naming. Some banks brand their products with Islamic names while others use neutral names.
- Product uniqueness. In terms of products, at least six of the 11 Islamic banks studied had products that were not found in Islamic banks other than himself.
- Value proposition. Some banks have a well-packaged value proposition (BCA Syariah), while some are descriptive without providing a concise statement (Muamalat). The absence of a value proposition can be interpreted as an effort to implement sharia principles, namely certainty, but it can also be interpreted as a lack of ability to innovate to produce a unique value proposition.
- Product visualization. The spectrum of visual strategies to support products ranges from purely textual (Bank Jabar Banten Syariah), iconography (BSI), portraits and non-living illustrations (Bank Victoria Syariah), and lifeless illustrations (BTPN Syariah), to life-faced illustrations (BCA Syariah). This variation in product visualization reflects different interpretations of the meaning of iconography in Islamic teachings. Some scholars argue that Islamic teachings prohibit the use of images of humans and animals while other scholars only prohibit it if the images cause violations of sharia law such as causing sexual desire or leading to shirk (idolatry) (Kaminski, 2020).

To build a typology that categorizes the strategy and innovation of Islamic banks, we codify each bank on each of the parameters above. The results of this codification are eight categorical variables that are used as input in hierarchical cluster analysis. The following table shows the results of the codification.

Table-8: Codification of Strategic and Innovation Dimensions

Bank	S1	S2	S3	S4	I1	I2	I3	I4
BCA Syariah	3	2	2	1	2	1	1	5
Bank Syariah Indonesia	3	2	2	1	2	1	1	2
Bank Jabar Banten	3	2	2	1	1	1	2	1
Maybank Syariah	3	2	2	1	2	1	1	5
Muamalat	1	2	2	1	1	1	2	5
Panin Dubai Syariah	3	1	2	1	2	2	2	1
KB Bukopin Syariah	3	2	1	1	2	1	2	1
Bank Victoria Syariah	3	2	2	1	2	2	2	3
BTPN Syariah	2	2	2	2	2	2	1	4
Bank Aceh Syariah	3	2	1	1	1	2	2	1
NTB Syariah	3	2	2	1	1	2	2	1
Bank Aladin	3	3	2	1	2	2	1	4

Notes:

S1: gender, 1 = male, 2 = female, 3 = neutral

S2: technology, 1 = web 1.0, 2 = web 2.0, 3 = mobile phone

S3: language, 1 = transliteration from Arabic, 2 = adapted to modern name

S4: empowerment, 1 = empowered, 2 = empowering

I1: brand name, 1 = Islamic, 2 = neutral

I2: innovation, 1 = innovative, 2 = no distinguished product

I3: value proposition, 1 = present, 2 = none

I4: visualization, 1 = text, 2 = icon, 3 = non-human, 4 = animation, 5 = potrait

The results of the hierarchical cluster analysis are shown in Figure 1. From the picture, there are two large groups. For more detail, the number of clusters is increased to four so that Muamalat is separated from other banks in the first cluster and Bank Syariah Indonesia and Bank Victoria Syariah are separated from other banks in the cluster. After looking back at the characteristics of each bank's strategy and innovation, it can be found that each cluster has its characteristics, and these characteristics allow the researcher to name each cluster. Researchers try to avoid names that sound political like conservative vs. liberal or seem religious such as radical vs. opportunistic. The author tries to create a name that is entirely positive to produce four names for the existing strategy and innovation groups, namely iconic banks, heritage banks, modern banks, and progressive banks.

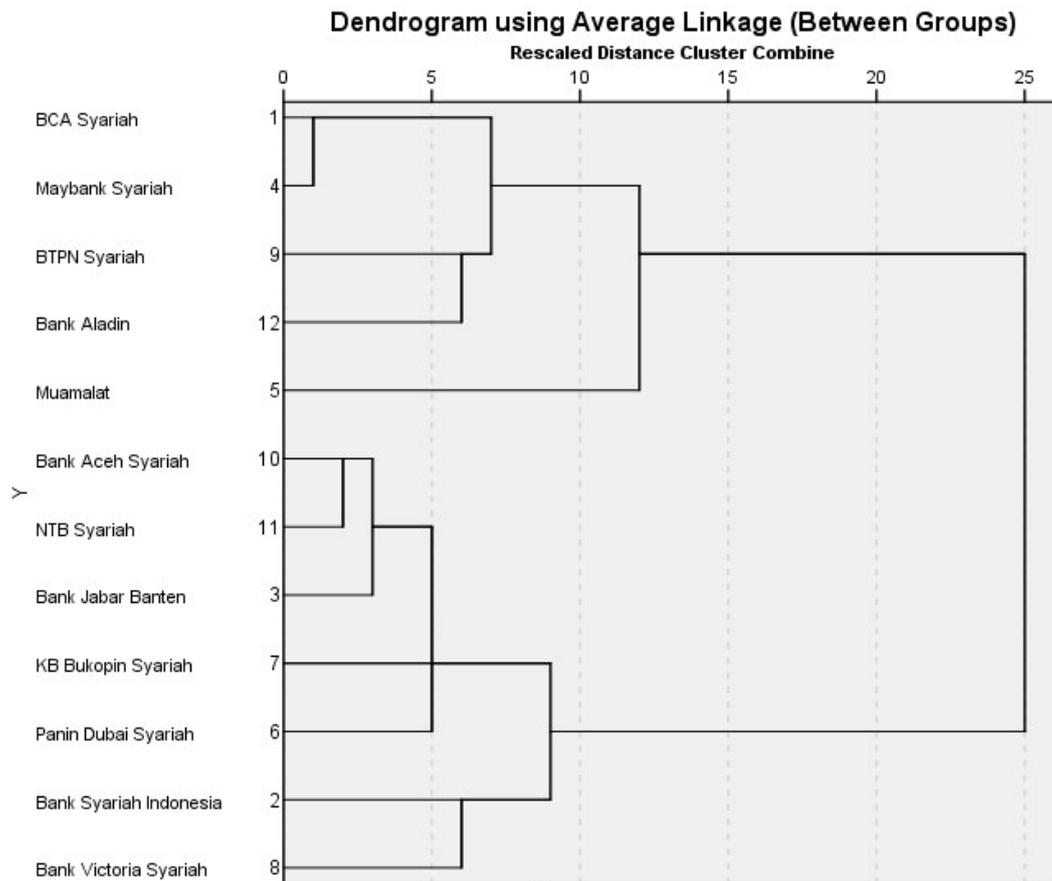


Figure-1: Dendrogram of Islamic Banking Strategies and Innovations

The explanation of each group is as follows:

- Iconic banks

This group is characterized by banks that tend to use icons or photos of inanimate objects. This bank's strategy is to try to provide gender-neutral products, use the adaptation of conventional bank names, use Web 2.0 technology, use brands with non-Islamic languages, and consider consumers to be empowered. The iconic banks are Bank Syariah Indonesia and Bank Victoria Syariah.

- Heritage banks

Heritage banks emphasize simplicity in appearance. They do not use symbols in product descriptions and do not have a value proposition. Even so, they think consumers are already empowered. Including heritage banks are Bank Aceh Syariah, Bank Jabar Banten Syariah, Bank NTB Syariah, Bank Panin Dubai Syariah, and Bank KB Bukopin Syariah.

- Modern banks

Modern banks use human portraits and tend to be masculine. This bank is innovative and adapts fiqh (Islamic jurisprudence) terms into easy-to-understand language but still uses Islamic names in product brands. This bank has no value proposition and uses Web 2.0. Modern banks consider consumers to be empowered. Bank Muamalat is the only bank in this category.

- Progressive banks

Progressive banks tend to be visually intensive with emotional human photos or cartoons. Their products all have a value proposition. Progressive banks adapt fiqh terms into easy-to-understand language and their product names do not contain Islamic concepts. Banks in the progressive category include Maybank Syariah, BCA Syariah, Bank Aladin, and BTPN Syariah.

Table-9: Typology of Islamic Banks According to Branding

Dimension	Iconic	Heritage	Modern	Progressive
Gender	Neutral	Neutral	Masculine	Neutral or feminine
Technology	Web 2.0	Web 1.0 or Web 2.0	Web 2.0	Web 2.0 or mobile phone
Language	Adapted	Arabic or adapted	Adapted	Adapted
Empowerment	Empowered	Empowered	Empowered	Empowered or empowering
Brand name	Neutral	Islamic or neutral	Islamic	Neutral
Innovation	Low or high	Low or high	High	Low or high
Value proposition	Yes/No	No	No	Yes
Visualization	Icons or non-human	Text	Portrait	Cartoon or portrait

6. Conclusion

Although there are concerns that Islamic banking in Indonesia cannot perform well in competing with conventional banks, especially in the technological aspect (Suandi et al., 2022), Islamic banks in Indonesia have now diversified themselves well in branding their products online. Almost all Sharia Commercial Banks in Indonesia have a website to offer their products to consumers. There are many characteristics of a particular bank that reflect different branding strategies and innovations. We found that sharia commercial banks in Indonesia have various strategies in terms of gender, use of technology, language, and customer representation. The innovations are related to brand naming, product uniqueness, value proposition, and product visualization. We also identified four types of Islamic banks based on their strategies and innovations, namely iconic Islamic banks, heritage Islamic banks, modern Islamic banks, and progressive Islamic banks.

Islamic banks in Indonesia need to improve themselves further to strengthen their brand with better strategies and innovations. This includes among others:

- It is necessary to maximize the potential provided by the growing information technology, for example by providing a two-way communication facility for customers so that they can speak directly with bank representatives.
- Communicate the brand consistently between the value proposition, visuals, and Islamic teachings.
- Maximizing the potential of Islamic teachings in empowering the people, for example by eliminating stereotypes in visualization; and
- More use of Islamic symbols and concepts with adequate explanations and visuals

This research is exploratory and contributes to strategies and innovations that may be carried out by Islamic banks within the limitations of regulations, both national and religious regulations. However, this research is still very limited in many respects. Many limitations in this study include:

- Only researching through online sites.
- Only researched Islamic banks in the category of Sharia Commercial Banks; and
- Only economic products were researched.

In line with the above limitations, further research needs to cover these obstacles. In addition, further research can immediately fill the opportunities that have been opened by this research. Various suggestions for further research include:

- In-depth research on how Islamic banks make strategic decisions and branding innovation.
- Further research on the effectiveness and utilization of branding strategies and innovations.
- A more complete analysis of public perceptions of sharia product brands.
- Research the main material of the brochure or how the brand is presented in an offline environment.
- Further research comparing strategies and innovations of Sharia Commercial Banks with conventional commercial banks or with Sharia Business Units in conventional commercial banks.
- Comparative analysis of strategies and product innovations that are economic with social products such as zakat, infaq, alms, and waqf, which are also an important part of Islamic banks (Shatar, Hanaysha and Tahir, 2021).

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Repurchase Intention of Youth Generation on Local Fashion Goods in Indonesia: Perspective of Perceived Value, Trust, and Brand Image

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Abstract

Throughout the years, fashion goods is still popular and growing among youth globally. Not only in global market, but local fashion also performed well in Indonesia for most of generations, especially for youth generation. As Covid-19 stroke over the fashion in recent years, the popularity among youth generation on fashion goods both from online and offline are still significant. However, global fashion is dominating Indonesian local fashion for youth generation for many years. Hence, there are some valuable products for local goods are probably considered by youth generation in Indonesia. Previous studies explained several factors to be successful in local market, but still rare to analyse more about local fashion for youth generation in Indonesia. This study aims to analyse the influential factors of local fashion goods among youth generation such as perceived value, trust, and brand image on repurchase buying intention.

Keywords: Repurchase Intentions, Trust, Perceived Value, Brand Image, Youth Generation, Local Fashion

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1. Introduction

1.1. Background

Fashion goods, both online and offline, are popular among the youth. The youth express their identity mostly through their attire, which has a distinct style or fashion that identifies them as members of a particular group (Kjeldgaard et al., 2009). Clothing firms have noticed the potential of the Indonesian consumer market due to changing cultural norms, which has resulted in a great desire for Western-style clothing (Hassler, 2006). While there are a few local fashion labels in Indonesia, global brands continue to dominate the industry (Neraca, 2013). According to Prakoso et al. (2021), due to clients' ever-changing preferences, a few local fashion firms have been facing diminishing revenues. According to Karoui et al. (2019), it is widely assumed that customers in developing nations prefer imported items to locally produced ones. Indonesia is a developing country where global companies occupy more than half of the market, according to Ratriana (2018).

Brands should prioritize maintaining current customers because it will not only increase repurchase intent but will also help the company in the long run. The likelihood that a person or client will continue to purchase from a vendor or even online shops is referred to as repurchase intention (Fang et al., 2011). Trust is a vital aspect for brands to establish loyalty and long-term relationships with customers, according to a study by Fang, et al. (2011). Repurchase intention is influenced by trust and perceived value, according to Lee et al. (2011). According to Ayutthaya (2013), brand image has a statistically significant impact on repurchase intention. Local firms must find a way to survive and grow in this climate, since multinational brands dominate the Indonesian market (Ratriana, 2018).

The rapid rise of the middle class in Indonesia, as well as increases in individual revenue and the country's overall economy, has enticed local and international fashion labels to establish and grow their operations in the country (Desfiandi, 2020). With the advent of businesses ranging from streetwear to sustainable fashion goods, local fashion products are finding it challenging to maintain their market share (Karoui and Khemakhem, 2019). Sutriyanto (2016) stated that multinational fashion companies continue to dominate Indonesian society. According to Kirnandita (2017), the team discovered that 5 of the 6 favorite fashion companies are overseas fashion brands that are frequently favoured by Generation Z, persons born between 1995 and 2010, who

primarily comprise the youth (Andrea et al., 2016). There is no globally accepted definition of youth, however the United Nations (2018) defines youth as people aged 15 to 24.

Many studies have been conducted on repurchase intentions in the fashion business. Anggraini et al. (2015) investigated the repurchase intention in the airline industry using variables such as trust, perceived value, brand image, and satisfaction. Lianto (2018) investigated the repurchase intention in the airline industry using variables such as trust, perceived value, brand image, and satisfaction. Customer satisfaction, adjusted satisfaction, and online repurchase intention were used as variables in a study conducted by Chinho (2013). As a result, this study is innovative in two ways: (1) previous research on the repurchasing intention of local-fashion goods has been largely ignored, as most current research has focused on online transactions in general (Chinho, 2013; Fang et al., 2011). (2) This study focuses on youth repurchase intentions, although earlier research on internet shopping has included people of all ages (Lin et al., 2014).

1.1.1 Research Aims

1. To understand whether trust affects the youth repurchase intention towards local fashion goods in Greater Jakarta.
2. To understand whether perceived value affects the youth repurchase intention towards local fashion goods in Greater Jakarta.
3. To understand whether brand image affects the youth repurchase intention towards local fashion goods in Greater Jakarta.

1.1.2 Research Questions

1. Does trust affect the youth repurchase intention towards local fashion goods in Greater Jakarta?
2. Does perceived value affect the youth repurchase intention towards local fashion goods in Greater Jakarta?
3. Does brand image affect the youth repurchase intention towards local fashion goods in Greater Jakarta?

2. Literature Review

2.1. Youth Repurchase Intention

Consumer behavior is the study of people — in this case, teenagers — and the methods they use to select, use, and arrange items and services to meet their requirements, as well as the influence these activities have on the consumer and society. Consumer decision-making is influenced by a variety of elements, including cultural, social, personal, and psychological factors, according to past study (Unal & Aydin, 2013; Indahingwati et al., 2019; Nguyen et al., 2019). Personal, psychological, social, and cultural aspects all play a role in the consumer purchasing process. Consumer responses and influence can be influenced by social elements such as small groups of customers, families, group references, roles, and social status (Dittmar & Drury, 2000). Age, life stage, work, education, and financial condition are all personal factors. Motivation, perception, learning, beliefs, and personality attitudes are all important psychological aspects in the consumer decision-making process (Duffett, 2015). In contrast to the prior notion, the focus of this study will be on youth.

2.2. Trust

Previous researchers have defined trust in a variety of ways, depending on the context in which it is used. Several distinct definitions place a strong emphasis on the risk factor, while others focus on the susceptibility of the parties involved (Mayer et al., 1995). Trust is the willingness of one party to be defenseless, relying on the actions of the other party while relying on the trustor's belief that the other party will complete a specific action that is deemed important by the trustor, without regard for the trustor's ability to monitor or control the other party's actions (Mayer et al., 1995). According to Fang et al. (2011), trust is defined as a set of precise ideas about the seller/benevolence, vendor's expertise, and honesty. Chiu et al. (2009) found that trust plays an important role in enhancing customer repurchase intentions. Trust has a considerable impact on repurchase intention, according to a study by Lee et al. (2011). The study also found that online shops must build their reputation and acquire their customers' trust before they may repurchase their goods or services. According to a study by Zboja and Voorhees, brand trust has a considerable impact on repurchase intentions (2006).

2.3. Perceived Value

According to a previous study, perceived value is the result of marketing actions and is a key component in relationship marketing (Moliner et al., 2007). Perceived value is thought to have a direct association with contentment, according to prior research by Hume (2008). Meaning that consumers may mentally integrate and compare their impressions of the benefits to the sacrifices they must make in order to get a specific product or service (Ha and Janda, 2008). Consumers' perceived value is the essential basis in a relational transaction, and it is their perspective of what they expect from the exchange, including gains and losses in the repurchase process (Holbrook, 1994). Moliner et al. (2007) claim that perceived

2.4. Brand Image

According to Fahy et al. (2015), a brand is defined by elements that distinguish one business from another, such as the name, packaging, logo, or other materials. Brands are used in several sectors of business, including marketing and advertising, to build and value brand equity for the benefit of the brand's stakeholders. According to Ilyas et al. (2020), a brand is a name, condition, design, symbol, or anything else that can be used to identify a product or service and distinguish one seller from another. Brand image refers to consumer thoughts and impressions about a certain brand that are imprinted in their minds (Kotler et al., 2011). Consumers attach a meaning with a brand image, and this meaning is remembered in their brains (Mabhkot et al., 2017). Brand image has a favorable association with repurchase intention, according to Ayutthaya (2013). Lin (2008) also suggested that a positive brand image would improve the likelihood of repurchase.

2.5. Hypotheses Development

Based on the previous studies results, the hypotheses can be developed as follow:

H1: Trust have a positive effect towards Youth Repurchase Intention of Local Fashion Goods

H2: Perceived Value has a positive effect towards Youth Repurchase Intentions of Local Fashion Goods

H3: Brand Image have a positive effect towards Youth Repurchase Intentions of Local Fashion Goods

Therefore, the research framework can be seen below.

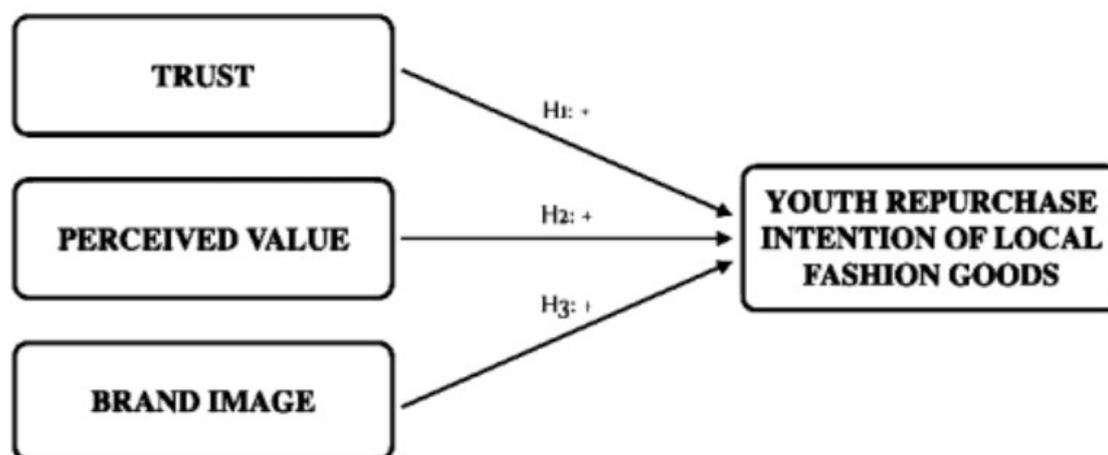


Figure 1. Research Framework

3. Research methods

The purpose of this research is to determine the essential characteristics that influence youth repurchase intentions for local fashion products. This study will take a quantitative approach based on these hypotheses, using a series of preset questions. This study begins with an attempt to comprehend all of the variables' definitions, theories, and concepts. Following that, the findings are compiled and used to create the questionnaires. As a result, questionnaires were distributed to the target respondents via Google Form in order to collect primary data that would be evaluated later.

His research hoped to continue and obtain all of the necessary respondents across Indonesia, but the data gathering method would be costly and time-consuming. However, the study will continue with the available respondents, who are young people aged 15 to 24. (United Nations, 2018). With these conditions in mind, the Purposive Sampling technique was adopted, and the respondents' profile in this study is as follows:

1. Age around 15 to 24 years old
2. Live around Jakarta Greater Area
3. Consumers of local fashion goods, both in online and offline purchase

The Structural Equation Model – Partial Least Square (SEM-PLS) is used in this investigation, which commonly incorporates latent variables along with other indicators. Convergent and discriminant validity are the two types of validity tests used in SEM-PLS. The average variance retrieved is used to determine convergent validity (AVE). According to Hanseler (2009), if the AVE value is less than 0.5, it is invalid, however if it is greater than 0.5, it indicates significant convergent validity. Discriminant validity is a concept that is used to better understand when two separate concepts should demonstrate a significant difference (Hanseler, 2009). The reliability test in this study assesses the research's consistency, precision, reproducibility, and credibility (Chakrabartty, 2013). According to Hanseler (2009), the reliability indicator recognizes that each indicator has distinct loadings and is calculated by multiplying the outer loading. The indicator is considered reliable if the reliability indicator value is at least 0.70. Because Cronbach tends to produce a lower underestimate, reliability in the internal consistency must be more than 0.70 to be regarded dependable (Hanseler, 2009). Ghozali (2013) claims that only those with a value of less than 0.6 are considered insufficient.

Following the dependability and validity of the outer models, the inner model hypotheses must be evaluated through a series of procedures. The goodness of fit and hypothesis testing are used to conduct the inner model tests (Hair et al., 2014). The Goodness of Fit (GOF) is a metric used to determine if the values in a statistical model fit correctly into a collection of observed values. By looking at the R-Square, or adjusted coefficient of determination of latent variables, and the value of Q-Square, or Stone-Geisser, GoF may observe the differences. The R-Square, also known as the coefficient of determination, is used to determine whether changes in the independent variable will be followed by changes in the dependent variable at the same rate. The effect range of the coefficient of determination is set between 0 and 1 because the purpose of this test is to examine the predictive accuracy of a model (Hanseler, 2009). Explained that a value around 1 means the independent variable offers nearly all of the information needed to forecast the dependent variable (Ghozali, 2005). The indicator of endogenous latent variables is predicted by the Stone-Geisser criteria. According to Hanseler et al. (2009), a Q-Square score greater than 0 implies that the study model has high predictive significance and is approved. In order to test for path relevance, a bootstrapping method will also be used. The project will use a two-tailed test to examine directed hypotheses with

weak theoretical foundations. According to Hanseler et al. (2009), a t-value more than 1.96 (p-value/significance threshold = 5%) suggests a positive association between variables, while a p-value less than 0.05 indicates that the hypothesis is significant and accepted.

4. Results and discussion

4.1. Descriptive Results

There are 120 respondents to be collected in this study. The respondent profile of the results can be seen below.

Table -1. Responent Profile

	Description	N	Percentage
Gender	Female	39	22.8%
	Male	132	77.2%
Domicile	Jakarta	76	44.4%
	Bogor	49	28.7%
	Depok	17	9.9%
	Tangerang	16	9.4%
	Bekasi	13	7.6%
Education	Junior High School	19	11.1%
	Senior High School	125	73.1%
	Diploma	5	2.9%
	Bachelor	22	12.9%
Occupation	Students	137	80.1%
	Civil Servants	3	1.8%
	Private Employees	8	4.7%
	Entrepreneurs	18	10.5%
	Freelancers	5	2.9%
Monthly Income	≤ Rp 1.000.000	13	7.6%
	Rp 1.000.001 - Rp 3.000.000	63	36.8%
	Rp 3.000.001 - Rp 5.000.000	67	39.2%
	Rp 5.000.001 - Rp 7.000.000	15	8.8%
	Rp 7.000.001 - Rp 10.000.000	9	5.3%
	> Rp 10.000.000	4	2.3%

Amount of Local Fashion Goods Bought Monthly	Once	127	74.3%
	2-3 times	34	19.9%
	3-4 times	5	2.9%
	≥ 5	5	2.9%

4.2. SEM-PLS Results

Based on the data collection with SmartPLS Version 3.2.7 to 120 respondents in greater Jakarta last year, we found the results below:

4.2.1. Outer Model Results

The outer model of convergent validity that includes loading factor, Average Variance Extracted, and Composite Reliability can be seen below.

Variables	Indicators	Loading Factor	AVE	Composite Reliability
Trust	TR1: I will repurchase local fashion brands which are trustworthy	0.712	0.639	0.841
	TR2: I will repurchase local fashion brands which are honest in their information	0.828		
	TR3: I will repurchase local fashion brands which are reliable	0.850		
Perceived Value	PV1: I will repurchase from local brands that provides fashion goods which are proportional to the money that I spent	0.657	0.610	0.822
	PV2: I will repurchase from local brands that provides fashion goods which are proportional to the time and effort that I spent	0.854		
	PV3: Greater value-added provided by local fashion brands would attract me to repurchase	0.818		
Brand Image	BI1: I will repurchase local fashion brands which has a positive image	0.835	0.649	0.846
	BI2: I will repurchase local fashion brands which are well-known for their quality	0.727		
	BI3: My perceptions towards local fashion brands' image will affect my repurchase decision	0.849		
Brand Image	BI1: I will repurchase local fashion brands which has a positive image	0.835	0.717	0.883

	BI2: I will repurchase local fashion brands which are well-known for their quality	0.727		
	BI3: My perceptions towards local fashion brands' image will affect my repurchase decision	0.849		

Source: Data Collection (2021)

Based on the outer model analysis, all the requirements in outer model are successfully accepted and can be used further in inner model results.

4.2.2. Inner Model Results

The results show the coefficient value of determination of Youth Repurchase intention below.

Table-2. R-Square and Q2

Variable Name	R-square	Q ²
Youth Repurchase Intentions	0.402	0.269

Based on the value of the R-square adjusted in Table-2, this will be multiplied by 100 percent to get a determination coefficient value of 40.2 percent for Youth Repurchase Intention. It can be explained by the independent variables Trust, Perceived Value, and Brand Image, which all influenced the Youth Repurchase Intention variable. The remaining 59.8% might be explained by variables not included in the analytical model.

The value of the Q2 that is calculated within Smart PLS using the blindfolding approach can be seen in the example of the predicted relevance value. As a result, Table 4.15 shows the outcome. The value of Purchase Intention of the predictive relevance is 0.269, according to the calculations done on Table 4.15. This suggests that there is a construct within the study model that has predictive value for the other variables (Hanseler, 2009).

In further for hypothesis testing, the measurement item used that will be classified as significant is when the value of T-Statistics is higher than 1.96 (Hanseler, 2009). Hence Table -2 and Figure 2 explained the results of hypothesis testing.

Hypothesis	Original Sample	T-Statistic	P Value	Notes
H1: Trust have a positive effect towards Youth Repurchase Intention of Local Fashion Goods	0.030	0.235	0.814	Not Supported
H2: Perceived Value has a positive effect towards Youth Repurchase Intentions of Local Fashion Goods	0.263	2.240	0.026	Supported
H3: Brand Image have a positive effect towards Youth Repurchase Intentions of Local Fashion Goods	0.400	4.112	0.000	Supported

Source: Data Collection (2021)

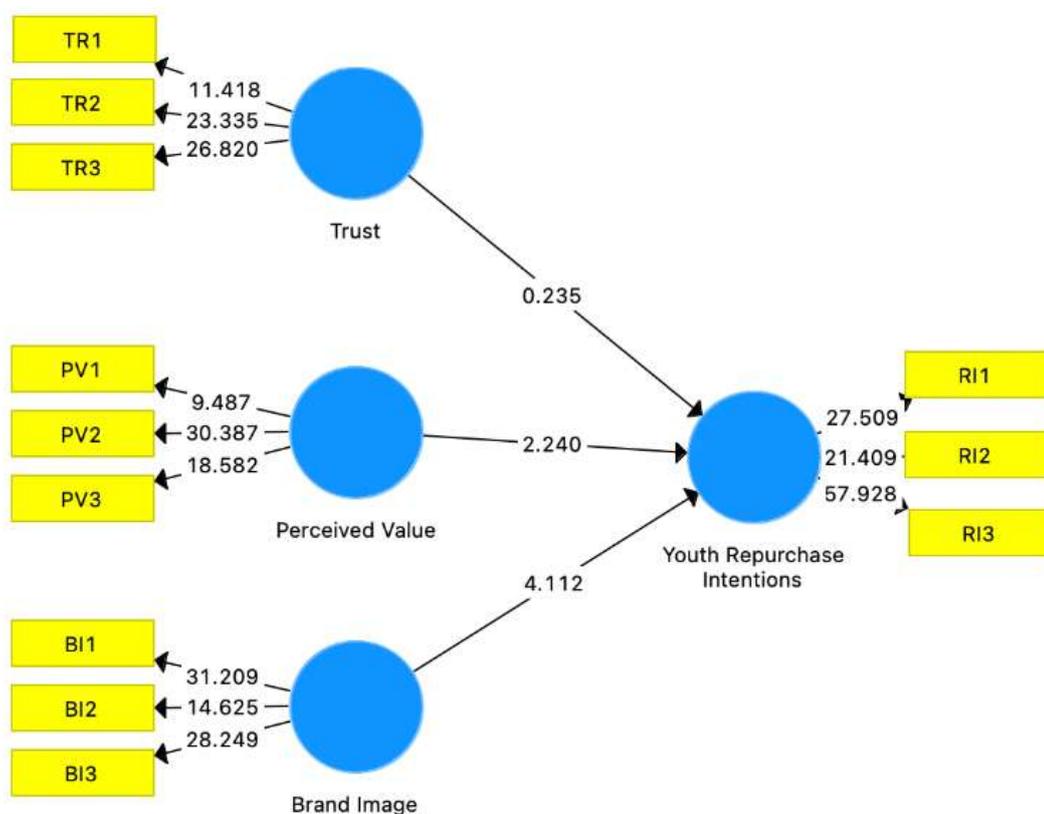


Figure 2. Bootstrapping Results

"Trust has a beneficial effect on Youth Repurchase Intention of Local Fashion Goods," says the first hypothesis. The Original Sample value is 0.030, the T – Statistic

value is 0.235, which is lower than 1.96, and the P Value is 0.814, which is higher than 0.05, according to the SEM results. The conclusion that can be drawn from this data is that this hypothesis is unsatisfactory and untrue, and that there is no positive association between Youth Repurchase Intention and Trust in Local Fashion Brands. "Perceived Value has a favorable and significant effect on Youth Repurchase Intentions of Local Fashion Goods," according to the second hypothesis. The Original Sample is 0.263, with a T-Statistics value of 2.240 (>1.96) and a P Value of 0.026 (0.05) using the same data as the SEM result. As a result, the second hypothesis was found to be correct and accepted in this investigation. "Brand Image has a positive effect on Youth Repurchase Intentions of Local Fashion Goods," is the last hypothesis offered. The Original Value of this hypothesis is 0.400, the T-Statistics value is 4.112 (>1.96), and the P Value is 0.000 (0.05), as shown in Table 4.16. Based on the computed statistics, it can be seen that the third hypothesis is correct and can be adopted.

4.2.3. Discussion

The Trust had an insignificant effect on Youth Repurchase Intention since the first hypothesis was rejected. This study's findings are consistent with those of Mosunmola et al. (2019) and Armilawati et al. (2020), who found that trust had no effect on both repurchase and buy intentions.

Online transactions, which are currently the most common mode of transaction in this market, can have a minor impact on repurchase intentions. Consumers of e-commerce could not see, touch, or feel the products being sold except for what the seller opted to include, and they couldn't predict the seller's behavior or motives, resulting in uncertainty that consumers perceive as a danger (Lee et al., 2001). Trust can be transferred from a more well-known party to an affiliated party, according to Lee et al. (2018). In the context of e-commerce, the intermediary serves the institutional role of agent in the trust function on trust in sellers, according to Verhagen et al. (2006). . Online marketplace transactions require trust in two or more individual relationships between buyer and seller, while intermediaries are independent third-party organizations that provide institutional protection for consumers in online transactions involving an uncertain market environment by controlling and processing market exchanges (Datta et al., 2008). In practice, this means that the present method of obtaining local fashion goods requires faith in intermediaries, such as online

marketplaces. This is in line with a study by Fitriana et al. (2020), which found that an individual's desire to repurchase is determined by their faith in intermediaries, since they believe the monies they send through the intermediary would be safe and insured. Fang et al. (2016) discovered that perceived value is a positive predictor of repurchase intention, implying that an increase in perceived value can raise repurchase intention. As a result, based on data collected from young people in the Jakarta area, it can be stated that there is a link between perceived value and repurchase intention. According to the findings, Brand Image, which comprises the reputation of the brand, has a favorable impact on Repurchase Intention. The responses to the questions reveal that a firm with a good reputation and a good reputation for quality attracts clients who want to buy from them again. This finding is consistent with prior research by Apriyani (2013) and Wijaya et al. (2018), which found a favorable relationship between brand image and customer repurchase intent.

5. Conclusion

This study attempts to determine whether trust, perceived value, and brand image influence the youth of the Greater Jakarta Area's repurchase intention for local fashion products. The following conclusions can be drawn from the research that was undertaken to test and analyze the research hypothesis:

1. In the Jakarta Greater Area, trust was shown to be insignificant in terms of youth repurchase intentions for local fashion companies. It means that the youth of Jakarta's Greater Area will not repurchase from local fashion businesses based on trust.
2. Youth Repurchase Intention of local fashion brands in Jakarta Greater Area was positively influenced by perceived value. The young in the Greater Jakarta Area intend to repurchase from local fashion companies because of the products' and brands' perceived value, which includes their value for money, value for time and effort, and other added values.
3. In the Jakarta Greater Area, brand image has a beneficial impact on youth repurchase intentions for local fashion businesses. Customers' intention to repurchase

things was drawn by a respectable firm known for their positive image, quality, and customer opinions of the company, according to the research.

Local fashion businesses should tailor their marketing strategies to appeal to the young of the Greater Jakarta Area market in order to enhance their repurchase rate in Indonesia. Each element could be used by practitioners in local fashion firms to tailor their marketing approach for the Greater Jakarta Area's youth audience. Perceived Value and Brand Image are the two influencing variables in this study: When it comes to client retention methods in the Greater Jakarta Area's youth market, local brand owners and marketers should concentrate on these factors. The lowest indicator, on the other hand, should be of less concern, as the youth of the Greater Jakarta Area tend to absorb less influence from the reason.

Despite the fact that the author conducted this research with the best of intentions and abilities, there could have been changes that could have been done for future research in performing a study on youth repurchase intention in terms of local fashion products in the Greater Jakarta Area. These limitations include: a restricted sample size because the Greater Jakarta Area has such a huge and unknown population; and finally, the preferences of the youth in the Greater Jakarta Area can change over time.

Nonetheless, the study is not in vain because there is room for progress in the future in terms of young repurchase intentions for local fashion products. This research topic can be developed further by implementing various measures to improve the results, reduce the margin of error, and update the results to reflect the youth of the Greater Jakarta Area in terms of repurchase intentions of local fashion goods. Because this study may not cover all of the factors that influence repurchase intentions, more research could be done using various theories that can be supported, such as the Perceived Effectiveness of E-commerce Institutional Mechanisms (PEEIM) and the Trust variable for e-commerce intermediaries to create a more in-depth model than the one used in this study.

6. References

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A Community –Based Examination on the Status of Cyberbullying Among Social Media Users in the Philippines: Basis for Information Dissemination

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Abstract

This study aimed to examine the status of cyberbullying in the community. Using a purposive and snowball sampling, this research involved 402 respondents from the community folks in the municipalities of Tampilisan Zamboanga del Norte and Titay Zamboanga Sibugay, Philippines. The data from the social media users were statistically computed using weighted mean, ranking, Mann-Whitney Test and Kruskal-Wallis Test. Findings revealed that flaming and online harassment are rampantly experienced by the respondents. They admitted to experience denigration, masquerading, outing, and exclusion once a week. Likewise, the respondents were less aware in all acts of cyberbullying while the high school students and adolescents were least knowledgeable on cyberbullying acts.

Keywords: Cyberbullying, Examination, Flaming, Harassment, Masquerading, Outing, and Exclusion

JEL Code: I12, I23

Working Papers describe research in progress by the author(s) and are published to elicit comments and to encourage debate. The views expressed in Working Papers are those of the author(s) and do not necessarily represent the views of their affiliated institutions.

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1. Introduction

According to Willard (2007), cyberbullying refers to the use of information and communication technologies to support deliberate, repeated, and hostile behavior by an individual or group that is intended to hurt other. Due to the development of our technology from the previous centuries, cyberbullying exists in our society apart from other forms of bullying. Like for instance, the National Association of School Psychologist Community (2007), a poll conducted by the fight crime, Invest in Kids group found that more than 13 million children in the United States aged 6 to 17 were victims of cyberbullying. The National Crime Prevention Council and Harris Interactive, Inc.'s study in 2006 recorded 43 percent of the students surveyed had been cyber bullied (cited in Moessner, 2017). That same year, the Pew Internet and Life Project found that one out of three teens have experienced online harassment (Lenhart, 2007). This generally imply that cyberbullying is a social issue that needs to be addressed since it has become rampant among social media users today.

Researchers had observed that the use of cellular phones had increased the chance for people to experienced being bullied. Based on research, some governments around the world, find it hard to control cyberbullying because it has no geographical, social, political, and gender limitations. Other countries like USA had passed laws in order to combat cyberbullying but latest research have shown that cyberbullying still exists in the states. Likewise, the Philippine government has passed the R.A. 10627, the Ani-Bullying Act of 2013. This anti-bullying law of the Philippines prohibits bullying at all forms and mandates schools to conduct measures to protect students from bullying (Republic Act No. 10627, 2013).

However, studies of Tupas (2017) and Villamil et al. (2017), had shown that cyberbullying is still happening in this country and was increasing since 2010 up to the present. In spite of the law, the problem that the researcher observed is the implementation process of this law because according to his initial conversations with the community folks of the settings of this study; they have not experienced programs and activities about information disseminations related to cyberbullying. Based on the initial inquiry of the researcher, the Department of Education and the Local Government Units in the settings of the study have not yet conducted any programs and activities in order to raise awareness of the community on cyberbullying. Thus, the

community folks might still be unaware about cyberbullying acts and even the R.A. 10627.

In addition, cyberbullying is a serious problem. It can cause insecurity, anxiety, and depression, which will lead to suicide (Aune, 2009). Cases of cyberbullying, which leads to suicides, had truly happened just like in the case of a student from Negros Occidental who had ended his life because of his experienced being bullied in the internet (Ellera, 2017). The aforementioned case was reported to higher authorities. However, there were also cases that happened in Zamboanga del Norte wherein a certain sex video was being posted in Facebook and a private information of one college student was spread by an anonymous through Facebook (Villamil et al, 2017).

Moreover, the researcher's experienced in the online world as a vlogger, made him believed that there are still unreported cases of cyberbullying as he oftentimes observes the continuous happenings of flaming, harassment, and masquerading in the social media. The issue of cyberbullying had been destroying lives of today's young generations. In spite of the laws, the researcher believes that many people had been experiencing bullying in the social media. This makes him ventures a survey research on the experiences of the community folks on cyberbullying. Similarly, the higher incidents of cyberbullying in the internet had prompted the researcher to examine the level of awareness of the community to become the bases for information dissemination. The researcher believes that a person's awareness on cyberbullying acts would be one of the keys in combating the issue. Thus, there is a need to examine the degree of experience of the community, measure their awareness, and reveal to the world how far is this issue had been going on to the lives of the Filipino social media users today.

This study involved social media users from the community who were and are presently active users of Facebook, Twitter, Instagram, Gmail, and YouTube. This community of people were residing in the barangays covered by the municipalities of Tampilisan Zamboanga del Norte and Titay Zamboanga Sibugay Philippines, that has the availability of the internet connections. The result of this study would serve as baseline data that reveals the severity of online bullying among the community. It also reveals how far the awareness of the community on cyberbullying acts is so that the result of the survey would be the basis for information dissemination.

Research Objectives

This study aimed to examine the status of cyberbullying among the social media users in the Municipality of Tampilisan Zamboanga del Norte and the Municipality of Titay Zamboanga Sibugay Philippines on cyberbullying as baseline study for information dissemination programs. Specifically, it seeks to answer to the following objectives:

1. Determine the degree of experience and the prevalent type of cyber bullying personally encountered by the community folks in the Municipality of Tampilisan Zamboanga del Norte and the Municipality of Titay Zamboanga Sibugay, Philippines.
2. Determine the level of awareness on cyberbullying among the community folks in the Municipality of Tampilisan Zamboanga del Norte and the Municipality of Titay Zamboanga Sibugay, Philippines.
3. Determine the significant difference between the degree of experience among the community folks in the Municipality of Tampilisan Zamboanga del Norte and the Municipality of Titay Zamboanga Sibugay when grouped according to municipality, sex, educational attainment, and age.
4. Determine the significant difference between the level of awareness among the community folks in the Municipality of Tampilisan Zamboanga del Norte and the Municipality of Titay Zamboanga Sibugay when grouped according to municipality, sex, educational attainment, and age.
5. Craft a proposed program (extension) to disseminate information about cyberbullying to the community folks in the Municipalities of Tampilisan Zamboanga del Norte and Titay Zamboanga Sibugay, Philippines.

2. Theoretical framework

This study was anchored on two sociological theories namely, Social Ecological Theory of Urie Bronfenbrenner (1977) and General Strain theory of Robert Agnew (1992). Sociologists and psychologists used these theories to understand the nature and circumstances of cyberbullying. Cyberbullying, as an aggressive behavior, is understood the Bronfenbrenner and Agnew as something that roots from their experiences from their ecology.

Bronfenbrenner (1977), theories in his Social Ecological theory that the aggressive behavior of cyberbullying of the children and the adolescence is developed by a range of connected contextual systems such as school environment, family, and peers. The

child's direct contact with the schools, peers, and family is the microsystem but when the family and school influence the child's attitude, this is called mesosystem. When the child is indirectly influenced by a social context which he/she does not have a direct contact, this is called the ecosystem. When the child's behavior is greatly influenced by larger social scale such as cultural values, customs, and norms, this is macro system. Nevertheless, the dimension of time involved in this framework is referred to as the chronosystem. Thus, because of the child's experiences of cyberbullying on the social networking world, social-ecological theory explains that this maybe direct or indirect influenced gained by a child from his ecological system.

The General Strain theory of Robert Agnew (1992) posits that cyberbullying is a product of a persons' experience with strain. This theory argues that cyberbullying is a deviant behavior of a person who encountered strain and his/her aggressive behavior of committing cyberbullying is a result of anger and frustration. Thus, an individual who encounters cyberbullying might also do the same act towards others to show his/her anger and frustration from the encountered strain.

The General Strain and Ecology theories explain why cyberbullying existed. The Ecology theory posits that cyberbullying is learned by a bully from his/her ecological system. Likewise, the General Strain theory affirms that cyberbullying done by a person is a product of his anger and frustration from his/her experiences of strain. These theories are very much related to the present study because they give profound reasons as to why cyberbullying phenomenon happens in human life.

2.1. Types of Cyberbullying

There are eight types of cyberbullying. These are classified according to the kinds of acts and means of how it is done. These types generally refer to the act of bullying someone by way of electronic means. The first one is flaming which refers to online fights using electronic messages with angry and vulgar language. The second type is harassment that is a form of cyberbullying in which a cyberbully repeatedly sends insulting messages via the internet. The third type is denigration, which refers to "dissing" someone online, which can include sending, or posting gossips or rumors about a person that could damage their reputation or friendships. The fourth type is impersonation/masquerading.

Moreover, impersonation pertains to the act of pretending to be someone else in order to get other person in trouble with other people or to damage their reputation or friendships. In this situation, a bully creates a fake identity to harass someone

anonymously. In addition to creating a fake identity, the bully can impersonate someone else to send malicious messages to the victim. The fifth one is outing. Outing refers to the act of sharing someone's secret, embarrassing pictures, or photos online without his or her permission. The sixth type is tricking. Tricking is similar to outing, in which a cyberbully will trick the victim to reveal secrets or embarrassing information and then share it with others online. The seventh one is exclusion in which a bully intentionally excludes someone from an online group. The last one is Cyber threats. Cyber threats is defined as either threats or distressing material, general statement that made it sounds like the writer is emotionally upset and maybe considering harming someone else, themselves or committing suicides (Willard, 2007).

2.2. Ways of Addressing Cyberbullying

Cyberbullying can be addressed in many forms. If it happens at school, the teachers and principal have to solve the issue, but the community must address this issue too. However, the government has created laws in order to combat cyberbullying. The law, especially the Anti-bullying policy of the Philippines, has given some mechanisms on how to address cyberbullying. Likewise, the National Crime Prevention Council (2020) has also provided some tips on how to deal with cyberbullying.

2.3. R.A. 10627: Anti-Bullying Act of 2013

Republic Act No. 10627, known as "Anti – Bullying Act of 2013", is an act requiring all elementary and secondary schools to adopt policies to prevent and address the acts of bullying in their institutions.

In the section 1, the Acts of bullying has been clarified. Republic Act 10627 defines bullying as any grievous or repeated use by one or more person through written, verbal or electronic expression, or a physical act or gesture, or any combination thereof, done to another person that can cause or place a victim in any reasonable emotional, mental, or physical harm or damage to the victims' life and property. Particularly, the law defines cyberbullying as any act done through electronic means either in slanderous statement or accusation that causes the victim unwarranted emotional suffering. Examples of this are directing profane language or vulgarity at the victim, tormenting and commenting negatively on a person's looks, clothes and body (Republic Act No. 10627, 2013). Thus, the section 1 makes clear to us, which acts belongs to bullying and which act does not. It also discusses that bullying can be in any forms that everyone needs to be aware of.

The section 3 is about the Adoption of Anti-Bullying Policies. The law requires that all elementary and secondary schools are mandated to implement strategies to address the happenings of bullying in their respective departments. They are required to make policies that prohibits any forms of bullying within and outside the school vicinity including the use of technology or electronic devices that are either owned or not owned by the school.

The schools are also mandated to do investigations on a person who reports bullying, who gives information during an inquiry of bullying, or who is a witness to or has consistent information about the happenings of bullying. Likewise, the school must include in their programs the identification of the range of disciplinary administrative actions that may be taken against a perpetrator for bullying or retaliation, which shall be commensurate with the nature, and gravity of the offense. As forms of disciplinary consequence imposed upon a committee of bullying, he/she shall also be obligatory to undertake a therapy activity that shall be implemented by the concerned department including the parents of the perpetrator.

The programs of the school shall establish clear measures and pedagogies for reporting acts of bullying or retaliation, responding punctually to and inspecting reports of bullying or retaliation, and creating a safety environment for the victim and evaluating the protection needed for the victim of bullying. The institutions should also create programs that aims for protecting every student from bullying or retaliation of a person who reports happenings of bullying, gives information during an examination of bullying. Most importantly, the schools must provide counseling or referral to suitable programs for perpetrators, victims and appropriate family members who are involved in bullying.

Furthermore, the school programs should educate students on the dynamics of bullying, the anti-bullying policies of the school as well as the mechanisms of such school for the anonymous reporting of acts of bullying or retaliation. Likewise, the law requires the schools to educate parents and guardians about the dynamics of bullying, the anti-bullying policies of the school and how parents and guardians can provide support and reinforce such policies at home.

Based on the section 3 provision, all elementary and secondary schools shall provide anti-bullying policies. Such policies shall likewise be included in the school's student and/or employee handbook and shall be conspicuously posted on the school bulletin boards or walls. The Department of Education (DepED) shall include in its training

programs, courses or activities, which shall provide opportunities for school administrators, teachers and other employees to develop their knowledge and skills in preventing or responding to any bullying act. In Zamboanga Sibugay, a Child Protection Specialist named Cherlita Arnad Garate is working in the Provincial Social Welfare and Development. She could be a good resource speaker with the seminars and trainings she attended about bullying and child protection symposiums. However, she was not connected with Department of Education. The Department of Education launched the project entitled, Promotion of Online Child Protection and Prevention of Cyberbullying. This cyber safe project aims to prevent online child bullying through the making of instructional materials that advocates online safety. However, the project was only intended for Grades Five (5) and six (6) and Junior High Schools (DepEd Memorandum 94, series of 2016). However, the research gap here is that it was only done to students from 2016 until 2020. The researcher aims now to measure whether indeed students became truly aware about cyberbullying acts.

The gap remains even if the DepEd had a project in 2016 that combat cyberbullying because based on my initial investigation with some residents of the two municipalities as settings of this study, there are no programs conducted by the Local Governments unit to the entire community about cyberbullying acts. Students from 2016 might have learned something from the DepEd project but according to some teachers from the community, there is a DepEd order but lack of implementation in the school level because of financial constraints in training and seminars for the teachers, lack of priority and too much tasks delegated to teachers. Likewise, parents and the entire community folks have not received any seminars and symposiums from the Local Government Units in order to disseminate information about bullying and any other forms especially cyberbullying.

Mechanism to Address Bullying

The Section of the R.A. 10627 provides the Mechanisms to Address Bullying. It states that the school principal or any person who holds a role shall be responsible for the implementation and oversight of policies intended to address bullying. Any member of the school administration, student, parent or volunteer in the community shall directly report any case of bullying or act of vengeance witnessed, or that has come to one's attention, to the school principal or school officer or person so selected by the principal to handle such issues, or both. Upon receiving of such a report, the school principal or the nominated school officer or person shall punctually investigate. If it is determined

that bullying or retaliation has occurred, the school principal or the designated school officer or person shall do the following as mandated by the Law inform the Philippine National Police if the school principal or the victims believe that criminal charges under the Revised Penal Code may be chased versus the bullies. The persons in authority such as the principals and teachers; if bullying happened in school and the barangay chairpersons; if the incident transpired in the community shall inform the parents or guardians of the perpetrator as well as of the victim regarding the preventive measures to ensure no other incidents of bullying can happen.

2.4. Cases of Cyberbullying in the Philippines

In the Philippines, cyberbullying continuously existed in spite of the passed law in the year 2013. From 2017 up to March 2019, the Philippine National Police holds a record of 22 cases of cyberbullying. Based on the PNP's record, most of the victims were minors, which were also all happening at schools (Gonzales, 2019).

However, the Philippine National Police-Anti Cybercrime Group (ACG) as cited by Tupas (2017) recorded the worst cases of cyberbullying in the Philippines. The ACG, as the task force to combat cybercrimes, stated that the cases of cyberbullying have increased by 70.74 percent in the year 2016. In the same year, there was a total of 782 cases reported to the ACG which is ominously greater than the 458 incidents chronicled in 2015. Most popular cases involved online libel with 498, an increase of 60.12 percent compared to 311 cases in 2015. One frequent case was the online threat that has increased by 96.22 percent, 106 cases in 2015 to 208 in 2016. Cases of unjust vexation increased by 39.39 percent, from 33 in 2015 to 46 in 2016. While in 2017, the ACG has recorded 142 cases of online libel, 41 online threats, 10 incidents of unjust vexation and 4 cases of child abuse.

Moreover, comparing the records of PNP and ACG, it obvious to think that the PNP records is quite lacking. Since the ACG have closer supervision about the cases, then it would be logical to believe the records of the ACG compared to what the PNP has claimed. However, the difference in numbers does not matter. What matters here is that the reality that the act of cyberbullying is existing in our country. The alarming facts right now is that cyberbullying is increasing and that needs serious research and attention.

Based on research, cyberbullying is happening among high school students at the University of the Philippines. The findings of the study of Vargas and Niguidula (2017) revealed that most of the students feel unpleasant on their experience of cyberbullying.

However, they feel happy as the university administration officers were unceasingly doing their best in information awareness movement which reduces fear and unpleasant emotion among the senior high school students.

In the Visayan Islands, Witkus (2012, as cited in Ruangnapakul, Salam, Shawkat, 2019) worked on investigating the cyberbullying among Visayan Filipino adolescents. The Filipino participants were 579 compute classes' students, ages of 11 and 17 years old, who have experiences in cyberbullying. The respondents either were bullies, bullied or witness a cyberbullying in the social media. They discovered that cyberbullying was more frequent in private schools more than public schools and they had confirmed that most of the survived adolescents had already the access to some technology communication devises. The findings unfolded that only 40.04% of the participants had the knowledge about cyberbullying acts and only 19.52% have reported it to an adult, where the student prefers to tell their friends more than their parents and teachers. This actually means that the awareness of the students are still lacking as to what and how cyberbullying takes place. It also shows that the young adolescence does not know how to respond to such problem because the best way to combat cyberbullying is to report the bullies to their teachers or to their parents rather than telling their friends who might just ignore or laugh at them.

Furthermore, in the research that the researcher has presented in Bataan Research Educators Organization (BREO) last 2018, the results indicated that there were 447 students in Tampilisan District, Zamboanga del Norte, Philippines who claimed that they were victims of cyberbullying. His students conducted the study in 2017 and he presented it for publication because the findings were so interesting, and the issue is very contemporary. Another unpublished research was that of Canoy et al. (2019) who found out that bullying has also happened among the elementary students of Titay District, Zamboanga Sibugay, Philippines. It happened within and outside the school premises and this affects their studies because most bullied victims did not like to go to school anymore.

Bases on the previous literature, researcher found out that cyberbullying goes beyond geographical boundaries, and it can happen to anyone at any time. It happened to the millions of youths and children. It happened to various races of people. However, the researcher presumed that there are still unreported cases due to some factors such as the veil of silence that prompt students not to report the case or the idea of "hiya", which hinder them to reveal the case to everyone. Alternatively, some were just afraid

because they were threatening by the bullies. Only those reported cases were recorded but as millions of people use the social world every minute, cyberbullying has no “off hours”. That is why this study needs to be conducted so that the Filipino adolescence of today who were vulnerable and at risk of this global phenomenon must be aware, protected, and deviate from cyberbullying. Victims need to reveal their experiences so that these will be reported to the authorities. They need to voice out their traumatic experiences on cyberbullying so that they can also be aided psychologically.

We should not wait that what happened to Eric Hain Demafeliz in the Philippines will transpire again. Eric ended his own life because he was accused in the social media, particularly in Facebook, that he had stolen his classmates’ tablet. There was also some claimed of Eric’s mother that he was shamed during the flag ceremony related to the circulating accusations online. Due to the incident, Eric ended his life as per investigation resulted (Ellera, 2017).

2.5. On Experiences and Awareness of Cyberbullying

Various research proved that indeed cyberbullying happened to the community folks particularly students and young people. The study of Elci and Seckin (2016) found out that the growing fame of social media among the youth stimulates cyberbullies who exploit the virtual locus. Cyberbullying, as experienced by the students, had adversely affects their families, teachers, and others around them. They found out that there was a need to investigate the situation of cyberbullying in higher education. As they explore the students’ awareness, the findings reveal that female students have significantly less awareness than males.

Moreover, the study of Beran et. al. (2015) discovered that cyberbullying was prevalently happening among the youths in Canada according to demographic characteristics. It had grievous effects because children who were cyberbullied were likely to experience negative outcomes on all eight domains measured. They also found out that cyberbullying was related with other forms of bullying.

The mentioned literatures in this chapter further presented the nature of cyberbullying, types of cyberbullying, acts of cyberbullying, and the coping mechanisms. The cited literatures too statistically and factually manifest how far is the issue of cyberbullying had been going on in the lives of today’s people. It had shown its psychological effects to students, and it had shown how lives are devastated when one becomes a victim of cyberbullying. The literatures likewise revealed that there are

laws created by the government to respond the increasing incidents of cyberbullying, but the gap is on the implementation of the law and the information dissemination to the community with evidence that cyberbullying cases is still increasing around various countries in the world including the Philippines from the past decade.

The literatures that the researcher has read and analyzed led him to wonder if our today's Filipino community are aware of the cyberbullying acts. It was clear that cyberbullying is a global issue and has no geographical limitations. It has also no gender and demographic restraint. It affects the youth in their holistic development. It traumatized them. It affects not only their studies but also their self-worth. It leads them to feel marginalized, dehumanized, and belittle.

However, the adolescence especially the 21st century generation is prone to cyberbullying. Our government has laws as a respond to cyberbullying but the question is; was it properly implemented? Was everybody aware of the law? Was everybody aware that she/he is already bullied or not? Is our community aware of which acts belong to cyberbullying or not? If one is bullied, does he/she know how to deal with it? Are the Filipinos aware of the preventive measures and other mechanisms in order to combat bullying? Is cyberbullying still happening in the communities Tampilisan Zamboanga del Norte and Titay Zamboanga Sibugay? As the researcher looks at the world today in the lens of philosophy and social science, he thinks that awareness is the first step in combating this social disease. As a philosophy and social science mentor, it is his social duty to increase the awareness of his co-Filipinos and aid them in eliminating cyberbullying in their lives. Therefore, he ventured a community-based study to examine the status of cyberbullying in the Municipalities of Tampilisan and Titay Zamboanga del Norte and Titay Zamboanga Sibugay, Philippines as basis for information dissemination programs.

2. Research methodology

This study utilized the descriptive-survey method of research employing an adopted questionnaire on cyberbullying from the study of Villamil et. al. (2017). Descriptive method of research was used because this thesis aimed to describe the degree of experience and the level of awareness of the respondents on cyberbullying. Descriptive method is the appropriate one because the statistical data pertaining to the objectives of the study needs to be thoroughly described, interpreted, analyzed, discussed, and presented by means of descriptive methods.

2.1 Research Environment

This study was conducted in the barangays that have internet connectivity particularly barangay Poblacion, Molos, Santo Niño, Lumbayao, Znac, and Camul in the municipality of Tampilisan. In the municipality of Titay, the barangays that have internet connections are Palomoc, Namnama, Poblacion Titay, and Kitabog while the rest barangays have very poor internet connections. Thus, social media users who are currently living in these areas are part of this study.

Based on the location of the map, the municipality of Tampilisan is located along the national highway from Dipolog City towards Ipil Zamboanga Sibugay, Philippines. Based on 2015 Census it has a total population of 24,307. This represented 2.40% of the total population of Zamboanga del Norte province, or 0.67% of the overall population of the Zamboanga Peninsula region. It has twenty barangays but most of its barrios are in the remote areas (DILG, Tampilisan, 2013). The social media users from the six barangays of Tampilisan were selected as settings of the study because the remaining 14 barangays namely, Balacbaan, Banbanan, Cabong, Farmington, Lawaan, Malila-T., New Dapitan, Sandayong, Situbo, Tilubog, Tininggaan, and Tubod are located in the remote areas of the municipality and were surrounded with mountains that hinders them to have stable internet connections.

On the other hand, the municipality of Titay Zamboanga Sibugay is located at the Northern part of Zamboanga Sibugay Province, Philippines. It is the municipality adjacent to the borders of Kalawit and Tampisan Zamboanga del Norte and a town you can pass by before proceeding Ipil Zamboanga Sibugay. It has a land area of 350.44 square kilometers and a population of 49,673 in 2015 census (PhilAtlas, 2020). This municipality is considered as the Rice Granary of Zamboanga Sibugay, Philippines and is composed of thirty barangays (Municipality of Titay, 2020). However, most of its barangays are located in the remote areas where internet connection is difficult to have. Thus, the community folks from the five previously mentioned barangays are considered as respondents of the study while the remaining twenty-five barrios are not part of the setting.

The study was conducted in the aforementioned places because the researcher himself experienced being cyberbullied from people residing in the place. As a vlogger and active social media user, he frequently observes the rampant cyberbullying in the setting of the study. He saw the lack of information dissemination being implemented to the community that would increase the people's knowledge about the issue.

Likewise, living with the community for more than 20 years, he saw that most residents in the said places were new social media users since based on his experience, the internet connection became available to them in the year 2010 up to the present.

2.2. Respondents of the Study

The respondents of the study were the social media users from the community folks in the selected barangays in the Municipality of Tampilisan Zamboanga del Norte and Titay Zamboanga Sibugay, Philippines. Respondents were 12 years old and above because based on research, adolescence and adults are the most common users of the internet (Witkus, 2012, as cited in Ruangnapakul et. al, 2019). As commonly observed too, only few parents would only allow their young children to engage in social media.

The respondents were determined using the purposive sampling and snowball sampling methods. According to Palinkas et. al. (2016), these two non-random samplings can be very useful. Combining these non-random sampling strategies was more appropriate to the aims of successful selection of qualified respondents and being more consistent with recent developments in quantitative methods.

To qualify as a respondent, one must be currently residing in the place where internet connection is available and must have previous or current experience having social media accounts because having no experienced being involved in the online world could not give their real experience of cyberbullying. Thus, to finally qualify as respondents of this study, the persons residing in the setting of the study needs to have any of the social media accounts, Facebook, Messenger, Twitter, Instagram, and other Google Accounts. They were classified into sex, age, educational attainment, and municipality.

Using the snowball sampling method, the researcher looked for social media users in the local setting of the study to be a respondent, after which this respondent helped the researcher to determine some other social media users in their place. The researcher also used Facebook and Messenger to inquire social media users residing the settings of the study. After more than one month of data gathering, the researcher has gathered 402 qualified respondents of the study. According to McCombes (2021), if the population is hard to access, snowball sampling can be used to recruit participants via other participants. The number of people that a researcher has access to “snowballs” depends upon his contact with more people. Considering the fact that face-to-face and group gatherings are prohibited due to the Covid-19 pandemic, the

researcher already considered 402 individuals as enough people he got contact with. With regards also to purposive sampling, McCombes also claimed that the number of respondents depend on certain rationale of the research and criteria provided in the study. Thus, the researcher considered the mentioned number of respondents as the only people who qualified and who responded the given questionnaire. The total number of respondents is presented in the table next page.

2.3. Research Instrument

This study utilized an adopted questionnaire from the study of Villamil et al. (2017). With the permission of the authors, the present researcher utilized the validated questionnaire checklist to obtain the needed data. There were two sets of questionnaires. The first part is intended to determine the degree of experience of the respondents on cyberbullying. The second set of questionnaires is intended to measure the level of awareness of the respondents on cyberbullying. All of the parts are answerable by just putting a checkmark on the answer that corresponds to the respondents.

Both first part and second part of the questionnaires consist of item statements that belong to the category of specific cyberbullying acts. To come up with the categorized data, the questions and item statements were coded based on its number in the questionnaire.

To make it easier for the respondents, the questionnaire was translated into vernacular language so that they could clearly understand what the questions seek for. The scoring procedure of the instrument was based on the given Likert scale including its interpretation. The highest rate of the respondents is five (5) while the lowest is one (1). As to the degree of experience, those who would answer five (5) means that they always experience cyberbullying in a week while those who answered one (1) experienced cyberbullying once a week.

2.4. Validation of the Instrument

Based on the research of Villamil et al, (2017), the questionnaire was first submitted to the adviser for corrections and enhancement. It was submitted to three experts for their suggestions, comments, and corrections as it passed thorough face validation and content analysis using this three-point scale: Item rated 1 – rejected, 2 – revised and 3 accepted. The validators were a Philosophy and Social Science instructor, a Guidance Counselor, and a Doctor of Education all of which are professors of the Jose Rizal Memorial State University Tampilisan Campus. After the expert's validation, the

researchers collected all the suggestions from their validators including from their adviser. Out of 35 items there were 19 items accepted and 6 were revised and all items marked rejected were discarded. The questionnaire was then finalized based on the suggestions and recommendations of the panel of validators and their adviser for the validity and reliability testing. During the reliability testing, 50 persons answered the questionnaire subject for item analysis to get the reliability of the data. The reliability test resulted with a Cronbach's alpha of 0.8447, which is greater than 0.7 recommended value of internal consistency. The Cronbach's alpha indicated a high level of internal consistency of the questionnaire. Thus, the questionnaire was indeed utilized for data gathering.

To measure the degree of experience of the respondents, the following continuum was utilized:

Rating Scale	Rating Value	Code	Description	Qualifier
5	4.21-5.00	A	Always experience	Experience bullying more than 10 times a week
4	3.41-4.20	O	Ofentimes experience	Experience bullying 8-10 times a week
3	2.61-3.40	M	Moderately experience	Experience bullying 5-7 times a week
2	1.81-2.60	S	Sometimes experience	Experience bullying 2-4 times a week
1	1.00-1.80	R	Rarely experience	Once a week

2.5. Data Gathering Procedure

The researcher conducted an ocular survey to the settings of the study. A communication letter was given to every barangay captain from a certain community to ask permission to gather data needed in the study.

There were two ways of how the researcher gathered the data. These were home visitation and google forms in the social media. As to home visitation, the researcher strictly followed the health protocols coming from the Department of Health and IATF protocols in which he wore facemask and face shield during the house-to-house data gathering. With the approval of the barangay captain, the researcher personally visited the homes of the community and inquired who social media users are. When he identified one, he asked the respondent's help to share the links of the google form questionnaire to others or pinpoint another home to be visited.

The respondents were given enough time in either face-to-face or online to answer the questionnaire with the guidance of the researcher. For the face-to-face, retrieval of

the test questionnaire was done after the respondents were able to finish answering all the items. The researcher then proceeded to another respondent being pinpointed by the previous respondent. Before leaving, the researcher checked the questionnaires for possible missing answer.

As for via social media, the questionnaire link was sent to the respondents via email address, Facebook or messenger. The respondents answered the questionnaire being prepared in the google forms and their answers were automatically recorded in the google drive of the researcher. During the conduct of the study, there were some respondents that while answering the questionnaire, had a bad or traumatic experience with cyberbullying. When the researcher noticed this, he gave the respondents with guidance on what to do and some meaningful advices that would help them cope up with bullying. After the gathering of data, the responses of the respondents were tallied, analyzed, and interpreted.

Statistical Treatment of the Data

The data gathered were analyzed with the use of the following statistical treatments:

1. To answer problem number 1 and 2 on the prevalent type and the degree of experience on cyberbullying by the respondents, weighted mean and ranking were used.

The formula:

$$WM = \frac{\sum fx}{N}$$

Where:

WM = weighted mean

Σ = summation

X = weight of each frequency

f = frequency

N = number of respondents

2. To answer problem number 3, on the level of awareness of the respondent's, weighted mean was utilized.

To measure the level of awareness of the respondents in cyberbullying, this following continuum was used:

Rating Scale	Rating Value	Code	Description	Qualifications
5	4.21-5.00	VMA	Very Much Aware	The person has the highest degree of awareness/information about the act/concept
4	3.41-4.20	HA	Highly Aware	The person has a frequent degree of awareness/information about the act/concept.
3	2.61-3.40	MA	Moderately Aware	The person has a moderate/average degree of awareness/information about the act/concept.
2	1.81-2.60	LA	Less Aware	The person has a lower degree of awareness/information about the act/concept.
1	1.00-1.80	LSA	Least Aware	The person has a lowest degree of awareness/information about the act/concept.

3. To answer problems number 4 and 5, Mann Whitney test was used for the sex group and municipality group because there are only two variables statistically differentiated while Kruskal-Wallis test for age grouping and educational attainment because there were more than two variables. The tests were done using the Minitab version.

Ethical Consideration of the Study

Considering that the study involved human participants, there was an inform consent letter attached to the questionnaire. The inform consent discussed the nature of the research including its processes and risk to the participants. The researcher clearly stated in the consent that answering the questionnaire is a voluntary act of the respondents of this study. Thus, the respondents voluntarily gave their answers based on their own experiences and knowledge about cyberbullying while they are aware of the fact that they could refuse not to participate in the study.

Moreover, since the study involves minors who were at the ages of 12- 18 (the Adolescence), an informed consent was also given to the parents asking for their voluntary permission in allowing their children to participate in the study.

To ensure the confidentiality of the data, the researcher likewise attached a sworn letter of confidentiality in the questionnaire promising that the data gathered was for research purposes only. The respondents were also given an option whether to write their names or not to keep their identity hidden and private. Likewise, the researcher himself privately kept the data in the place where the researcher only knew.

3. Findings and discussions

3. 1 The Experience of Social Media Users on Cyberbullying

The study found out that the respondents experienced flaming 2-4 times a week while they encountered harassment, denigration, masquerading, outing, and exclusion once a week. This means that when the respondents became social media users, they admitted to experience cyberbullying once a week while more than once on flaming. The experience of the community of flaming 2 – 4 times a week signifies that the reality of online fights using vulgar messages like “Yawa ka” (You’re bit**), “Peste ka, (F*ck y**)” and other cursing comments is alarming since it does not happened once only but repeatedly.

Based on the overall weighted mean, the community generally experienced cyberbullying once a week. Definitely, this implies that indeed cyberbullying exists in the community where this study is conducted. This result proves that cyberbullying still exists in the Philippines particularly in the rural communities in Mindanao. Further, this proves that the Filipino community is not yet cyberbullying free, and that the incident of cyberbullying is still going on until today’s era in spite of the Anti-Bullying Act passed in 2013. This finding supports the study of Tupas (2017), who likewise found out that cyberbullying is still happening in this country and was increasing since 2010 up to the present.

Based on the individual conversation with the researcher and a respondent who had oftentimes experience cyberbullying, the respondent stated that he experienced it in their groups when they play Mobile Legend gaming with his peers. They often do trash talks using vulgar messages such as “putang ina ka!, Bobo ka! (F*ck y*u!, You’re nothing” and many more. This experienced is what Uri Bronfenbrenner (1977) claimed in his Social Ecological theory stating that a child’s experiences on cyberbullying happens within a complex system of relationships and affected by multiple levels of the surrounding environment, from immediate settings of family, peers, and school to broad cultural values, laws, and customs.

Table 2.0. The Degree of Experience on Cyberbullying among the Respondents

Types of Cyberbullying	Mean	Description
Flaming	2.07	S
Harassment	1.8	R
Denigration	1.4	R
Masquerading	1.3	R
Outing	1.3	R
Exclusion	1.27	R
Mean	1.52	R

Rating Scale	Rating Value	Code	Description	Qualifier
5	4.21-5.00	A	Always experience	Experience bullying more than 10 times a week
4	3.41-4.20	O	Oftentimes experience	Experience bullying 8-10 times a week
3	2.61-3.40	M	Moderately experience	Experience bullying 5-7 times a week
2	1.81-2.60	S	Sometimes experience	Experience bullying 2-4 times a week
1	1.00-1.80	R	Rarely experience	Once a week

The Prevalent Type of Cyberbullying Experienced by the Community

The study showed that among the six types of cyberbullying, flaming is the most prevalent act encountered by the social media users in the community followed by the act of harassment. On the other hand, the least cyberbullying act they experienced is exclusion. The result means that indeed online fights using cursing and vulgar messages appeared as the most commonly experienced cyberbullying act by the respondents. This further means that the respondents prevalently encountered being cyberbullied by receiving messages such as “Yawa ka, Piste ka, (F*ck Y*u), and other cursing messages that resulted to online fights. The findings imply the rampant flaming transpired in the community where this study was conducted which needs serious attention and respond from the government and the people concerns.

This result relates to the study of Villamil et. al, (2017) who found out that flaming is also the most frequent type of cyberbullying experience among high school students as social media users post or comment some vulgar and flaming messages on Facebook that usually led to an online fight with someone.

Table 3.0 Prevalent Types of Cyberbullying Experienced by the Respondents

Types of Cyberbullying	Mean	Rank
Flaming	2.06	1 st
Harassment	1.8	2 nd
Denigration	1.4	3 rd
Masquerading	1.3	4 ^{.5}
Outing	1.3	4 ^{.5}
Exclusion	1.27	5 TH
Mean	1.52	

The Level of Awareness among the Social Media Users on Cyberbullying

The study found out that the social media user respondents are less aware about flaming, harassment, denigration, masquerading, and exclusion as cyberbullying acts while they are least aware about outing. This means that the community folks have the lowest degree of awareness on outing as cyberbullying acts and possess a lower degree of awareness on other five types of cyberbullying. This implies that the respondents indeed lack the awareness on cyberbullying acts. They were least aware that posting embarrassing pictures, videos, and other embarrassing remarks without the permission of the owner is a form of outing. Further, they were less aware that engaging an online fight with someone using offending and cursing comments is an act of flaming. Likewise, they were less aware that verbally and sexually harassing someone online including the using of fake identity to hurt others are forms of cyberbullying. Lastly, they were less aware that excluding someone from their group chats, Facebook groups, and other online groups and hacking someone’s account are forms of exclusion that is considered as cyber discrimination.

These findings imply that indeed some social media users in the Philippine communities are still lacking of awareness on cyberbullying. This result happens because no information drives and campaigns being conducted to the community settings of the study related to cyberbullying even on the schools of the community. Likewise, according to some of the researcher’s respondents, sometimes they only consider the cyberbully comments and messages of the bullies to them as jokes and never thought that they were already bullied. The result of this present study supports the study of Elsi and Seckin (2016), who also found out that some communities have lesser awareness on cyberbullying acts. Community folks who even have higher education have lesser awareness on cyberbullying.

Table 4. The Level of Awareness among the Social Media Users on Cyberbullying

Types of Cyberbullying	Mean	Des
Flaming	2.1	LA
Harassment	2	LA
Denigration	1.9	LA
Masquerading	1.95	LA
Outing	1	LSA
Exclusion	1.85	LA
Grand Mean	1.8	LSA

Rating Scale	Rating Value	Code	Description	Qualifications
5	4.21-5.00	VMA	Very Much Aware	The person has the highest degree of awareness/information about the act/concept
4	3.41-4.20	HA	Highly Aware	The person has a frequent degree of awareness/information about the act/ concept.
3	2.61-3.40	MA	Moderately Aware	The person has a moderate/average degree of awareness/information about the act/concept.
2	1.81-2.60	LA	Less Aware	The person has a lower degree of awareness/information about the act/ concept.
1	1.00-1.80	LSA	Least Aware	The person has a lowest degree of awareness/information about the act/concept.

Significant Difference on the Degree of Experience of the Respondents on Cyberbullying

Based on the Mann-Whitney test of the significant difference on the degree of experienced of the respondents on cyberbullying when grouped according to municipality, the study revealed that in terms of flaming, outing, and exclusion, the community folks from municipality A and B have varied degree of experiences. Particularly, the P-Value of flaming is 0.0070, outing got 0.0156 and exclusion got 0.0181, which are lesser than 0.05 alpha level of significant. This results to a significant result when the P-Value is lesser than the alpha level of significance. The mean also of the Municipality A and B in terms of flaming, outing, and exclusion are far different from each other, which evidently also supports the significant results.

This implies that the experiences of the respondents from both municipalities in terms of flaming, outing, and exclusion are significantly different. This further suggests that a municipal residence is a factor that differentiate the social media users experienced of these three forms of cyberbullying. This result supports the study of Beran et. al. (2015) in Canada that community folks derived from various communities indeed have varied experiences on cyberbullying depending on how a particular cyberbullying happens to them.

On the other hand, in terms of harassment, denigration, and masquerading, respondents from municipality A and B have the same degree of experience based on

the statistical tests. Particularly, the P-Value of harassment is 0.05, which is not lesser than the alpha level of significance. Denigration also got the P-Value of 0.4213 and masquerading got 0.8375, which are greater than 0.05 alpha level of significance. This result is likewise supported in its mean from both municipalities, which are not too far from each other. The result means that the experienced of the respondents from both municipalities are not significantly different. It further implies that municipal residence is not a factor that differentiate the degree of experienced of the respondents in terms of harassment, denigration, and masquerading.

Table 5.0 Mann- Whitney Test for the Significant Difference on the Degree of Experience of the Respondents on Cyberbullying as Grouped into Municipality

TYPES OF CYBERBULLYING	MUNICIPALITY	N	Mean	Median	P- VALUE	INTERPRETATION
Flaming	A	162	2.26	2.3	0.0070	Significant
	B	240	1.88	1.75		
Harassment	A	162	1.91	2	0.05	Not Significant
	B	240	1.7	1.6		
Denigration	A	162	1.48	1	0.4213	Not Significant
	B	240	1.33	1		
Masquerading	A	162	1.36	1	0.8375	Not Significant
	B	240	1.23	1		
Outing	A	162	1.45	1.25	0.0156	Significant
	B	240	1.14	1		
Exclusion	A	162	1.70	1.765	0.0181	Significant
	B	240	1.45	1.365		

When data is grouped according to sex, the test showed that in terms of flaming, harassment, denigration, masquerading, and outing, both male and female resulted with a not significant result because their P-Values are greater than 0.05 alpha level of significance. This means that both male and female social media users in the community have the same degree of experience when it comes to flaming, harassment, denigration, masquerading, and outing. This further implies that their experienced of the mentioned forms of cyberbullying do not vary when being moderated by sex.

On the other hand, male and female respondents have a significant degree of experience in terms of exclusion since its P-value of 0.0034 is lesser than 0.05 alpha

level of significance. This means that male have different degree of experience in terms of exclusion compared to females. This suggests that sex is a factor that differentiate the experienced of cyberbully victims on exclusion. This finding supports to the study of Wade and Beran (2011), who found out that girls are more likely than boys to be the targets of cyberbullying in which males and females have varied experiences of cyberbullying.

Table 5.1 Mann- Whitney Test for the Significant Difference on the Degree of Experience of the Respondents on Cyberbullying as Grouped into Sex

TYPES OF CYBERBULLYING	SEX	N	Mean	Median	P- VALUE	INTERPRETATION
FLAMING	MALE	128	2.21	2.17	0.0792	Not Significant
	FEMALE	274	1.95	1.83		
HARRASMENT	MALE	128	1.8	1.6	0.6776	Not Significant
	FEMALE	274	1.7	1.6		
Denigration	MALE	128	1.53	1.33	0.1491	Not Significant
	FEMALE	274	1.36	1		
Masquerading	MALE	128	1.45	1.33	0.0723	Not Significant
	FEMALE	274	1.20	1		
Outing	MALE	128	1.4	1.25	0.1107	Not Significant
	FEMALE	274	1.2	1		
Exclusion	MALE	128	1.5	1.25	0.0034	Significant
	FEMALE	274	1.1	1		

When data is grouped according to highest education attainment, the Kruskal- Wallis test resulted that in terms of flaming and harassment, the result is very highly significant since the P-value is 0.000, which is very much lesser than 0.05 alpha level of significance. This result is also supported in the higher H-value of flaming and harassment. This means that educational attainment is a great factor that causes significant difference on the degree of experience among the community on cyberbullying.

The result likewise implies that social media users who earned high school level, college level, college graduate and post-graduate level of education do not have the same degree of experience in terms of flaming and harassment. On the other hand, in terms of denigration and masquerading, the test resulted with not significant since the P-value of denigration is 0.133 and masquerading is 0.27, which are greater than 0.05 alpha level of significance.

However, in terms of outing and exclusion, the result is significant since the P-value of outing is 0.027 and exclusion is 0.023, which are lesser than the 0.05. This signifies that in terms of denigration and masquerading, social media users from high school level up to the post-graduate level have the same degree of experience while they do not have the same degree of experience in terms of outing and exclusion.

Table 5.2 Kruskal-Wallis Test for the Significant Difference on the Degree of Experience of the Respondents on Cyberbullying as Grouped into Educational Attainment

Types of Cyberbullying	Highest Education Attainment	N	Mean Rank	df	H-value	P-value	Interpretation
Flaming	HSL	89	256.0	3	25.33	0.000	Very Highly Significant
	CL	226	186.7				
	CG	69	185.6				
	PGL	18	178.1				
	Total	402					
Harassment	HSL	89	256.0	3	17.87	0.000	Very Highly Significant
	CL	226	186.7				
	CG	69	185.6				
	PGL	18	178.1				
	Total	402					
Denigration	HSL	89	224.6	3	5.59	0.133	NOT SIGNIFICANT
	CL	226	193.7				
	CG	69	204.1				
	PGL	18	175.1				
	Total	402					
Masquerading	HSL	89	220.4	3	3.92	0.270	NOT SIGNIFICANT
	CL	226	199.8				
	CG	69	186.1				
	PGL	18	188.7				
	Total	402					
Outing	HSL	89	229.5	3	9.15	0.027	SIGNIFICANT
	CL	226	189.6				
	CG	69	211.6				
	PGL	18	173.8				
	Total	402					
Exclusion	HSL	89	233.2	3	9.55	0.023	SIGNIFICANT
	CL	226	188.6				
	CG	69	203.0				
	PGL	18	201.3				
	Total	402					

When grouped according to age, the Kruskal Wallis test resulted that age is not a significant factor of the difference on the respondents' experiences on cyberbullying. Specifically, the result is not significant in all types of cyberbullying since the P-values of all types of cyberbullying are greater than 0.05 alpha level of significance. This means that the adolescence, young adults, and middle adults have the same degree of experiences on cyberbullying. It further indicates that in these community folks coming from various ages from 12-65 admitted the same degree as to how many times they had experienced cyberbullying.

Furthermore, the above-mentioned results denote that cyberbullying has no age limitation. Whether you are adolescent, young adults, or middle adults, you can be a victim of cyberbullying because cyberbullies could penetrate anyone in the internet world. It likewise tell us that cyberbullying knows no age as long as you are a social media user or you engage yourself in the internet, you can be a victim of the cyberbullies.

The aforementioned results support the research conducted by Akbulut et. al. (2010) that in Turkey, anyone became a victim of cyberbullying as long as you are online social utilities. They found out that cyberbullying knows no age, place, and time as long as you have the internet connection.

Table 5.3 Kruskal-Wallis Test for the Significant Difference on the Degree of Experience of the Respondents on Cyberbullying as Grouped into Age

Types of Cyberbullying	AGE	N	Mean Rank	Df	H- value	P-value	Interpretation
Flaming	AD	182	210.5	2	4.22	0.121	NOT SIGNIFICANT
	YA	197	190.1				
	MA	23	228.0				
	Total	402					
Harassment	AD	182	208.7	2	1.42	0.491	NOT SIGNIFICANT
	YA	197	196.6				
	MA	23	186.6				
	Total	402					
Denigration	AD	182	199.5	2	4.31	0.116	NOT SIGNIFICANT
	YA	197	197.7				
	MA	23	249.8				
	Total	402					
	AD	182	198.7				
	YA	197	199.5				

Masquerading	MA	23	241.3	2	2.92	0.232	NOT SIGNIFICANT
	Total	402					
Outing	AD	182	199.3	2	0.81	0.668	NOT SIGNIFICANT
	YA	197	201.1				
	MA	23	222.3				
	Total	402					
Exclusion	AD	182	204.7	2	0.35	0.840	NOT SIGNIFICANT
	YA	197	199.6				
	MA	23	192.0				
	Total	402					

The Significant Difference on the Level of Awareness of the Respondents on Cyberbullying

Based on the Mann-Whitney test on level of significant difference on the level of awareness of the respondents when data is grouped according to municipality, it resulted with a not significant result in all types of cyberbullying. This means that the social media users from municipality A and municipality B have the same level of awareness. Specifically, the P-Values in terms of all types of cyberbullying are greater than 0.05 alpha level of significance which resulted to not significant result. The mean also supports this result indicating that the means in all types of cyberbullying are not really far from each other as grouped into municipality. This implies that Municipality A and B have the same level of awareness which is Less Aware (see table 4.1).

Moreover, the results indicated that place of residence is not a significant factor that differentiated the knowledge of the respondents on cyberbullying. This is because community folks from Municipality A and B were not conducted with any programs related to cyberbullying. This further implies the need to conduct extension programs to the communities coming from the aforementioned municipalities to increase the awareness of its people about cyberbullying.

Table 6.0 Mann-Whitney Test for the Significant Difference on the Level of Awareness of the Respondents on Cyberbullying as Grouped into Municipality

TYPES OF CYBERBULLYING	MUNICIPALITY	N	Mean	Median	P-VALUE	INTERPRETATION
Flaming	A	162	2.02	1.5	0.1940	NOT Significant
	B	240	2.24	2.17		
Harassment	A	162	1.94	1.4	0.1902	NOT Significant
	B	240	2.14	1.8		
Denigration	A	162	1.85	1.33	0.2894	NOT

Masquerading	B	240	2.5	1.67	0.3912	Significant
	A	162	1.86	1.33		NOT
Outing	B	240	2.04	1.67	0.2473	Significant
	A	162	1.83	1.25		NOT
Exclusion	B	240	2.03	1.50	0.1220	Significant
	A	162	1.75	1.125		NOT
	B	240	1.96	1.50		Significant

When grouped according to sex, the Mann-Whitney test resulted with a “not significant result” since the P-Values in all types of cyberbullying are greater than 0.05 alpha level of significance. This result is also supported in the mean from both male and female that are not too far from each other. This clearly suggests that both males and females have the same level of awareness on cyberbullying acts, or they do not have a difference in their level of awareness on cyberbullying because based on the table 4.2, both males and females are less aware about this issue.

The mentioned results implies that sex is not a significant factor that differentiate the knowledge of the respondents on cyberbullying. This is because both male and female respondent from the community did not experience campaigns and seminars that would increase their awareness of cyberbullying.

Table 6.1 Mann- Whitney Test for the Significant Difference on the Level of Awareness of the Respondents on Cyberbullying as Grouped into Sex

TYPES OF CYBERBULLYING	SEX	N	Mean	Median	P- VALUE	INTERPRETATION
Flaming	MALE	128	2.09	1.83	0.5853	NOT
	FEMALE	274	2.19	1.83		Significant
Harassment	MALE	128	1.94	1.60	0.3084	NOT
	FEMALE	274	2.12	1.60		Significant
Denigration	MALE	128	1.93	1.67	0.9512	NOT
	FEMALE	274	1.99	1.50		Significant
Masquerading	MALE	128	2.03	1.67	0.3869	NOT
	FEMALE	274	1.94	1.33		Significant
Outing	MALE	128	2	1.50	0.5778	NOT
	FEMALE	274	1.93	1.375		Significant
Exclusion	MALE	128	1.85	1.50	0.4716	NOT
	FEMALE	274	1.95	1.25		Significant

Legend: N- Sample Respondents

When grouped according to educational attainment, the Kruskal Wallis test resulted with a very high significant result in all types of cyberbullying. Specifically, the P-Values in terms of flaming and the other types of cyberbullying is 0.000, which is very much lesser than 0.05 alpha level of significance. This very high significant result is also supported in the result of the H-Values that are also high which implies that the significant difference is also high. The means from high school level, college level, college graduate, and postgraduate level are also far from each other, which imply the highly significant difference.

The aforementioned results indicated that social media users who attained high school level, college level, college graduate, and postgraduate level have very varied awareness on cyberbullying or they do not have the same level of awareness. This finding is because social media users from high school level were least aware compared to college level who were less aware while those who belong to college graduate and post graduate level were moderately aware about cyberbullying acts. This means that those who have higher educational attainment are more aware on cyberbullying acts compared to those who have lower degree of education. This further implies that educational attainment is a significant factor that differentiates the knowledge of the respondents on cyberbullying.

Table 6.2 Kruskal-Wallis Test for the Significant Difference on the Level of Awareness of the Respondents on Cyberbullying as Grouped into Educational Attainment

Types of Cyberbullying	Highest Education Attainment	N	Mean Rank	df	H-value	P-value	Interpretation
Flaming	HSL	89	131.6	3	50.33	0.000	Very Highly Significant
	CL	226	209.6				
	CG	69	247.5				
	PGL	18	268.8				
	Total	402					
Harassment	HSL	89	135.4	3	47.17	0.000	Very Highly Significant
	CL	226	209				
	CG	69	239.9				
	PGL	18	286.7				
	Total	402					
Denigration	HSL	89	147.4	3	38.51	0.000	Very Highly Significant
	CL	226	202.9				
	CG	69	245.5				
	PGL	18	283.2				
	Total	402					
Masquerading	HSL	89	146.8	3	38.50	0.000	Very Highly Significant
	CL	226	204.7				
	CG	69	237.7				
	PGL	18	293.6				

	Total	402					
Outing	HSL	89	143.1	3	41.36	0.000	Very Highly Significant
	CL	226	204.7				
	CG	69	246.2				
	PGL	18	279.2				
	Total	402					
Exclusion	HSL	89	141.3	3	43.60	0.000	Very Highly Significant
	CL	226	206.3				
	CG	69	239.1				
	PGL	18	294.9				
	Total	402					

When data is grouped according to age, the Kruskal- Wallis test resulted with a very high significant difference. Specifically, the P-Values in terms of flaming and the other types of cyberbullying is 0.000, which is very much lesser than 0.05 alpha level of significance. This very high significant result is also supported in the result of the H-Values that are also high which implies that the significant difference is also high. Likewise, the means from adolescence, young adults, and middle adults are also far from each other, which entails highly significant difference.

The aforementioned results indicate that social media users aging 12- 18 years old, 19- 40 years old, and 41- 65 years old have very varied awareness on cyberbullying or they do not have the same level of awareness. This finding to the fact that social media users who are adolescence were least aware compared to young adults who were less aware while the middle adults were moderately aware about cyberbullying acts. This means that those who have higher age are more aware in cyberbullying compared to the younger ones.

Table 6.3 Kruskal-Wallis Test for the Significant Difference on the Level of Awareness of the Respondents on Cyberbullying as Grouped into Age

Types of Cyberbullying	AGE	N	Mean Rank	Df	H-value	P-value	Interpretation
Flaming	AD	182	171.0	2	29.27	0.000	Very Highly Significant
	YA	197	220.0				
	MA	23	284.1				
	Total	402					
Harassment	AD	182	176.1	2	20.95	0.000	Very Highly Significant
	YA	197	216.5				
	MA	23	273.9				
	Total	402					
Denigration	AD	182	176.4	2	18.90	0.000	Very Highly Significant
	YA	197	217.4				
	MA	23	263.4				
	Total	402					
Masquerading	AD	182	177.4	2	20.01	0.000	Very Highly Significant
	YA	197	215.3				
	MA	23	274.5				
	Total	402					
Outing	AD	182	173.7	2	23.64	0.000	Very Highly Significant
	YA	197	218.9				
	MA	23	201.5				
	Total	402					
Exclusion	AD	182	175.5	2	21.94	0.000	Very Highly Significant
	YA	197	217.0				
	MA	23	274.7				
	Total	402					

The Proposed Extension Programs to Disseminate Information about Cyberbullying

Based on the salient findings of the study, there is a need to conduct information dissemination programs to the community including legal and psychological symposiums in order to increase the awareness of the community folks on cyberbullying. Likewise, anti-cyberbullying campaigns must also be conducted to the community to increase their awareness on cyberbullying.

In line with the aforementioned rationale, an extension program entitled, “Stop Cyberbullying: A JRMSU- TC Anti-Cyberbullying Extension Program” was formulated. This program has two activities namely, Information Dissemination Drives: Seminars on How to Deal with Cyberbullying and Information Dissemination Drives: Anti-Cyberbullying Campaign. The first activity was made to help not only the 402 victims of cyberbullying in the community who participated in this study but also to provide more knowledge on how to deal with cyberbullying to the entire community so that when they encounter it in the future, they already have the knowledge on what to do. On the other

hand, the second activity aimed to provide knowledge about cyberbullying acts, the coping mechanisms, and the legal procedures on how to deal with cyberbullying to the community. It was primarily created to increase the awareness of the community folks on cyberbullying.

Moreover, the said extension program shall be proposed to the JRMSU System-wide Research and Extension committee for approval however it shall be implemented by the College of Education, Social Science Department in coordination with the College of Criminal Justice Education and College of Arts and Sciences. It shall be conducted to the selected barangays in the municipalities of Tampilisan Zamboanga del Norte and Titay Zamboanga Sibugay from August up to December 2021. The source of its fund shall be coming from the JRMSU-TC Extension funds with the coordination of the Local Government Units, Department of Education, and Philippine National Police of the said locality. The Logical Framework of the Program is found in the table 7.0.

Table 7.a Stop Cyberbullying: A JRMSU- TC Anti-Cyberbullying Extension Program

Research Findings	Title of the Activity	Objectives	Strategy	Place to be Conducted
1. The respondents admitted they were cyberbullied once a week and in terms of flaming, 2-4 times a week.	Information Dissemination Drives: Seminars on How to Deal with Cyberbullying	To inform the community, particularly the cyberbully victims, on how to deal with their experience of bullying including the legal and psychological mechanisms	To conduct symposiums and seminars on cyberbullying particularly on coping mechanisms on how to combat and deal with cyberbullying.	Selected barangays in Tampilisan ZDN and Titay ZSP, including the National high schools. Specific target (the respondents)
2. The respondents lack awareness on cyberbullying. They were less aware	Information Dissemination Drives: Anti-Cyberbullying Campaign	Increase the awareness of the community on cyberbullying	To post tarpaulins, billboards, and create videos to be posted on Facebook and YouTube in order to raise awareness on cyberbullying	Selected barangays in Tampilisan ZDN and Titay ZSP including the National high schools. In the online platform: Facebook and YouTube.

Table 7.b Stop Cyberbullying: A JRMSU- TC Anti-Cyberbullying Extension Program

Research Findings	Date to be Conducted	Partners and Linkages	Source of Funds	Outcome
1. The respondents admitted they were cyberbullied once a week and in terms of flaming, 2-4 times a week.	August-December 2021	LGUs from the Municipality of Tampilisan and Titay, teachers and principals of the Department of education in Tampilisan and Titay Districts, guidance counsellors, and PNP.	JRMSU-TC Extension Unit with the amount of 155,800 pesos	95 % of the community folks shall know nature of cyberbullying and its means how to deal with bullies, and how to cope up when they become bullied.
2. The respondents lack awareness on cyberbullying. They were less aware	August – December 2021	LGUs from the Municipality of Tampilisan and Titay, teachers and principals of the Department of education in Tampilisan and Titay Districts	JRMSU-TC Extension Unit in coordination with PNP and LGU with the amount of 155,800 pesos	80-90 % of the community will become very much aware about cyberbullying acts

4. Conclusion

Based on the salient findings of the study, it is concluded that flaming or online fights and online harassment is rampant among social media users in the communities of Titay Zamboanga Sibugay and Tampilisan Zamboanga del Norte Philippines. Indeed, the community folks have experienced all forms of cyberbullying which prove a fact that cyberbullying is truly existing in the community. However, their awareness is very low particularly the younger ones and the high school students which implies that they were less knowledgeable about cyberbullying acts. Therefore, this study concludes that the community needs information dissemination programs such as Anti-Cyberbullying campaigns and symposiums that would increase their awareness on cyberbullying. Likewise, this study concludes that the community needs psychological interventions such as seminars on how to deal with cyberbullying.

Based on the findings of the study, this study concluded that the community, especially those who experienced flaming and harassment 2-4 times a week, must be conducted with a case study to find out how they are they feeling after being cyberbullied repeatedly and to see the possible effects of bullying to them as victims.

Likewise, counselling and psychotherapy is also recommended to the victims who had traumatic experiences on cyberbullying.

In addition, more information about cyberbullying and other psychological interventions must be administered to the community, particularly young people, so that they shall be equipped with the coping mechanisms strategies how to deal and overcome being the victim of cyberbullying.

Likewise, the community must be conducted with information drives, anti-cyberbullying campaigns, and other symposiums and activities that would help increase their awareness on cyberbullying acts. The community must also be conducted with seminars on coping mechanisms, and some legal strategies on how to deal with cyberbullying.

Lasly, the Jose Rizal Memorial State University Faculty and students must also conduct further studies relative to cyberbullying.

5. References

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