



# **Digital Marketing Pitfalls: Understanding and Managing Online Risks through Consumers and Businesses in Cabanatuan City Nueva ECIJA: Basis for Marketing Plan**

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of the Requirements for the subject  
of Masters in Business Administration

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### **CERTIFICATION OF ENGLISH EDITING**

This is to certify that this manuscript titled **DIGITAL MARKETING PITFALLS: UNDERSTANDING AND MANAGING ONLINE RISKS THROUGH CONSUMERS AND BUSINESSES IN CABANATUAN CITY NUEVA ECIJA: BASIS FOR MARKETING PLAN** prepared by **ALQUIROZ, JAKE ERNAN S., AGUSTIN, NOEL B., ANSELA, LUZ CLARITA A., and BALANZA, GIA VANESSA T.**, was edited by the undersigned. The said manuscript has been found to be acceptable according to the rules of grammar and composition.



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## APPROVAL SHEET

This research paper titled **DIGITAL MARKETING PITFALLS: UNDERSTANDING AND MANAGING ONLINE RISKS THROUGH CONSUMERS AND BUSINESSES IN CABANATUAN CITY NUEVA ECIJA: BASIS FOR MARKETING PLAN**, prepared and submitted by **ALQUIROZ, JAKE ERNAN S., ANSELA, LUZ CLARITA A., and BALANZA, GIA VANESSA T.**, in partial fulfillment of the requirements for the degree, Masters in Business Administration, is hereby recommended for approval and acceptance.



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We, the researchers, would like to express our heartfelt gratitude to everyone who contributed to the successful completion of our research titled " DIGITAL MARKETING PITFALLS: UNDERSTANDING AND MANAGING ONLINE RISKS THROUGH CONSUMERS AND BUSINESSES IN CABANATUAN CITY NUEVA ECIJA: BASIS FOR MARKETING PLAN".

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This work is a product of collective effort and support, and we are sincerely thankful to everyone who played a part in making this study possible.

The Researchers

## **DEDICATION**

This research is wholeheartedly dedicated to the following:

To our families, whose unwavering love, encouragement, and support have been our source of strength and inspiration throughout this journey. Your sacrifices and belief in us have driven us to strive for excellence.

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May this study serve as a small yet meaningful contribution to the pursuit of knowledge and understanding in the field of employee productivity and remote work.

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## ABSTRACT

This study investigates the digital marketing landscape in Cabanatuan City, Nueva Ecija, focusing on identifying and managing online risks faced by consumers and businesses. The research aims to provide a strategic framework for developing effective marketing plans. The study profiles digital marketing practitioners and consumers, highlighting demographic and geographic characteristics, and examines the tools and devices used for digital marketing and product purchases. The methodology includes both qualitative and quantitative data collection techniques, such as surveys and interviews with consumers and business owners. The findings reveal that female consumers dominate the digital marketing space, comprising 68.7% of the sample population. Businesses predominantly use Facebook Ads/Facebook Live (58.5%), followed by Shopee (24.4%) and TikTok (17.1%) for their marketing efforts. Additionally, smartphones are the primary device used for product purchases by businesses, accounting for 83.7% of usage. The SWOT analysis identifies key strengths such as the widespread use of Facebook Ads/Facebook Live and the high adoption of smartphones for purchases. Weaknesses include limited use of other marketing tools and devices. Opportunities lie in leveraging the popularity of mobile devices and expanding the use of platforms like Shopee and TikTok. Threats include potential oversaturation of Facebook Ads and competition from other digital marketing platforms. Based on these findings, the study proposes strategic recommendations to enhance digital marketing efforts in Cabanatuan City. These include optimizing mobile marketing strategies, diversifying the use of digital platforms, and tailoring marketing campaigns to the predominant female consumer base. The strategic plan aims to improve market position and operational efficiency, ensuring businesses can effectively navigate the digital marketing landscape and mitigate online risks.

**Keywords:** *Digital Marketing, Online Risks, Consumer Behavior, Business Strategy, SWOT Analysis.*

## **CHAPTER ONE**

### **THE PROBLEM AND ITS BACKGROUND**

#### *A. Introduction*

In today's world, almost everything can be done online, from studying to working, and everything is just one click away. This digital shift has transformed how we live and interact, making the internet an integral part of our daily routines. According to C. Balita (May 2025), internet users in the Philippines spend an average of 8.52 hours accessing the internet on various devices. This extensive online presence offers immense opportunities for digital marketing.

According to Somanchi et. al (March 2023), The term "digital marketing" refers to the modern kind of advertising in which sellers and promoters rely on the internet and other digital platforms to reach their intended demographics. This approach leverages various online channels such as social media, search engines, email, and websites to engage with consumers. As digital marketing continues to evolve, it offers unparalleled opportunities for businesses to connect with their audiences in real-time.

In this digital age, businesses are increasingly relying on digital marketing strategies to expand their reach, engage with consumers, and enhance their brand visibility. Cabanatuan City, strategically located in Central Luzon, is a rapidly growing urban center known for its agriculture-based economy, retail, and service industries. Over the years, the city has seen an increase in both the number of businesses and internet penetration, especially among younger populations. The growing reliance on social media, mobile applications, and e-commerce platforms has made online marketing a fundamental aspect of modern business practices. As a result, many local enterprises are now exploring digital avenues to attract and retain customers, offering both challenges and opportunities in terms of engagement, brand visibility, and customer loyalty.

According to Chaffey and Ellis-Chadwick (2019), digital marketing provides businesses with unparalleled access to a global audience, but it also exposes them to threats like data breaches, cyberattacks, and issues related to online customer trust. Similarly, Kotler et al. (2021) argue that businesses must continuously evolve their digital marketing strategies, not only to capitalize on emerging technologies but also to navigate the increasing complexities of online consumer behavior, privacy concerns, and regulatory challenges.

Research by Lemon and Verhoef (2016) also identifies the importance of managing consumer experiences in the digital world. They suggest that businesses must focus on understanding consumer expectations, as missteps in delivering personalized, relevant content can lead to significant customer dissatisfaction and damage to a brand's reputation. In line with this, a study by Alyssa Marie (2024) emphasizes that the over-saturation of online ads and information can create a negative user experience, leading to ad fatigue and a diminished sense of trust towards businesses.

However, as businesses in Cabanatuan City, Nueva Ecija, and other regions transition to digital platforms, they encounter numerous challenges and risks associated with online marketing practices. The digital marketing landscape is evolving rapidly, but so are the complexities and potential pitfalls. These online risks can range from cybersecurity threats, data privacy concerns, and online reputation management issues, to the unintended consequences of social media algorithms and misleading advertising tactics.

Despite the substantial growth in digital marketing efforts, many businesses struggle to navigate these risks effectively, which may result in a loss of consumer trust, legal issues, or a damaged reputation. Understanding these pitfalls and the role they play in the consumer-business relationship is crucial for businesses looking to maximize the benefits of digital marketing while minimizing potential harms. Additionally, consumers in Cabanatuan City, like others in the digital realm, are becoming more discerning and cautious regarding how their data is handled, how products are marketed, and how brands communicate with them online.

Although digital marketing has become an essential tool for business success in Cabanatuan City, Nueva Ecija there are several pitfalls that businesses and consumers face in the process. Many local businesses lack sufficient knowledge and resources to implement effective digital marketing strategies, resulting in inefficiencies or harmful consequences. These businesses are often unaware of common pitfalls like poor targeting, failure to optimize online presence, negative customer reviews, or cybersecurity threats. At the same time, consumers are increasingly exposed to risks such as online fraud, phishing scams, and the misuse of personal data.

There is a lack of comprehensive research specifically focused on the digital marketing pitfalls that businesses in Cabanatuan City face. Furthermore, there is insufficient understanding of how consumers in this region perceive and react to these risks. This study, therefore, aims to bridge the knowledge gap by exploring the key risks in digital marketing from the perspective of both businesses and consumers.

This study aims to investigate the various pitfalls faced by both consumers and businesses in Cabanatuan City, Nueva Ecija when engaging with digital marketing practices. Through an exploration of consumer behaviors, business strategies, and the risks inherent in online marketing, the research intends to identify key challenges and propose a framework for managing these risks. The findings will serve as the basis for developing a comprehensive marketing plan that equips businesses in Cabanatuan City, Nueva

Ecija with the tools and knowledge to conduct effective, ethical, and secure digital marketing campaigns while fostering positive consumer experiences and relationships.

### *B. Literature Review*

Businesses increasingly rely on digital platforms for marketing, they also face a range of potential pitfalls and risks that can significantly affect their operations and relationships with customers. This section provides a review of the literature on the challenges and risks associated with digital marketing, focusing on both consumers and businesses, and highlighting strategies for managing these issues.

### *C. Digital Marketing: Definition and Importance*

Digital marketing is a dynamic field that has evolved significantly with the rise of the internet and social media platforms. It includes a wide array of techniques and strategies for engaging consumers, ranging from search engine optimization (SEO) to social media marketing and content creation. The increasing shift to online platforms for business transactions has revolutionized marketing practices, enabling businesses to reach global audiences efficiently, Kotler (2017). However, despite its many advantages, the transition to digital platforms is not without its challenges and pitfalls. Chaffey et al (2019) added that, it allows businesses to reach wider audiences, personalize communications, and track performance through analytics tools. However, for businesses in smaller cities like Cabanatuan City, implementing digital marketing effectively can be both an opportunity and a challenge. While digital tools can open new revenue streams, they also bring forward potential risks that businesses may not fully understand or manage.

### *D. Digital Marketing Pitfalls Impact*

Numerous studies identify several pitfalls associated with digital marketing, particularly regarding the handling of consumer data, customer trust, and brand reputation management. According to Karaman (2023) one of the primary risks for businesses is the misuse or inadequate management of customer data. Consumers increasingly demand transparency in how their data is used, and any breach of trust can lead to a loss of customer loyalty and legal consequences.

Moreover, the rapid evolution of digital marketing tools poses another challenge for businesses. As marketing platforms like Google Ads, Facebook, and Instagram introduce new features and algorithms, businesses must keep up with these changes to remain competitive. Failure to adapt can lead to poorly executed campaigns, wasted resources, and missed opportunities (Chaffey, 2020).

Another common pitfall is businesses overestimating the effectiveness of digital strategies without considering cultural, regional, or demographic differences. Evans et al (2008) states that marketing campaign that works in one geographical area might not resonate with customers in another, and local businesses must tailor their digital marketing efforts to align with the specific needs and preferences of their target market.

### *E. Digital Marketing Challenges for Businesses*

A region with a developing digital landscape, businesses face specific challenges related to digital marketing. The digital divide, limited access to internet services, and lack of digital marketing expertise can prevent local businesses from fully capitalizing on online marketing opportunities Yaseen et al (2019). Additionally, small businesses may lack the resources for effective cybersecurity measures, which increases their vulnerability to online risks such as hacking and fraud.

Moreover, many businesses in Cabanatuan may struggle to understand consumer behavior online, which can result in ineffective digital marketing campaigns. A study by Pelegrin & Mansueto (2021) found that small businesses in the Philippines often have limited knowledge of search engine optimization (SEO), social media marketing, and content creation, making it difficult to navigate the complex digital marketing landscape.

### *F. Consumer Behavior in Online Marketing*

As internet access becomes more widespread, consumers in regions like Cabanatuan City are increasingly using the internet for product research, comparison, and purchasing decisions. Studies by Strauss & Frost (2016) indicate that consumer behavior in the digital age is heavily influenced by convenience, availability of information, and trust in online platforms. The rising number of internet users in the Philippines, including rural areas like Nueva Ecija, suggests that consumers in Cabanatuan City are more likely to trust online marketing messages, especially if they come from familiar platforms.

In factors affecting online purchase decisions here in the Philippines, factors such as price sensitivity, convenience, and product reviews have been identified as crucial elements in online purchasing decisions. A study by Chen et al (2011) highlights the importance of product reviews and ratings as factors that increase consumer confidence in making online purchases. This suggests that businesses in Cabanatuan City need to pay close attention to creating authentic and positive customer experiences through online platforms to influence consumer decisions.

When it comes to trust and security concerns, despite the growing acceptance of online marketing, consumer trust remains a significant barrier in some regions. According to a report by the Philippine Department of Trade and Industry (2024), consumers are often concerned about the safety of online transactions, particularly in small cities where awareness of online security might be limited. This concern highlights the need for businesses like Cabanatuan City, Nueva Ecija to implement secure payment gateways and build trust with their online customer base by demonstrating a commitment to security and transparency.

#### *G. Synthesis*

The research study aims to identify and understand the various digital marketing pitfalls encountered by both consumers and businesses in Cabanatuan City, Nueva Ecija. It explores how these pitfalls impact marketing strategies, consumer behavior, and business operations, and provides insights into how online risks can be effectively managed. The study serves as a foundation for developing a strategic marketing plan that minimizes digital marketing risks while optimizing the effectiveness of digital campaigns.

Also, the study identifies several key pitfalls, including consumer trust and privacy concerns, misinformation, a lack of digital literacy, overreliance on social media platforms, online reputation management, and legal and ethical risks. For consumers, privacy issues and concerns about data security have emerged as significant barriers, while businesses must be transparent with data collection practices and invest in securing consumer information. Misinformation, including fake reviews and fraudulent promotions, is another challenge that harms both consumers and businesses. It can damage reputations and lead to poor consumer decisions. The study also reveals that both consumers and small businesses in Cabanatuan City lack adequate digital literacy, which impacts their ability to make informed decisions or execute effective digital marketing strategies. For businesses, overreliance on social media presents a risk, as platform changes and algorithm shifts can disrupt marketing efforts. The research also emphasizes the importance of proactive online reputation management, where businesses need to monitor and address customer feedback to avoid negative consequences. Additionally, legal and ethical issues, such as advertising regulations and consumer protection laws, are critical concerns for both parties in the digital space.

The findings suggest several strategies that businesses in Cabanatuan City can implement when creating a marketing plan. First, they should prioritize building consumer trust by ensuring transparent and ethical practices regarding data privacy. Enhancing digital literacy for both consumers and employees through educational initiatives will help mitigate risks and improve decision-making. Businesses should also diversify their marketing efforts beyond social media, exploring other channels like email marketing, search engine optimization (SEO), and content marketing to create a more robust and resilient strategy. Additionally, businesses must implement effective reputation management strategies to track online sentiment and address issues promptly. Risk management strategies, such as cybersecurity measures and crisis communication plans, should also be developed to prepare for potential online risks like misinformation or fraud. Finally, ensuring compliance with legal and ethical standards is crucial to protect both consumers and businesses from legal repercussions. By addressing these challenges, businesses can better navigate the digital marketing landscape and minimize online risks, ultimately fostering a more secure and effective online presence.

#### *H. Theoretical Framework*

This study was based on four significant theoretical frameworks, namely the SWOT Analysis, Cognitive Behavioral Theory, Porter's five forces framework, and Technology Acceptance Theory to provide insights and integrate several key theories to provide comprehensive analysis into the understanding and managing online risk both consumers and businesses in Cabanatuan City, Nueva Ecija.

Applying the SWOT Analysis framework can provide a clear understanding of how digital marketing strategies are currently implemented in Cabanatuan City, along with their potential risks and rewards. It also allows you to identify areas that need improvement, along with opportunities for growth and adaptation in the digital space. This analysis can serve as a foundation for developing a comprehensive marketing plan that addresses these challenges and leverages the strengths and opportunities within the local digital market.

Conversely, applying Cognitive Behavioral Theory interventions, businesses and consumers in Cabanatuan City, Nueva Ecija can reshape their attitudes and behaviors towards digital marketing, thus reducing risks and building trust. These interventions promote a healthier mindset towards online risks, encourage rational decision-making, and help both consumers and businesses adapt to the digital space with more confidence and security. Similarly, consumers can feel more confident and empowered when engaging with digital marketing, ultimately leading to a safer, more positive online experience for all stakeholders involved.

Another important framework to this study is Porter's Five Forces framework. Porter's Five Forces framework plays a crucial role in the study of "Digital Marketing Pitfalls: Understanding and Managing Online Risks through Consumers and Businesses in Cabanatuan City, Nueva Ecija" as it provides valuable insights into the competitive dynamics and market forces that influence digital marketing strategies. Understanding these forces helps businesses in Cabanatuan City assess the level of competition and make informed decisions regarding their digital marketing efforts. For instance, the threat of new entrants reveals that the low barriers to entry in digital marketing mean that new competitors can easily emerge, making it essential for existing businesses to

strengthen their branding and differentiate their marketing strategies. By analyzing this force, businesses can prepare to protect their market share by building customer loyalty and creating unique value propositions.

Additionally, the *bargaining power of suppliers*, particularly digital marketing platforms like Tiktok and Facebook, can significantly impact a business's marketing budget and overall strategy. If businesses rely heavily on third-party agencies or large platforms, understanding this force allows them to mitigate the risks of overdependence by exploring alternative digital marketing channels or shifting to in-house marketing efforts. The *bargaining power of buyers* is another critical force, as consumers today have greater control over their purchasing decisions due to easy access to information and alternatives. Businesses must be aware of consumer expectations and focus on offering transparent, value-driven marketing to maintain loyalty and reduce the risks of consumer churn.

The *threat of substitutes* is also vital in assessing the potential for alternative marketing methods that could divert consumer attention away from digital advertising. By recognizing this force, businesses can diversify their strategies and consider integrating both traditional and digital marketing techniques to stay relevant. Lastly, the *industry rivalry* force highlights the level of competition within the local digital marketing space. As more businesses in Cabanatuan City adopt digital marketing, the competition will intensify, making it crucial for businesses to stay innovative and responsive to changes in consumer behavior.

In summary, applying **Porter's Five Forces** in this study provides businesses with a comprehensive understanding of the competitive pressures they face in the digital marketing landscape. It helps them identify opportunities and threats, optimize resource allocation, and develop strategies that can reduce risks and maintain a competitive edge. By using this framework, businesses in Cabanatuan City can better navigate the evolving digital marketing environment and implement more effective, consumer-centered strategies that foster long-term growth and success.

Lastly, **Technology Acceptance Theory (TAM)** and other technology-related theories provide insights into how individuals and businesses adopt and use new technologies. In the context of this study, this theory can offer valuable perspectives on how both consumers and businesses interact with digital marketing tools, the adoption process, and the potential challenges or risks involved.

For *consumers* in Cabanatuan City, the Technology Acceptance Model (TAM) helps explain how they decide to engage with digital marketing strategies. For example, if consumers perceive online ads, social media content, or promotions as useful and easy to engage with, they are more likely to trust and interact with them. However, if they find the digital marketing approach complicated or intrusive, they may avoid certain online channels, increasing the likelihood of digital marketing failures for businesses.

For *businesses* in Cabanatuan, the adoption of digital marketing technologies (such as Google Ads, social media platforms, or customer relationship management (CRM) tools) is influenced by their perceived usefulness and ease of use. If businesses believe that digital marketing tools will lead to increased sales, customer engagement, and brand visibility, they will be more likely to adopt these tools. However, if these tools are seen as too complex or time-consuming to implement, businesses may be hesitant to adopt them, leading to missed opportunities.

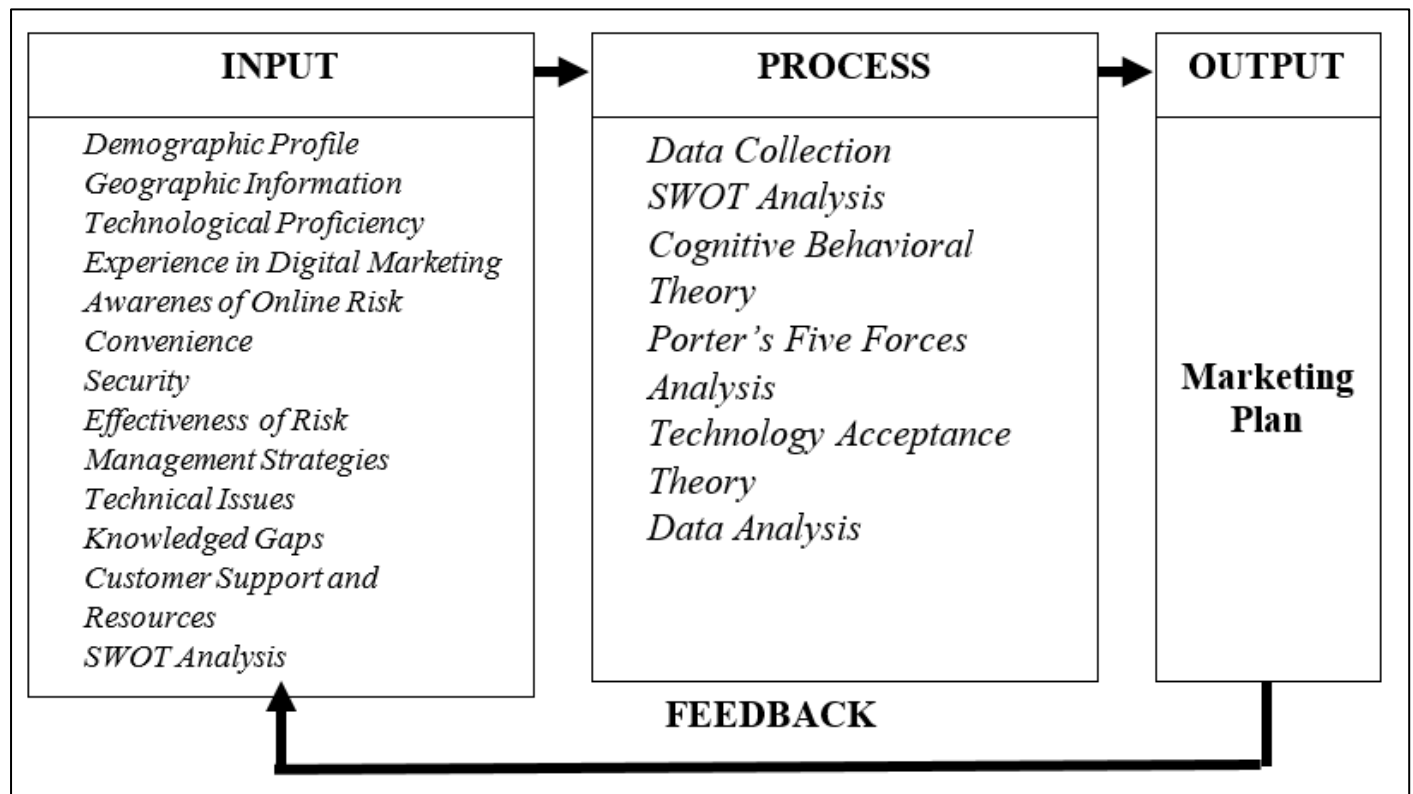


Fig 1: Research Paradigm

By integrating these theoretical frameworks, in a research study about online marketing, combining insights from SWOT Analysis, Cognitive Behavioral Theory (CBT), Porter's Five Forces, and Technology Acceptance Theory (TAT) provides a comprehensive understanding of the factors influencing consumer behavior, business strategy, market dynamics, and technology adoption. SWOT Analysis helps identify a business's internal strengths, weaknesses, and external opportunities and threats, offering a strategic view of its current position in the online marketing space. By understanding these elements, companies can form targeted marketing strategies that capitalize on their strengths and address weaknesses while adapting to market conditions. Cognitive Behavioral Theory, on the other hand, delves into the psychological processes behind consumer decisions, offering valuable insights into how attitudes, emotions, and beliefs influence online purchasing behavior. This helps marketers craft messaging that addresses cognitive biases and emotional triggers, which can lead to better engagement and higher conversion rates. Porter's Five Forces framework analyzes the competitive dynamics of the market by assessing factors such as the threat of new entrants, bargaining power of suppliers and customers, the threat of substitutes, and competitive rivalry. It helps businesses understand how these forces impact their online marketing strategies and adapt to shifting market conditions. Finally, Technology Acceptance Theory explores how consumers perceive and adopt technology, focusing on the ease of use and perceived usefulness of digital tools and platforms. This theory provides essential insights into why consumers engage with online marketing campaigns, guiding marketers in optimizing user-friendly platforms and enhancing the perceived value of their digital content. When used together, these frameworks offer a multidimensional perspective that combines internal business strategy, external market forces, consumer psychology, and technology adoption, enabling researchers and marketers to develop well-rounded strategies that align with both consumer needs and market realities.

Both consumers and businesses in Cabanatuan City can benefit from integrating these theories to understand the dynamics of online marketing. Consumers are increasingly embracing digital platforms, driven by ease of use and the convenience of online shopping, but may still harbor concerns about trust and security. Businesses must adapt to these expectations by offering reliable, user-friendly online experiences, addressing consumers' cognitive biases, and staying competitive in a dynamic digital environment. By combining insights from SWOT, CBT, Porter's Five Forces, and TAT, both consumers and businesses can navigate the evolving online marketing landscape in Cabanatuan City, Nueva Ecija more effectively.

### I. Research Problem

This study aims to determine the effectiveness and potential enhancements of digital marketing strategies in mitigating online risks for both consumers and businesses in Cabanatuan City, Nueva Ecija, providing a basis for a comprehensive marketing plan. The specific objectives of this study are as follows:

➤ *Describe the Profile of Digital Marketing Practitioners and Consumers:*

- Demographic Profile
- Geographic Information
- Technological Proficiency
- Experience with Digital Marketing
- Awareness of Online Risks

➤ *Describe the User Experience of Digital Marketing Both Businesses and Consumers in Terms of:*

- Convenience
- Security
- Effectiveness of Risk Management Strategies

➤ *Describe the Challenges Faced by Digital Marketing Both Businesses and Consumers in Terms of:*

- Technical Issues
- Knowledge Gaps
- Customer Support and Resources.

➤ *Evaluate the Effectiveness of Current Digital Marketing Risk Management Strategies using the SWOT Analysis Framework:*

- **Strengths:** Identify the strengths of current risk management strategies.
- **Weaknesses:** Identify the weaknesses and areas for improvement.
- **Opportunities:** Explore potential opportunities for enhancing risk management strategies.
- **Threats:** Identify any external threats that could impact the effectiveness of risk management strategies.

➤ *Propose Marketing Plan for Enhancing Digital Marketing Risk Management through Consumers and Businesses in Cabanatuan City Nueva ECIJA based on the Results of this Study.**J. Scope and Delimitations*

The scope of this study focuses on understanding the pitfalls and challenges of digital marketing, particularly the risks associated with online marketing strategies for both consumers and businesses in Cabanatuan City, Nueva Ecija. The study will examine various issues, including consumer trust, misinformation, online fraud, ineffective targeting, data privacy concerns, and the impact of rapidly changing technology on digital marketing practices. The research will target consumers in Cabanatuan City who engage with digital marketing through platforms such as social media, search engines, and e-commerce sites, as well as local businesses actively utilizing these digital channels. This will help identify the challenges faced by both groups, providing insights into how businesses can manage these risks. Furthermore, the study aims to develop a marketing plan based on the findings to help businesses better navigate digital marketing pitfalls and optimize their online strategies.

The delimitations of the study include a focus solely on digital marketing and its associated risks, excluding traditional marketing methods such as print, radio, or television advertising. The study will be confined to businesses and consumers in Cabanatuan City, thus not extending to other regions of Nueva Ecija or larger metropolitan areas. The sample will consist of a select group of consumers who regularly interact with digital marketing content and businesses in the city, meaning the study may not capture the experiences of all possible demographic groups. Additionally, while digital marketing is a global phenomenon, the study will not compare local data with international trends but instead focus on the specific context of Cabanatuan City. The research will be limited to a set timeframe and will primarily rely on qualitative data gathered from consumer and business perceptions, which may not fully reflect the objective effectiveness of digital marketing strategies. Lastly, the study will not cover emerging digital platforms and technologies beyond the current trends relevant to the participants at the time of research.

The study was conducted in Cabanatuan City, Nueva Ecija during the Second Semester 2025.

*K. Significance of the Study*

The findings of this study may be beneficial to many sectors.

To the **Business Owner**. Business owners can make data-driven decisions regarding their digital marketing strategies. The insights from the study help them understand what works and what doesn't in the local market of Cabanatuan City, Nueva Ecija allowing them to tailor their marketing efforts to the specific needs and behaviors of their target audience.

To the **Small and Medium Enterprises (SMEs)**: These businesses can gain insights into the potential risks and challenges of digital marketing and how to mitigate them to enhance their online presence and sales. The study can provide valuable guidance on making better marketing decisions, selecting the right digital marketing strategies, and avoiding common pitfalls.

To the **Consumers**. Understanding digital marketing risks and how businesses handle these risks will empower consumers to make informed decisions when engaging with local online businesses. The study can help them become more aware of the security risks associated with online transactions and how to protect themselves while shopping online.

To the **Marketers and Digital Marketing Agencies**. Both traditional and digital marketers can gain insights into potential pitfalls in digital marketing campaigns, helping them avoid common mistakes and design more effective, risk-aware marketing strategies. The study can guide professionals in integrating digital marketing with business strategies in a more secure and reliable manner.

To the **Web Developers and IT Service Providers**: These professionals can use the findings to better design secure digital platforms and tools, ensuring that businesses and consumers are protected from online risks while maintaining efficient digital marketing practices.

To the **Local Government of Cabanatuan City**: By understanding the challenges faced by businesses and consumers in the digital marketing landscape, local government officials can develop policies or provide support programs to assist businesses in adapting to digital marketing while safeguarding consumer interests.

To the **Regulatory Agencies**: The study can offer valuable insights into how regulations around online marketing and consumer protection could be implemented or improved at a local level.

To the **Universities and Educational Institutions**: They can use the study to enhance their curriculum, giving students a practical perspective on the risks and challenges faced by both businesses and consumers in digital marketing.

To the **Future Researchers**. Future researchers can build on the findings of this study to explore deeper aspects of digital marketing risks and their impact on both consumers and businesses. By identifying gaps in the current research, they can develop studies that address specific variables or case studies, contributing to a broader understanding of digital marketing in various regions.

#### *L. Definition of Terms*

The following terms lend clearer understanding about the study. Thus, they are defined originally in this study.

- **Digital Pitfalls**: Refers to potential problems, challenges, or risks that can arise in the digital realm, including cyber threats, data breaches, and issues related to technology adoption or digital transformation
- **Online Marketing**: The practice of using internet-based channels to promote a company's brand, products, or services to potential customers.
- **Cybersecurity**: The practice of protecting computer systems, networks, and data from unauthorized access, theft, or damage, encompassing technologies, policies, and procedures to mitigate cyber threats.
- **Digital Marketing Landscape**: This refers to the ever-evolving collection of online channels, platforms, and strategies used by businesses to reach and engage their target audience.
- **Data Privacy**: Refers to the principle that individuals should have control over their personal data, including how it's collected, stored, used, and shared.
- **Advertising Tactics**: actionable methods and techniques used to promote a product or service and achieve marketing goals, such as increasing sales or brand awareness.
- **Opportunities**: These are external elements in the business environment that a company can utilize to its benefit.
- **Online Fraud**: deceptive practices and scams committed using the internet to trick individuals or businesses into providing money, personal information, or other valuable assets.
- **Strengths**: These are the internal qualities and capabilities of a business that give it a competitive edge.
- **Phishing Scam**: A type of online scam that targets consumers by sending them an e-mail that appears to be from a well-known source.
- **Threats**: These are external factors that could pose risks or challenges to a business's success. Recognizing threats helps a company to devise strategies to mitigate potential risks.
- **Weaknesses**: These are internal factors that may impede a business's performance or place it at a disadvantage compared to its competitors.
- **Consumer Behavior**: The study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants.

- **Digital Space:** Refers to any virtual or online environment where people interact, communicate, and access digital information or content, encompassing platforms like social media, online learning environments, and e-commerce websites.
- **Conversion Rate:** The percentage of website visitors or leads who take a desired action, such as making a purchase, signing up for a newsletter, or filling out a form, indicating the effectiveness of marketing efforts.
- **Social media:** Refers to online platforms where users can share information and connect with virtual communities through text, video, photos, and other content.
- **Risk Management:** The process of identifying, assessing and controlling threats to an organization's capital, earnings and operations.

## CHAPTER TWO

### METHODS AND PROCEDURES

This chapter presents the research design, locale, respondents, data-gathering procedures, and data analysis techniques that were used in the study as well as the ethical considerations to be considered.

#### *A. Research Design*

This study adopts a descriptive research design. According to Singh (2023), this methodological approach is designed to meticulously depict the characteristics of a phenomenon or subject under investigation. This approach enables the researcher to systematically observe, record, and analyze the intricate details of a particular topic, thereby providing a comprehensive understanding of the subject matter.

Employing a descriptive research design in this study will be highly beneficial to the researcher. Using research instruments such as online surveys and interviews, the researcher can systematically observe and document the experiences and perceptions of both consumers and businesses regarding digital marketing pitfalls. This approach will be helpful in gathering extensive data on various aspects of online interactions, such as the awareness of online risks, the effectiveness of risk management strategies, and the impact of these risks on consumer trust and business operations.

The detailed insights gained from this data collection can help the researcher identify common patterns, preferences, and pain points among users. Additionally, understanding the context in which consumers and businesses interact with digital marketing provides a holistic view of their experiences. This comprehensive understanding is crucial for pinpointing areas that need improvement and making informed decisions about developing a marketing plan.

By leveraging the descriptive method, the researcher can ensure that the research provides a thorough and accurate depiction of experiences and perceptions related to digital marketing pitfalls. This is essential for developing effective strategies to manage online risks and enhance the overall effectiveness of digital marketing efforts in Cabanatuan City, Nueva Ecija.

#### *B. Local of the Study*

The study was conducted on Cabanatuan City, Nueva Ecija, Philippines focusing on areas with a significant number of business establishments. This includes Barangays Kapitan Pepe, H. Concepcion and Sangitan East. This locale is particularly relevant due to the current state of its business ecosystem, where, as of February 8, 2025, there are 825 registered businesses. This presents an opportunity to study the factors inhibiting the growth of digital entrepreneurship in the area.

Furthermore, Cabanatuan City is a significant urban center in Nueva Ecija, making it an ideal location to assess the challenges and opportunities associated with transitioning traditional businesses to online platforms.

The selection of Cabanatuan City as the study's locale is driven by the intention to provide practical and actionable recommendations that are tailored to the local context. The findings will aim to empower local entrepreneurs, encourage the adoption of digital technologies, and contribute to the overall economic development of Cabanatuan City, particularly in Brgy. Kapitan Pepe, H. Concepcion and Sangitan East, through enhanced online business activity. Ultimately, the study seeks to unlock the potential of digital entrepreneurship within the city and provide a roadmap for sustainable growth in the digital age. Cabanatuan City is an ideal locale for this study due to its growing market, economic significance, strategic location, and diverse consumer base. By capitalizing on these factors, businesses can enhance their digital marketing strategies, expand their reach, and solidify their position in the region. The study will assess the presence, market strategies, competition, and customer satisfaction of businesses within this locale, providing insights into their operational effectiveness and areas for improvement.

Residents of Cabanatuan City exhibit diverse preferences regarding digital marketing. Younger demographics may prioritize social media engagement and online shopping, while businesses and professionals may seek effective online advertising and customer engagement strategies. Understanding these preferences is vital for businesses to tailor their digital marketing efforts effectively.

As businesses and residents increasingly rely on digital platforms, the competition among digital marketers has intensified. While the demand for digital marketing services is increasing, challenges such as online security risks, customer service issues, and the digital divide in rural areas persist. Addressing these challenges is crucial for businesses to enhance customer satisfaction and loyalty. Furthermore, Cabanatuan City's strategic location near major transport routes and accessibility to neighboring areas allow businesses to expand their services not only within the city but also to surrounding regions, enhancing their overall market reach.

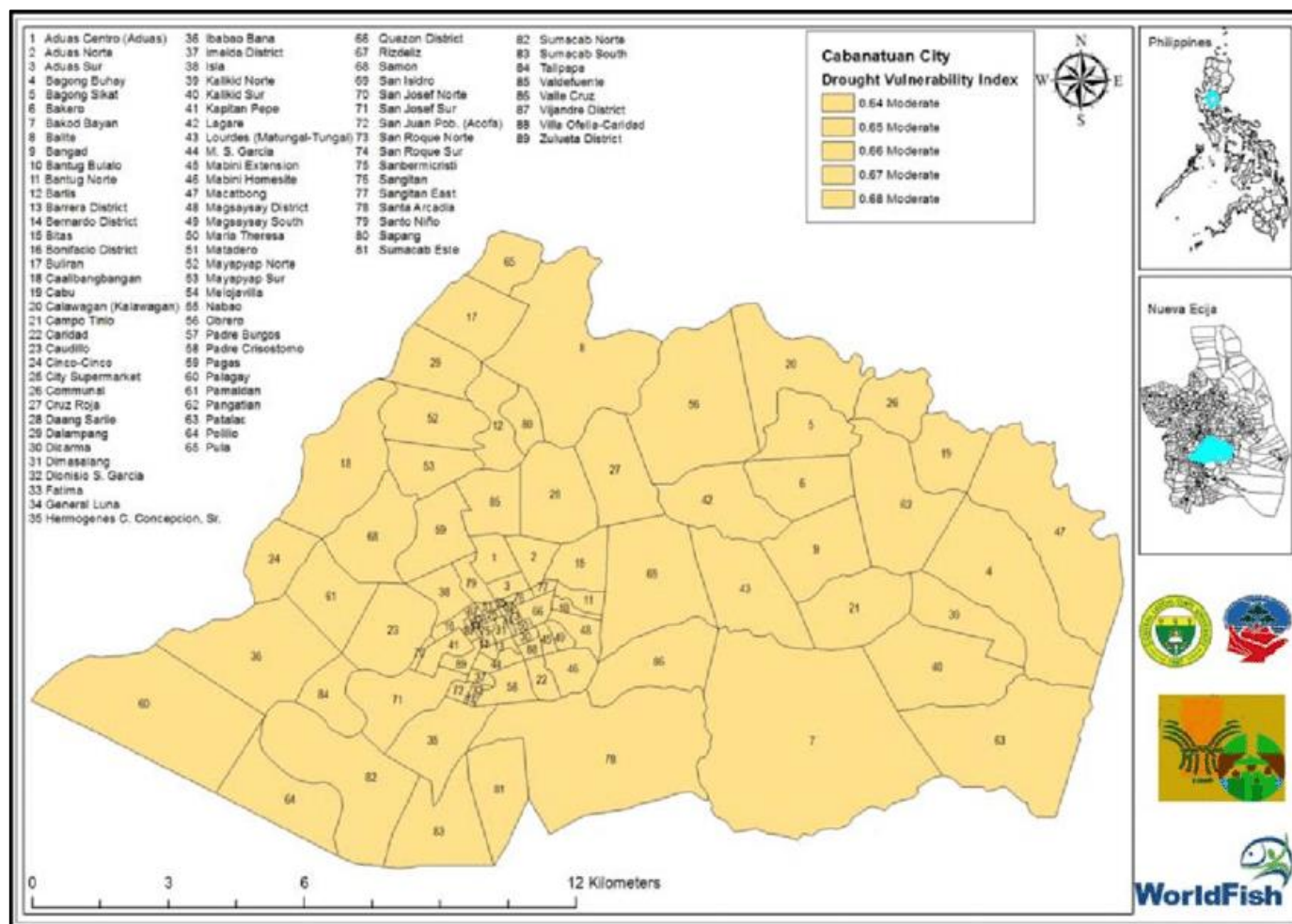


Fig 2: Map of Cabanatuan City, Nueva Ecija

### C. Respondents of the Study

The study conducted in Cabanatuan City, Nueva Ecija, includes a variety of respondents, consumers and most notably the businesses that utilize online platforms for their operations. This involves gathering insights, feedback, and perspectives on a range of topics, including digital marketing strategies, online risk management, and the impact of digital marketing pitfalls on their business performance.

These businesses represent various sectors and sizes within the city, ranging from small local shops to larger enterprises. Each group of businesses offers unique insights into their digital marketing practices, the challenges they face, and their interactions with consumers and digital platforms.

The businesses in Cabanatuan City can be categorized into different types, each of whom provides valuable data for the study. Small and medium-sized enterprises (SMEs), such as local retail stores and food services, offer insights into their day-to-day online marketing operations, customer engagement strategies, and common challenges they encounter, such as online security risks and customer service issues. Their experiences can shed light on the effectiveness of their digital marketing efforts and areas needing improvement.

Larger enterprises and professional services, on the other hand, have a broader perspective on the strategic use of digital marketing. They are often involved in more complex online marketing campaigns, resource allocation, and the implementation of advanced digital tools and technologies. The responses of these businesses help paint a picture of the overall digital marketing landscape in Cabanatuan City, including the effectiveness of various strategies and the impact of online risks on their operations.

E-commerce businesses and those heavily reliant on online sales platforms provide insights into the specific challenges and opportunities associated with online transactions, customer trust, and digital marketing effectiveness. Their feedback is crucial for understanding how digital marketing pitfalls affect their sales and customer relationships, and how they manage these risks to maintain a competitive edge.

By analyzing the responses from these diverse business types, the study aims to provide a comprehensive understanding of digital marketing pitfalls in Cabanatuan City and develop effective strategies to manage online risks and enhance digital marketing efforts.

Table 1: Distribution of the Respondents (Business Owners)

Industry	Frequency	Percentage
Small and medium-sized enterprises (SMEs)	41	33.33%
Larger enterprises and professional services	41	33.33%
E-commerce	41	33.33%
<b>Total</b>	<b>123</b>	<b>100%</b>

The respondents for this study consist of 123 business owners in Cabanatuan City, Nueva Ecija, strategically selected to ensure diverse and proportional representation across industry sectors. Using stratified sampling, the population was divided into three key strata based on industry type: small and medium-sized enterprises (SMEs), larger enterprises and professional services, and e-commerce businesses. This approach ensures that each industry sector is adequately represented in the study, reflecting the unique characteristics and challenges faced by these businesses.

Additionally, quota sampling was implemented to establish equal representation within each stratum. A target quota of 41 respondents per industry category was set, achieving an equitable distribution across SMEs, larger enterprises, and e-commerce businesses. This combination of stratified and quota sampling ensures that the study captures a balanced and comprehensive range of perspectives from the business community.

The careful application of these sampling methods minimizes bias and enhances the reliability of the data. It also enables the study to explore the distinct experiences, digital marketing pitfalls, and risk management practices unique to each business category in Cabanatuan City. By maintaining proportional representation, the findings of this research provide a well-rounded understanding of the digital entrepreneurship landscape in the locality.

Table 2: Number of Respondents (Consumers)

Number of Respondents	Percentage
<b>100</b>	<b>100%</b>

The respondents also include consumers, representing the general population in the three barangays of Cabanatuan City, with a manageable sample size of 100. A combination of snowball sampling and random sampling was utilized to ensure unbiased selection and representation. Snowball sampling identified initial participants who referred others for the study, while random sampling provided fairness in selection. This mixed approach enabled the inclusion of diverse and meaningful perspectives from the consumer side, contributing to a holistic understanding of the study's scope.

By analyzing the responses from these diverse business types and consumers, the study aims to provide a comprehensive understanding of digital marketing pitfalls in Cabanatuan City. It also seeks to develop effective strategies for managing online risks and enhancing digital marketing efforts, benefiting both businesses and their target audiences.

#### D. Data Gathering Instrument

The researchers utilized online surveys and interviews conducted via platforms such as Google Forms, Messenger, and Instagram to gather relevant data in this study. The first part of the instrument focused on the profile of the respondents, such as the name and type of business. The second part entails the variables to describe the digital marketing pitfalls experienced by businesses in Cabanatuan City, while the last part includes the variables to describe the factors that affect their digital marketing strategies and risk management practices.

The response mode used by the respondents to describe the digital marketing pitfalls and factors that affect their digital marketing strategies was shown in Table 2.

Table 3: Response Mode

Numerical Response	Interpretation	Description
4	Strongly Agree	Survey participants completely agree with the statement. They express a strong conviction that the aspect being assessed holds significant importance, is highly effective, or has achieved success.
3	Agree	Survey participants somewhat agree with the statement. The opinion that the aspect being assessed is generally effective, important, or moderately successful.

2	Disagree	Survey participants somewhat disagree with the statement. They assert that the aspect being assessed is ineffective, unimportant, or lacks significance.
1	Strongly Disagree	Survey participants completely disagree with the statement. They firmly assert that the aspect being evaluated is highly ineffective, lacks importance, or is entirely unsuccessful.

When gathering data, the researchers preferred using online surveys and interviews to ensure convenience and reach a broader audience. Online surveys are particularly important when the research requires extensive data from a diverse group of respondents. The use of digital platforms allows for immediate data collection, a broader reach, and the ability to analyze responses efficiently. While they can be less personal than face-to-face interviews, they encourage respondents to share honest, detailed, and personal information, especially when researching sensitive topics. Respondents may feel more secure discussing their experiences online, knowing that their responses are confidential, and the researchers are committed to ensuring data privacy.

The instrument was tested on non-respondents of the study in Cabanatuan City to ensure the internal consistency of the items. For validation purposes, the questionnaire underwent a series of consultations with the professor. Upon approval of the questionnaire, a request letter was created and addressed to the business owners in Cabanatuan City to formally request permission to conduct the survey.

#### *E. Data Gathering Procedure*

The data gathering for this research will be executed through a structured survey questionnaire, administered using digital platforms such as Google Forms to be distributed using Digital Platforms. This approach is selected for its accessibility and efficiency, facilitating the collection of data from a broad audience. The survey will be designed to assess the experiences of businesses in Cabanatuan City with digital marketing pitfalls, incorporating a combination of closed-ended questions utilizing a 4-point Likert scale for measuring perceptions and effectiveness of digital marketing strategies. In addition, demographic inquiries will be included to capture relevant participant information, such as business type, size, and online platform usage. Prior to full deployment, a context validity test will be conducted with 3 key individuals to identify any issues related to question clarity or technical aspects of the survey. Feedback from this will be utilized to refine the questionnaire for clarity and relevance.

Respondents will be recruited through a hybrid approach that combines stratified random sampling and snowball sampling. Initial participants will be invited via social media platforms, business forums, and direct outreach to various business associations in Cabanatuan City. These participants will be encouraged to share the survey link with other businesses, thereby expanding the sample size. To ensure representation across different business types, strata will be established based on business size and sector, and the survey will remain open until these predefined quotas are met. Once participants agree to participate, they will receive a link to the survey through email or direct messaging. The survey will be accessible online, allowing respondents to complete it at their convenience, with an estimated completion time of approximately 10-15 minutes.

To ensure data security, all collected responses will be securely stored within the Google platform, with measures in place to anonymize data to protect participants' privacy. The researcher will monitor response rates throughout the data collection period and utilize reminder notifications to encourage participation, ensuring that quotas for each business type are achieved. After reaching the required number of respondents or meeting established quotas, the survey will be closed, and the data will be exported in a spreadsheet for analysis. This comprehensive data gathering procedure aims to provide a dataset that reflects diverse business experiences with digital marketing pitfalls.

The interpretation process employed various statistical and analytical techniques, allowing the transformation of collected information into a coherent narrative. The findings were then presented in a descriptive format, offering a detailed and organized account of the study's results. Descriptive presentations utilized tables, charts, and graphs to enhance the clarity and understanding of the observed data patterns. This comprehensive research process ensured a methodical and insightful exploration of the research questions at hand.



Fig 3: Flowchart of the Data Gathering Procedure

#### F. Data Analysis Techniques

In this study, the data analysis process will involve systematically processing the collected data to derive meaningful insights and implications. The primary tool used for data collection will be a structured survey incorporating a 4-point Likert scale, which will allow respondents to express their level of agreement or satisfaction with various aspects of digital marketing pitfalls and risk management practices.

The data gathered from the survey will undergo thorough statistical analysis to interpret and understand the patterns and trends within the responses. Descriptive statistics, including measures of central tendency (mean, median) and variability (standard deviation), will be employed to summarize the data and provide an overview of the respondents' feedback.

Table 4: Scale on Data Interpretation for Digital Marketing Pitfalls

Scale	Mean range	Verbal Interpretation (VI)	Verbal description (VD)
4	3.26-4.00	Strongly Agree	The respondent believes that digital marketing pitfalls are a significant and substantial challenge in their marketing efforts.
3	2.51-3.25	Agree	The respondent acknowledges that there are some online marketing pitfalls, but they are manageable. They recognize that issues such as ineffective ad spend, unclear strategy, or poor platform selection are obstacles but believe they can be resolved with adjustments or better planning.
2	1.76-2.50	Disagree	The respondent feels that online marketing pitfalls are not a major concern for them. They feel their efforts are generally successful with only minor challenges or none in their online marketing campaigns.
1	1.00-1.75	Strongly Disagree	The respondent does not see any significant pitfalls in their online marketing efforts. They feel confident that their strategies are working well and that they are not encountering typical online marketing issues, such as poor targeting or inefficient use of resources.

Table 5: Scale on Data Interpretation for Challenges and Experience Faced in Digital Marketing

Scale	Mean range	Verbal Interpretation (VI)	Verbal Description (VD)
4	3.26-4.00	Strongly Agree	The respondent believes that they face significant challenges in digital marketing. Issues such as lack of technical skills, ineffective strategies, scams, and fraud are perceived as substantial barriers to their success in digital marketing.
3	2.51-3.25	Agree	The respondent acknowledges that they face some challenges in digital marketing but feels they are generally manageable.
2	1.76-2.50	Disagree	The respondent feels that the challenges in digital marketing are minor or not very significant. They believe their experience with digital marketing has been mostly smooth, with few obstacles or challenges standing in the way of success.
1	1.00-1.75	Strongly Disagree	The respondent does not feel that digital marketing presents any significant challenges. They believe their experience with digital marketing has been largely positive, with little to no obstacles, and they feel confident about the effectiveness of their digital marketing efforts.

In addition to the Likert scale used, the researcher will employ various statistical tools to classify, tabulate, and analyze the data in line with the research objectives:

- **Frequency and Percentage:** To describe the demographic profile of the respondents.
- **Weighted Mean:** To assess overall satisfaction and effectiveness of digital marketing strategies based on the Likert scale responses.
- **Content Validity Index (CVI):** To assess the validity of the survey items by evaluating how well they represent the construct being measured. This will involve expert judgment to determine the relevance and clarity of each item, with the CVI calculated based on the proportion of items rated as relevant by the experts.
- **Cross-tabulation:** To explore relationships between different variables and identify patterns within the data.
- **Standard Deviation:** To measure the amount of variation or dispersion in responses.

This comprehensive data analysis technique aims to provide a detailed and organized account of the study's results, ensuring a methodical and insightful exploration of the research questions at hand. The findings/results of the study were used to propose a marketing plan for those who are doing online businesses in Cabanatuan City, Nueva Ecija and for the sake of the consumers in online shopping.

#### G. Ethical Concern

The primary ethical concern in this research is the potential violation of respondents' privacy rights. The study involves collecting personal information, including demographic details, geographic data, and experiences with digital marketing pitfalls. Respondents may wish to keep this information private to protect their sensitive and confidential data from unauthorized access. This potential invasion of privacy could cause social distress; however, this information is essential for research and cannot be omitted. Addressing this issue is crucial for the research to proceed.

To mitigate this concern, several steps will be taken. Data collection will only commence after obtaining permission from the respondents through informed consent, with the researcher clearly explaining the purpose of the study in understandable terms, ensuring transparency. Respondents will be informed that participation may require them to disclose certain information they might prefer to keep private, but they will be assured that their identities will remain anonymous, and their information will be treated with the utmost confidentiality, used solely for this research.

Another ethical concern is the potential for data security breaches. Given the digital nature of the survey, there is a risk that the data could be intercepted or accessed by unauthorized parties. To address this, the researcher will implement robust data security measures, such as encryption during data transmission and storage, and restricting access to the data to only those directly involved in the research.

Additionally, there is the ethical issue of ensuring voluntary participation. Participants must not feel coerced or obligated to take part in the study. The researcher will emphasize that participation is entirely voluntary and that respondents can withdraw from the study at any time without any negative consequences.

Lastly, the researcher must be mindful of potential biases in the data collection process. Ensuring a diverse and representative sample is crucial to avoid skewed results that do not accurately reflect the broader population. The researcher will use a stratified random sampling approach to recruit a diverse group of participants and will monitor the sample composition throughout the data collection period to maintain demographic diversity.

By addressing these ethical concerns, the researcher aims to conduct the study in a manner that respects the rights and well-being of the respondents, ensuring the integrity and validity of the research findings.

## CHAPTER THREE

### RESULTS AND DISCUSSIONS

This chapter discussed the study's findings that have been analyzed and interpreted from the gathered data. Data was presented through tabular and textual forms to answer the questions raised in Chapter 1.

#### A. Describe the Profile of Digital Marketing Practitioners and Consumers:

##### ➤ Demographic and Geographic Profiles

##### • Gender

Table 6: Consumer

	Frequency	Percent
Female	68	68.7
Male	31	31.3
Total	99	100.0

The results revealed that the majority of the consumer respondents were female ( $f = 68$ , 68.7%), while a smaller proportion were male ( $f = 31$ , 31.3%). This indicates that female consumers comprised a larger segment of the sample population in Cabanatuan City, Nueva Ecija.

Table 7: Business

	Frequency	Percent
Female	48	39.0
Male	75	61.0
Total	123	100.0

The findings showed that the majority of the business respondents were male ( $f = 75$ , 61.0%), whereas female respondents accounted for 39.0% ( $f = 48$ ). This suggests that male practitioners dominate the digital marketing sector among businesses in Cabanatuan City, Nueva Ecija.

##### • Age

Table 8: Consumer

	Frequency	Percent
19 – 24	61	61.6
25 –	28	28.3
35 – 44	9	9.1
36 – 44	1	1.0
Total	99	100.0

The majority of consumer respondents were aged 19 to 24 years ( $f = 61$ , 61.6%). This was followed by those aged 25 to 28 years ( $f = 28$ , 28.3%), while a smaller proportion were aged 35 to 44 years ( $f = 9$ , 9.1%) and 36 to 44 years ( $f = 1$ , 1.0%). These findings indicate that most consumers engaged in digital marketing in Cabanatuan City, Nueva Ecija, belong to the younger age group, particularly between 19 and 24 years old.

Table 9: Business

	Frequency	Percent
19 – 24	15	12.2
25 – 34	33	26.8
35 – 44	27	22.0
45 – 54	27	22.0
55 and above	21	17.1
Total	123	100.0

The results showed that the largest proportion of business respondents were aged 25 to 34 years ( $f = 33$ , 26.8%), followed by those aged 35 to 44 years ( $f = 27$ , 22.0%) and 45 to 54 years ( $f = 27$ , 22.0%). Additionally, 17.1% ( $f = 21$ ) were aged 55 and above, while the smallest group was aged 19 to 24 years ( $f = 15$ , 12.2%). These findings suggest that digital marketing practitioners in

businesses in Cabanatuan City, Nueva Ecija, are predominantly in the young adult to middle-aged categories, with fewer participants from the youngest age group.

- *Residence*

Table 10: Business

	Frequency	Percent
Aduas Centro (Aduas)	14	11.4
Bantug Norte	22	17.9
City Supermarket	9	7.3
Dicarma	3	2.4
Hermogenes C. Concepcion Sr.	3	2.4
Kapitan Pepe	14	11.4
Mabini (Homesite)	4	3.3
Mabini Extension	10	8.1
Sangitan	4	3.3
Santa Arcadia	3	2.4
Sumacab Este	27	22.0
Valdefuente	3	2.4
Valle Cruz	5	4.1
Zulueta District	2	1.6
<b>Total</b>	<b>123</b>	<b>100.0</b>

The data indicated that most business respondents were located in Sumacab Este ( $f = 27$ , 22.0%), followed by Bantug Norte ( $f = 22$ , 17.9%) and Aduas Centro (Aduas) ( $f = 14$ , 11.4%) as well as Kapitan Pepe ( $f = 14$ , 11.4%). Other notable areas included Mabini Extension ( $f = 10$ , 8.1%) and City Supermarket ( $f = 9$ , 7.3%). Smaller proportions of respondents were from Valle Cruz ( $f = 5$ , 4.1%), Mabini (Homesite) and Sangitan (both  $f = 4$ , 3.3%), while the least represented areas were Dicarma, Hermogenes C. Concepcion Sr., Santa Arcadia, and Valdefuente (each  $f = 3$ , 2.4%) and Zulueta District ( $f = 2$ , 1.6%). These findings suggest that digital marketing practitioners are concentrated in key commercial districts such as Sumacab Este and Bantug Norte, with fewer practitioners in peripheral or smaller business zones in Cabanatuan City, Nueva Ecija.

- *Occupation*

Table 11: Consumer

	Frequency	Percent
Business Owner	2	2.0
Employed	52	52.5
Student	45	45.5
<b>Total</b>	<b>99</b>	<b>100.0</b>

The findings showed that the majority of consumer respondents were employed ( $f = 52$ , 52.5%), followed closely by students ( $f = 45$ , 45.5%). Only a small proportion identified as business owners ( $f = 2$ , 2.0%). This indicates that most consumers engaged in digital marketing in Cabanatuan City, Nueva Ecija, are either employed individuals or students, with very few operating their own businesses.

Table 12: Business

	Frequency	Percent
Business Owner	97	78.9
Employed	24	19.5
Student	2	1.6
<b>Total</b>	<b>123</b>	<b>100.0</b>

The results revealed that the majority of business respondents were business owners ( $f = 97$ , 78.9%), followed by employed individuals ( $f = 24$ , 19.5%), while only a small proportion were students ( $f = 2$ , 1.6%). This suggests that digital marketing activities among businesses in Cabanatuan City, Nueva Ecija, are primarily managed or overseen by business owners themselves, with fewer employees or students involved in such initiatives.

- *Education*

Table 13: Consumer

	Frequency	Percent
College Level	48	48.5
Graduate	27	27.3
Master's Degree	24	24.2
<b>Total</b>	<b>99</b>	<b>100.0</b>

The data indicated that nearly half of the consumer respondents were at the college level ( $f = 48$ , 48.5%), while 27.3% ( $f = 27$ ) were college graduates and 24.2% ( $f = 24$ ) held a master's degree. These findings suggest that most consumers involved in digital marketing in Cabanatuan City, Nueva Ecija, possess at least a college education, with a notable proportion attaining postgraduate qualifications.

Table 14: Business

	Frequency	Percent
College Level	30	24.4
Doctorate	2	1.6
Graduate	54	43.9
High School Graduate	31	25.2
Master's Degree	6	4.9
<b>Total</b>	<b>123</b>	<b>100.0</b>

- *Industry*

Table 15: Business

	Frequency	Percent
E-commerce	40	32.5
Larger enterprises and professional services	41	33.3
Small and medium-sized enterprises (SMEs)	42	34.1
<b>Total</b>	<b>123</b>	<b>100.0</b>

The results revealed that the business respondents were almost evenly distributed across three main industry categories: small and medium-sized enterprises (SMEs) comprised the largest group ( $f = 42$ , 34.1%), followed closely by larger enterprises and professional services ( $f = 41$ , 33.3%), and e-commerce businesses ( $f = 40$ , 32.5%). These findings indicate a relatively balanced representation of industries engaged in digital marketing in Cabanatuan City, Nueva Ecija, suggesting that digital marketing strategies are utilized across various business sizes and sectors.

➤ *Technical Proficiency*

- *Marketing Tools*

Table 16: Business

	Frequency	Percent
Facebook Ads / Facebook Live	72	58.5
Shopee	30	24.4
Tiktok	21	17.1
<b>Total</b>	<b>123</b>	<b>100.0</b>

The results showed that the most commonly used marketing tool among business respondents was Facebook Ads/Facebook Live ( $f = 72$ , 58.5%), followed by Shopee ( $f = 30$ , 24.4%) and TikTok ( $f = 21$ , 17.1%). The data reveals that Facebook Ads and Facebook Live are the most popular digital marketing tools among businesses in Cabanatuan City, Nueva Ecija, with 58.5% of respondents using these platforms. This indicates a strong preference for Facebook's advertising and live streaming features, likely due to their wide reach and interactive capabilities.

Shopee, an e-commerce platform, is the second most utilized tool, with 24.4% of businesses leveraging it for their marketing efforts. This suggests that a significant portion of businesses are focusing on online retail and direct sales through this popular platform.

TikTok, known for its short-form video content, is used by 17.1% of businesses. Although it has a smaller share compared to Facebook and Shopee, its presence is notable, indicating that some businesses are exploring creative and engaging ways to reach their audience through viral content.

These findings highlight the importance of a multi-platform approach in digital marketing strategies. Businesses in Cabanatuan City are primarily relying on Facebook for its extensive user base and interactive features, while also tapping into e-commerce through Shopee and exploring the potential of TikTok for engaging content.

- *Device Used for Product Purchased*

Table 17: Business

	Frequency	Percent
Laptop/Desktop	13	10.6
Smartphone	103	83.7
Tablet	7	5.7
<b>Total</b>	<b>123</b>	<b>100.0</b>

The data indicated that the majority of business respondents used smartphones to make product purchases ( $f = 103$ , 83.7%), followed by laptops/desktops ( $f = 13$ , 10.6%) and tablets ( $f = 7$ , 5.7%). The data shows a clear preference for smartphones among business respondents in Cabanatuan City, Nueva Ecija, with 83.7% using them for product purchases. This dominance of smartphones suggests that businesses find mobile devices more convenient and accessible for their purchasing needs, likely due to their portability and the ease of use of mobile apps.

Laptops and desktops are the second most used devices, but only by 10.6% of respondents. This indicates that while some businesses still rely on these traditional devices, they are significantly less popular compared to smartphones.

Tablets are the least used, with only 5.7% of businesses using them for purchases. This could be due to the smaller screen size compared to laptops/desktops and the less widespread use of tablets in business environments.

Overall, the data highlights the importance of optimizing digital marketing strategies and e-commerce platforms for mobile devices, particularly smartphones, to cater to the predominant purchasing behavior of businesses in the area.

➤ *Experience with Digital Marketing*

- *Platform Used for Online Shopping*

Table 18: Consumer

	Frequency	Percent
Facebook	2	2.0
Google	5	5.1
Shopee	64	64.6
Tiktok	28	28.3
<b>Total</b>	<b>99</b>	<b>100.0</b>

results revealed that the most commonly used platform for online shopping among consumer respondents was Shopee ( $f = 64$ , 64.6%), followed by TikTok ( $f = 28$ , 28.3%) and Google ( $f = 5$ , 5.1%). Only a small proportion used Facebook ( $f = 2$ , 2.0%) for online shopping. These findings indicate that Shopee is the dominant platform for online shopping in Cabanatuan City, Nueva Ecija, while TikTok has also gained a significant presence, suggesting the growing influence of social media and e-commerce integration in consumer purchasing behavior.

Table 19: Experience in Online Fraud

	Frequency	Percent
No	60	60.6
Yes	39	39.4
<b>Total</b>	<b>99</b>	<b>100.0</b>

The data showed that the majority of consumer respondents had not experienced online fraud ( $f = 60$ , 60.6%), while a significant proportion had encountered online fraud ( $f = 39$ , 39.4%). These findings suggest that while most consumers in Cabanatuan City, Nueva Ecija, have not faced online fraud, a notable percentage have had negative experiences.

Table 20: Frequency of Encountering Misleading or False Advertisements on Social Media

	Frequency	Percent
Always	11	11.1
Often	20	20.2
Rarely	17	17.2
Sometimes	51	51.5
<b>Total</b>	<b>99</b>	<b>100.0</b>

The results showed that over half of the consumer respondents reported encountering misleading or false advertisements on social media at least sometimes ( $f = 51, 51.5\%$ ). A smaller proportion stated they often ( $f = 20, 20.2\%$ ) or always ( $f = 11, 11.1\%$ ) encountered such advertisements, while  $17.2\%$  ( $f = 17$ ) reported rarely encountering them. These findings suggest that a significant portion of consumers in Cabanatuan City, Nueva Ecija, are frequently exposed to misleading or false advertisements.

Table 21: Concerns About Online Risks

	Frequency	Percent
Data privacy issues	16	16.2
Financial fraud	25	25.3
Identity theft	18	18.2
Malware or viruses	7	7.1
Misleading ads	33	33.3
<b>Total</b>	<b>99</b>	<b>100.0</b>

The results showed that the most common concern among consumer respondents was misleading advertisements ( $f = 33, 33.3\%$ ), followed by financial fraud ( $f = 25, 25.3\%$ ) and identity theft ( $f = 18, 18.2\%$ ). Data privacy issues were also a concern for  $16.2\%$  ( $f = 16$ ) of respondents, while a smaller proportion of respondents were concerned about malware or viruses ( $f = 7, 7.1\%$ ). These findings suggest that consumers in Cabanatuan City, Nueva Ecija, are primarily worried about misleading ads and financial fraud.

Table 22: Responses to Suspicious Online ADS

	Frequency	Percent
Click and investigate further	5	5.1
Ignore them	53	53.5
Report them	22	22.2
Share with friends/family for advice	19	19.2
<b>Total</b>	<b>99</b>	<b>100.0</b>

The findings revealed that the majority of consumer respondents chose to ignore suspicious online ads ( $f = 53, 53.5\%$ ), while a notable proportion reported them ( $f = 22, 22.2\%$ ) or shared them with friends and family for advice ( $f = 19, 19.2\%$ ). Only a small percentage of respondents clicked and investigated further ( $f = 5, 5.1\%$ ). These results suggest that most consumers in Cabanatuan City, Nueva Ecija, either avoid engaging with suspicious ads or seek advice from others, indicating a cautious approach to online advertisements due to potential risks.

Table 23: For Business Perspective Business Engagement In Digital Marketing

	Frequency	Percent
No	5	4.1
Yes	118	95.9
<b>Total</b>	<b>123</b>	<b>100.0</b>

The data indicated that the vast majority of business respondents were engaged in digital marketing ( $f = 118, 95.9\%$ ), while a small proportion were not involved in digital marketing ( $f = 5, 4.1\%$ ). These findings suggest that digital marketing is widely adopted by businesses in Cabanatuan City, Nueva Ecija, with only a few exceptions, highlighting the importance of online marketing as a central component of business strategy in the region.

Table 24: Encountered Challenges with Digital Marketing Business

	Frequency	Percent
No, I have not encountered any of these risks	64	52
Not sure	11	8.9
Yes, been affected by financial fraud or fake online stores	25	20.3

Yes, encountered phishing attempts or scams, Yes, been affected by financial fraud or fake online stores	1	.8
Yes, had misleading or fraudulent ads target me/my business	22	17.9
<b>Total</b>	<b>123</b>	<b>100.0</b>

The data indicated that over half of the business respondents (f = 64, 52.0%) reported not having encountered any challenges with digital marketing. Additionally, 8.9% (f = 11) were unsure. Among those who faced challenges, 20.3% (f = 25) had been affected by financial fraud or fake online stores, 17.9% (f = 22) had experienced misleading or fraudulent ads targeting their business, and a small number (f = 1, 0.8%) encountered both phishing attempts and financial fraud. These findings suggest that while a majority of businesses in Cabanatuan City, Nueva Ecija, have not faced significant challenges with digital marketing, a notable portion has encountered issues such as fraud and deceptive advertising.

Table 25: Marketing Platforms Used for Business

	<b>Frequency</b>	<b>Percent</b>
Facebook	72	58.5
Shopee	30	24.4
Tiktok	21	17.1
<b>Total</b>	<b>123</b>	<b>100.0</b>

The data revealed that the most commonly used marketing platform among business respondents was Facebook (f = 72, 58.5%), followed by Shopee (f = 30, 24.4%) and TikTok (f = 21, 17.1%). These findings suggest that Facebook is the dominant platform for digital marketing among businesses in Cabanatuan City, Nueva Ecija, with significant usage of Shopee for e-commerce and TikTok for social media engagement.

Table 26: Awareness of the Potential for Legal Issues or Regulations around Digital Marketing

	<b>Frequency</b>	<b>Percent</b>
No	15	12.2
Yes	108	87.8
<b>Total</b>	<b>123</b>	<b>100.0</b>

The results indicated that a large majority of business respondents were aware of the potential for legal issues or regulations related to digital marketing (f = 108, 87.8%), while a smaller proportion were not aware (f = 15, 12.2%). These findings suggest that most businesses in Cabanatuan City, Nueva Ecija, recognize the importance of legal considerations in their digital marketing practices.

Table 27: Main Challenges or Pitfalls Encountered in Digital Marketing

	<b>Frequency</b>	<b>Percent</b>
Budget constraints	12	9.7
Lack of understanding of target audience	29	23.6
Limited reach or engagement	30	24.4
Negative feedback or online reputation issues	4	3.3
Others: Ads not engaging	1	.8
Technical issues (e.g., website crashes, slow loading times)	47	38.2
<b>Total</b>	<b>123</b>	<b>100.0</b>

The data indicated that the most significant challenge encountered by business respondents in digital marketing was technical issues, such as website crashes or slow loading times (f = 47, 38.2%). Other notable challenges included limited reach or engagement (f = 30, 24.4%), a lack of understanding of the target audience (f = 29, 23.6%), and budget constraints (f = 12, 9.7%). Fewer businesses reported issues related to negative feedback or online reputation (f = 4, 3.3%) or ads that were not engaging (f = 1, 0.8%). These findings suggest that while businesses are generally focused on optimizing their digital marketing efforts, technical difficulties and engagement limitations remain major obstacles that could hinder their overall marketing effectiveness.

Table 28: Digital Marketing Risk Management

	<b>Frequency</b>	<b>Percent</b>
Educating staff about cybersecurity and online threats	16	13
Engaging in customer feedback and reviews	40	32.5
Monitoring brand reputation regularly	13	10.6
Using paid advertisements with a clear strategy	8	6.5

Using secure and trusted online platforms for transactions	46	37.4
<b>Total</b>	<b>123</b>	<b>100.0</b>

The findings revealed that the most common risk management strategy employed by business respondents was the use of secure and trusted online platforms for transactions (f = 46, 37.4%), followed by engaging in customer feedback and reviews (f = 40, 32.5%). Other strategies included educating staff about cybersecurity and online threats (f = 16, 13.0%), monitoring brand reputation regularly (f = 13, 10.6%), and using paid advertisements with a clear strategy (f = 8, 6.5%). These results suggest that businesses in Cabanatuan City, Nueva Ecija, prioritize transaction security and customer engagement as key approaches to managing risks in digital marketing, while fewer focus on internal training or strategic advertising.

Table 29: Actions Taken to Address Online Risks in Digital Marketing

	<b>Frequency</b>	<b>Percent</b>
No, we have not taken any specific actions yet	62	50.4
Yes, but we still face challenges	34	27.6
Yes, we have implemented security measures or taken precautions	27	22.0
<b>Total</b>	<b>123</b>	<b>100.0</b>

The data showed that half of the business respondents reported not having taken any specific actions to address online risks in digital marketing (f = 62, 50.4%). Meanwhile, 27.6% (f = 34) indicated that although they had taken some actions, they still faced challenges, and 22.0% (f = 27) confirmed that they had implemented security measures or precautions. These findings suggest that while some businesses in Cabanatuan City, Nueva Ecija, are actively addressing online risks, many have yet to take concrete steps

Table 30: Willingness to Attend Digital Marketing Training

	<b>Frequency</b>	<b>Percent</b>
No	3	2.4
Yes	120	97.6
<b>Total</b>	<b>123</b>	<b>100.0</b>

The findings indicated that nearly all business respondents expressed willingness to attend digital marketing training (f = 120, 97.6%), with only a very small percentage unwilling to participate (f = 3, 2.4%). These results suggest a strong interest and openness among businesses in Cabanatuan City, Nueva Ecija, to enhance their knowledge and skills in digital marketing.

Table 31: Awareness of Online Risks

<b>Issue Category</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Phishing scams (fraudulent emails or messages designed to steal personal info)	97	78.9%
Identity theft (fraudulent use of personal information)	72	58.5%
Data privacy issues (unauthorized sharing of personal info)	67	54.5%
Malware or viruses (software designed to harm or disrupt devices)	28	22.8%
Fake or misleading advertisements	83	67.5%
Online harassment or cyberbullying	22	17.9%
Financial fraud (fake online stores or investment schemes)	90	73.2%
Fraudulent transactions (fake payments or chargebacks)	78	63.4%
Website security issues (hacking or data breaches)	53	43.1%
<b>TOTAL</b>	<b>123</b>	<b>100%</b>

The data revealed that the respondents in Cabanatuan City, Nueva Ecija, showed varying levels of awareness regarding online risks. The most recognized risks included phishing scams (f = 97, 78.9%), financial fraud (f = 90, 73.2%), and fake or misleading advertisements (f = 83, 67.5%). Other notable risks included identity theft (f = 72, 58.5%) and fraudulent transactions (f = 78, 63.4%). Data privacy issues were also a concern for 54.5% (f = 67) of respondents, while awareness of malware or viruses (f = 28, 22.8%) and online harassment or cyberbullying (f = 22, 17.9%) were less common.

Table 32: Reaction During Suspicious or Fraudulent Digital Advertisements or Websites Encounter

	<b>Frequency</b>	<b>Percent</b>
Ignore the ad or website and avoid clicking	68	45.3
Investigate further to verify legitimacy	10	8.1
Report the ad/website to the platform (e.g., Facebook, Google)	34	27.6
Share the ad/website with others to warn them	11	8.9
<b>Total</b>	<b>123</b>	<b>100.0</b>

The data revealed that the most common reaction among the respondents to suspicious or fraudulent digital advertisements or websites was to ignore the ad or website and avoid clicking ( $f = 68, 45.3\%$ ). Additionally, 27.6% ( $f = 34$ ) reported the ad or website to the platform (e.g., Facebook, Google), while 8.9% ( $f = 11$ ) shared the ad or website with others to warn them. A smaller proportion ( $f = 10, 8.1\%$ ) investigated further to verify its legitimacy.

Table 33: Confident Ability to Identify Suspicious or Fraudulent Online Advertisements

	Frequency	Percent
Somewhat confident	91	80.2
Very confident	12	9.8
<b>Total</b>	<b>123</b>	<b>100.0</b>

The data showed that the majority of the respondents felt somewhat confident in their ability to identify suspicious or fraudulent online advertisements ( $f = 91, 80.2\%$ ), while a smaller proportion expressed being very confident ( $f = 12, 9.8\%$ ). These results suggest that while most businesses in Cabanatuan City,

Table 34: Managing Online Risks in Digital Marketing

Category	Frequency	Percentage (%)
Use secure payment systems and encrypt sensitive data	92	74.8%
Educate customers about privacy policies and online safety	71	57.7%
Regularly update security measures (e.g., website security, anti-virus software)	42	34.1%
Ensure compliance with data protection regulations (e.g., GDPR, Data Privacy Act)	33	26.8%
Monitor digital ads for fraudulent activity or misinformation	8	6.5%
Provide customer support for online security concerns	13	10.6%
<b>Total</b>	<b>123</b>	<b>100%</b>

The data revealed that the most common strategies for managing online risks in digital marketing were the use of secure payment systems and encryption of sensitive data ( $f = 92, 74.8\%$ ), followed by educating customers about privacy policies and online safety ( $f = 71, 57.7\%$ ). Other strategies included regularly updating security measures such as website security and anti-virus software ( $f = 42, 34.1\%$ ), ensuring compliance with data protection regulations like GDPR and the Data Privacy Act ( $f = 33, 26.8\%$ ), and providing customer support for online security concerns ( $f = 13, 10.6\%$ ). A smaller proportion of businesses monitored digital ads for fraudulent activity or misinformation ( $f = 8, 6.5\%$ ). These findings highlight that businesses in Cabanatuan City, Nueva Ecija, primarily focus on securing transactions and educating customers, while fewer address ongoing monitoring of digital ads or direct customer support for security issues.

Table 35: Primary Concern Regarding Online Risks in Digital Marketing

	Frequency	Percent
Data privacy and protection	59	38.0
Fraud or financial loss	52	42.3
Reputation damage (e.g., fake reviews, negative feedback)	12	9.8
<b>Total</b>	<b>123</b>	<b>100.0</b>

The data indicated that the primary concern among business respondents regarding online risks in digital marketing was fraud or financial loss ( $f = 52, 42.3\%$ ), followed closely by concerns about data privacy and protection ( $f = 59, 38.0\%$ ). A smaller proportion of respondents were concerned about reputation damage, such as fake reviews or negative feedback ( $f = 12, 9.8\%$ ).

Table 36: Interest in Receiving Further Information or Training on How to Manage Online Risks in Digital Marketing

	Frequency	Percent
Maybe, depending on the resources	36	30.3
No, I feel confident in my current understanding	11	8.9
Yes, I would like more information or training	76	61.8
<b>Total</b>	<b>123</b>	<b>100.0</b>

The data revealed that a significant majority of the respondents expressed interest in receiving more information or training on managing online risks in digital marketing ( $f = 76, 61.8\%$ ). Additionally, 30.3% ( $f = 36$ ) were open to training, depending on available resources, while a smaller proportion felt confident in their current understanding and did not require further information ( $f = 11, 8.9\%$ ).

*B. Describe the User Experience of Digital Marketing Both Businesses and Consumers in Terms of:*➤ *Convenience*

Table 37: Consumer

	Mean	Std. Deviation	Verbal Interpretation
Q1	3.5859	.49508	Strongly Agree
Q2	3.6263	.48626	Strongly Agree
Q3	3.5152	.50231	Strongly Agree
Q4	3.7172	.51588	Strongly Agree
Q5	3.5455	.55829	Strongly Agree
Q6	3.1212	.81156	Agree
Q7	3.2020	.47337	Agree
Q8	3.4646	.50129	Agree
<b>General Mean</b>	<b>3.4722</b>	<b>.33147</b>	<b>Agree</b>

The general mean score for consumer experience regarding the convenience of digital marketing was 3.47 (SD = 0.33), indicating agreement with the statement. This suggests that consumers in Cabanatuan City, Nueva Ecija, generally find digital marketing to be convenient, which reflects a positive perception of online shopping or digital advertising platforms.

Table 38: Business

	Mean	Std. Deviation	Verbal Interpretation
Q1	4.0000	.00000	Strongly Agree
Q2	4.0000	.00000	Strongly Agree
Q3	3.2683	.44488	Strongly Agree
Q4	3.2683	.44488	Strongly Agree
Q5	4.0000	.00000	Strongly Agree
Q6	3.8211	.57306	Strongly Agree
Q7	3.9106	.28653	Strongly Agree
Q8	3.3577	.48129	Strongly Agree
<b>General Mean</b>	<b>3.7033</b>	<b>.19365</b>	<b>Strongly Agree</b>

The mean score for business respondents regarding the convenience of digital marketing was 3.70 (SD = 0.19), indicating that businesses strongly agree with the statement on its convenience. This score reflects that businesses in Cabanatuan City, Nueva Ecija, perceive digital marketing platforms and tools as highly efficient and accessible.

➤ *Security*

Table 39: Consumer

	Mean	Std. Deviation	Verbal Interpretation
Q1	2.9293	.73196	Strongly Agree
Q2	3.6162	.48879	Strongly Agree
Q3	3.2727	.51146	Strongly Agree
Q4	3.4646	.55903	Strongly Agree
Q5	3.6061	.49111	Strongly Agree
<b>General Mean</b>	<b>3.3778</b>	<b>.36688</b>	<b>Strongly Agree</b>

The general mean score for consumer experience regarding the security of digital marketing was 3.38 (SD = 0.36), indicating strong agreement with the statement. This suggests that consumers in Cabanatuan City, Nueva Ecija, generally feel secure when engaging with digital marketing platforms.

Table 40: Business

	Mean	Std. Deviation	Verbal Interpretation
Q1	2.7317	.44488	Strongly Agree
Q2	3.9106	.28653	Strongly Agree
Q3	3.9106	.28653	Strongly Agree
Q4	3.3577	.48129	Strongly Agree
Q5	4.0000	.00000	Strongly Agree

<b>General Mean</b>	<b>3.5821</b>	<b>.05731</b>	<b>Strongly Agree</b>
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The general mean score for business respondents regarding the security of digital marketing was 3.58 (SD = 0.06), indicating strong agreement with the statement. This suggests that businesses in Cabanatuan City, Nueva Ecija, perceive digital marketing platforms and tools as secure.

➤ *Effectiveness of Risk Management Strategies*

Table 41: Consumer

	<b>Mean</b>	<b>Std. Deviation</b>	<b>Verbal Interpretation</b>
Q1	3.1818	.61218	Strongly Agree
Q2	3.4141	.68527	Strongly Agree
Q3	3.7778	.41786	Strongly Agree
Q4	3.2424	.65607	Strongly Agree
Q5	3.2828	.65528	Strongly Agree
<b>General Mean</b>	<b>3.3798</b>	<b>.44031</b>	<b>Strongly Agree</b>

The general mean score for consumer perception of the effectiveness of risk management strategies in digital marketing was 3.38 (SD = 0.44), indicating strong agreement with the statement. This suggests that consumers in Cabanatuan City, Nueva Ecija, believe that risk management strategies, such as fraud prevention and secure payment systems, are effective in digital marketing.

Table 42: Business

	<b>Mean</b>	<b>Std. Deviation</b>	<b>Verbal Interpretation</b>
Q1	3.2683	.44488	Strongly Agree
Q2	2.6260	.88149	Strongly Agree
Q3	4.0000	.00000	Strongly Agree
Q4	3.3577	.48129	Strongly Agree
Q5	3.9106	.28653	Strongly Agree
<b>General Mean</b>	<b>3.4325</b>	<b>.34959</b>	<b>Strongly Agree</b>

The general mean score for business respondents regarding the effectiveness of risk management strategies in digital marketing was 3.43 (SD = 0.35), indicating strong agreement with the statement. This suggests that businesses in Cabanatuan City, Nueva Ecija, perceive their risk management strategies (such as data protection, fraud prevention, and secure online transactions) to be effective.

*C. Describe the Challenges Faced by Digital Marketing Both Businesses and Consumers in Terms of:*

➤ *Technical Issues*

Table 43: Technical Issues

	<b>Mean</b>	<b>Std. Deviation</b>	<b>Verbal Interpretation</b>
Q1	3.4848	.50231	Strongly Agree
Q2	3.5455	.50046	Strongly Agree
Q3	3.3434	.51827	Strongly Agree
Q4	3.6566	.47727	Strongly Agree
<b>General Mean</b>	<b>3.5076</b>	<b>.40792</b>	<b>Strongly Agree</b>

The general mean score for consumer respondents regarding technical issues in digital marketing was 3.51 (SD = 0.41), indicating strong agreement with the statement. This suggests that consumers in Cabanatuan City, Nueva Ecija, commonly encounter technical challenges, such as website errors, app glitches, or slow loading times, which they perceive as significant in their digital marketing experiences.

Table 44: Business

	<b>Mean</b>	<b>Std. Deviation</b>	<b>Verbal Interpretation</b>
Q1	3.9106	.28653	Strongly Agree
Q2	3.9106	.28653	Strongly Agree
Q3	3.2683	.44488	Strongly Agree
Q4	4.0000	.00000	Strongly Agree

<b>General Mean</b>	<b>3.7724</b>	<b>.19734</b>	<b>Strongly Agree</b>
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The general mean score for business respondents regarding technical issues in digital marketing was 3.77 (SD = 0.20), indicating strong agreement with the statement. This implies that businesses in Cabanatuan City, Nueva Ecija, also experience technical difficulties in their digital marketing activities, and they strongly acknowledge these as barriers or challenges.

➤ *Knowledge Gaps*

Table 45: Consumer

	<b>Mean</b>	<b>Std. Deviation</b>	<b>Verbal Interpretation</b>
Q1	3.2626	.50681	Strongly Agree
Q2	3.2222	.41786	Agree
Q3	3.4444	.53875	Strongly Agree
Q4	3.4343	.49819	Strongly Agree
<b>General Mean</b>	<b>3.3409</b>	<b>.38208</b>	<b>Strongly Agree</b>

The general mean score for consumer respondents regarding knowledge gaps in digital marketing was 3.34 (SD = 0.38), indicating strong agreement with the statement. This suggests that consumers in Cabanatuan City, Nueva Ecija, perceive a significant lack of knowledge or understanding related to digital marketing practices, tools, or risks.

Table 46: Business

	<b>Mean</b>	<b>Std. Deviation</b>	<b>Verbal Interpretation</b>
Q1	2.5366	.88977	Agree
Q2	2.6260	.88149	Agree
Q3	2.6260	.88149	Agree
Q4	3.3577	.48129	Strongly Agree
<b>General Mean</b>	<b>2.7866</b>	<b>.76734</b>	<b>Agree</b>

The general mean score for business respondents regarding knowledge gaps in digital marketing was 2.79 (SD = 0.77), indicating agreement with the statement. This means that while businesses acknowledge the presence of knowledge gaps, they do so to a lesser extent than consumers.

➤ *Customer Support and Resources.*

Table 47: Consumer

	<b>Mean</b>	<b>Std. Deviation</b>	<b>Verbal Interpretation</b>
Q1	3.2222	.41786	Agree
Q2	3.4646	.55903	Strongly Agree
Q3	3.5253	.50190	Strongly Agree
Q4	3.5354	.55903	Strongly Agree
<b>General Mean</b>	<b>3.4369</b>	<b>.39503</b>	<b>Strongly Agree</b>

The general mean score for consumer respondents regarding customer support and resources in digital marketing was 3.44 (SD = 0.40), indicating strong agreement with the statement. This suggests that consumers in Cabanatuan City, Nueva Ecija, perceive the availability and quality of customer support and resources in digital marketing platforms as satisfactory and effective.

Table 48: Business

	<b>Mean</b>	<b>Std. Deviation</b>	<b>Verbal Interpretation</b>
Q1	2.3577	.48129	Strongly Agree
Q2	2.4472	.65541	Strongly Agree
Q3	4.0000	.00000	Strongly Agree
Q4	4.0000	.00000	Strongly Agree
<b>General Mean</b>	<b>3.2012</b>	<b>.27842</b>	<b>Agree</b>

The general mean score for business respondents regarding customer support and resources in digital marketing was 3.20 (SD = 0.28), also indicating agreement. This implies that businesses view the support and resources provided for digital marketing as generally effective and helpful.

*D. Evaluate the Effectiveness of Current Digital Marketing Risk Management Strategies using the SWOT Analysis Framework:*➤ *Strengths: Identify the Strengths of Current Risk Management Strategies.*

Table 49: Consumer

	Mean	Std. Deviation	Verbal Interpretation
Q1	3.3333	.53452	Strongly Agree
Q2	3.2323	.55011	Agree
Q3	3.2525	.43667	Agree
Q4	3.2323	.68256	Strongly Agree
Q5	3.3737	.48626	Strongly Agree
<b>General Mean</b>	<b>3.2848</b>	<b>.47388</b>	<b>Strongly Agree</b>

The general mean score for consumer respondents regarding the strengths of current digital marketing risk management strategies was 3.28 (SD = 0.47), indicating strong agreement. This suggests that consumers in Cabanatuan City, Nueva Ecija, perceive current risk management strategies as generally effective in protecting them from online risks such as fraud, misleading advertisements, and data privacy issues.

Table 50: Business

	Mean	Std. Deviation	Verbal Interpretation
Q1	3.2683	.44488	Strongly Agree
Q2	2.7317	.44488	Agree
Q3	3.3577	.48129	Strongly Agree
Q4	2.6260	.88149	Agree
Q5	2.6260	.88149	Agree
<b>General Mean</b>	<b>2.9220</b>	<b>.44548</b>	<b>Agree</b>

The general mean score for business respondents regarding the strengths of current digital marketing risk management strategies was 2.92 (SD = 0.45), indicating agreement. This shows that businesses in Cabanatuan City acknowledge some strengths in their current risk management strategies, although their perception is less positive compared to consumers.

➤ *Weaknesses: Identify the Weaknesses and Areas for Improvement.*

Table 51: Consumer

	Mean	Std. Deviation	Verbal Interpretation
Q1	3.2121	.52045	Agree
Q2	3.1515	.55995	Agree
Q3	3.1515	.43714	Agree
Q4	3.1818	.45989	Agree
Q5	2.9899	.61437	Agree
<b>General Mean</b>	<b>3.1374</b>	<b>.45324</b>	<b>Agree</b>

The general mean score for consumer respondents regarding the weaknesses of current digital marketing risk management strategies was 3.14 (SD = 0.45), interpreted as "agree." This suggests that consumers in Cabanatuan City, Nueva Ecija, acknowledge existing weaknesses or limitations in current strategies.

Table 52: Business

	Mean	Std. Deviation	Verbal Interpretation
Q1	3.2121	.52045	Agree
Q2	3.1515	.55995	Agree
Q3	3.1515	.43714	Agree
Q4	3.1818	.45989	Agree
Q5	2.9899	.61437	Agree
<b>General Mean</b>	<b>3.1374</b>	<b>.45324</b>	<b>Agree</b>

Similarly, the general mean score for business respondents was 3.14 (SD = 0.45), also interpreted as "agree." This indicates that businesses recognize certain weaknesses in their digital marketing risk management strategies.

➤ *Opportunities: Explore Potential Opportunities for Enhancing Risk Management Strategies.*

Table 53: Consumer

	Mean	Std. Deviation	Verbal Interpretation
Q1	3.5152	.50231	Strongly Agree
Q2	3.5960	.49320	Strongly Agree
Q3	3.7273	.44763	Strongly Agree
Q4	3.5960	.49320	Strongly Agree
Q5	3.6465	.48050	Strongly Agree
<b>General Mean</b>	<b>3.6162</b>	<b>.41569</b>	<b>Strongly Agree</b>

The general mean score for consumer respondents regarding opportunities for enhancing risk management strategies was 3.62 (SD = 0.42), verbally interpreted as "strongly agree." This result suggests that consumers in Cabanatuan City, Nueva Ecija, strongly perceive the presence of significant opportunities to improve risk management strategies in digital marketing.

Table 54: Business

	Mean	Std. Deviation	Verbal Interpretation
Q1	3.2683	.44488	Strongly Agree
Q2	2.6260	.88149	Strongly Agree
Q3	4.0000	.00000	Strongly Agree
Q4	3.3577	.48129	Strongly Agree
Q5	3.9106	.28653	Strongly Agree
<b>General Mean</b>	<b>3.4325</b>	<b>.34959</b>	<b>Strongly Agree</b>

For business respondents, the general mean score was 3.43 (SD = 0.35), also interpreted as "strongly agree." This indicates that businesses recognize substantial opportunities for enhancing their risk management strategies, including leveraging more secure e-commerce platforms, investing in cybersecurity training, improving customer trust through transparency, and utilizing data analytics to monitor risks.

➤ *Threats: Identify Any External Threats that could Impact the Effectiveness of Risk Management Strategies.*

Table 55: Consumer

	Mean	Std. Deviation	Verbal Interpretation
Q1	3.5758	.49674	Strongly Agree
Q2	3.5556	.49943	Strongly Agree
Q3	3.6061	.49111	Strongly Agree
Q4	3.6869	.46613	Strongly Agree
Q5	3.4646	.64386	Strongly Agree
<b>General Mean</b>	<b>3.5778</b>	<b>.40997</b>	<b>Strongly Agree</b>

The general mean score for consumer respondents regarding perceived external threats was 3.58 (SD = 0.41), verbally interpreted as "strongly agree." This indicates that consumers in Cabanatuan City, Nueva Ecija strongly recognize the existence of significant external threats to digital marketing risk management strategies.

Table 56: Business

	Mean	Std. Deviation	Verbal Interpretation
Q1	3.9106	.28653	Strongly Agree
Q2	3.8211	.57306	Strongly Agree
Q3	3.9106	.28653	Strongly Agree
Q4	3.9106	.28653	Strongly Agree
Q5	3.8211	.57306	Strongly Agree
<b>General Mean</b>	<b>3.8748</b>	<b>.40114</b>	<b>Strongly Agree</b>

For business respondents, the general mean score was even higher at 3.87 (SD = 0.40), also interpreted as "strongly agree." This demonstrates that businesses perceive very significant external threats that could hinder the effectiveness of their risk management strategies.

*E. Propose Marketing Plan for Enhancing Digital Marketing Risk Management through Consumers and Businesses in Cabanatuan City Nueva Ecija Based on the Results of this Study.*

➤ *Marketing Strategy for Digital Marketing Risk Management*

➤ *Situation Analysis*

The first stage involves understanding the current market conditions and the internal and external factors affecting businesses in Cabanatuan City, Nueva Ecija.

➤ *SWOT Analysis:*

• *Strengths:*

- ✓ **High Consumer Engagement:** Consumers in Cabanatuan City are highly engaged on platforms like Shopee and TikTok, providing a robust audience for digital marketing efforts.
- ✓ **Interest in Training:** There is a strong interest among businesses in digital marketing training, indicating a willingness to improve and adapt.
- ✓ **Effective Risk Management Perception:** Consumers generally perceive current risk management strategies as effective, which can be leveraged to build trust.

• *Weaknesses:*

- ✓ **Technical Issues:** Businesses face significant technical challenges, such as website crashes and slow loading times, which can hinder user experience.
- ✓ **Knowledge Gaps:** Both consumers and businesses have notable gaps in their understanding of digital marketing practices and risks.
- ✓ **Limited Customer Support:** There is a need for better customer support and resources to address digital marketing challenges effectively.

• *Opportunities:*

- ✓ **Secure E-commerce Platforms:** Leveraging secure platforms can enhance consumer trust and transaction security.
- ✓ **Cybersecurity Training:** Investing in cybersecurity training for staff can mitigate risks and improve overall security.
- ✓ **Data Analytics:** Utilizing data analytics to monitor and manage risks can provide valuable insights and enhance decision-making.
- ✓ **Transparency:** Enhancing transparency in data privacy and marketing practices can build stronger consumer trust.

• *Threats:*

- ✓ **Phishing Scams and Financial Fraud:** External threats like phishing scams and financial fraud pose significant risks to both consumers and businesses.
- ✓ **Misleading Advertisements:** The prevalence of misleading advertisements can damage consumer trust and brand reputation.
- ✓ **Reputation Damage:** Negative feedback and fake reviews can harm the reputation of businesses, affecting their online presence and customer relationships.

➤ *Marketing Objectives*

Based on the situation analysis, the following objectives are set to guide the marketing strategy:

- ✓ **Increase Consumer Trust:** Implement transparent data privacy policies and educate consumers about online safety and fraud prevention.
- ✓ **Enhance Technical Infrastructure:** Invest in reliable website hosting and maintenance to ensure fast loading times and mobile optimization.
- ✓ **Expand Reach and Engagement:** Utilize targeted advertising on popular platforms and create engaging content tailored to local consumer preferences.
- ✓ **Improve Risk Management:** Regularly update security measures, monitor digital ads for fraudulent activity, and provide customer support for online security concerns.

➤ *Strategy Development*

This stage involves developing a comprehensive plan to achieve the marketing objectives.

- *Content Marketing:*

- ✓ Develop informative blog posts and videos about online safety and digital marketing best practices.
- ✓ Share success stories and case studies from local businesses to build credibility and trust.

- *Social Media Marketing:*

- ✓ Utilize Facebook Ads and TikTok for targeted campaigns to reach a broader audience.
- ✓ Engage with consumers through interactive content, live sessions, and regular updates.

- *Email Marketing:*

- ✓ Send regular newsletters with updates on security measures, new products, and exclusive deals.
- ✓ Offer personalized promotions to subscribers to enhance engagement and loyalty.

- *SEO and SEM:*

- ✓ Optimize website content for search engines to improve visibility and attract organic traffic.
- ✓ Use Google Ads to drive targeted traffic to the website and increase conversions.

Table 57: Implementation Plan

Timeline	Activities	Details	Responsible Parties
Month 1-2	Conduct training sessions	Cybersecurity and digital marketing training for staff and businesses	Training providers, business owners
Month 3-4	Implement technical improvements	Reliable website hosting, mobile optimization, fast loading times	IT team, web developers
Month 5-6	Launch targeted advertising campaigns	Facebook Ads, TikTok campaigns	Marketing team, social media managers
Month 7-8	Monitor and adjust strategies	Performance data analysis, feedback collection, strategy adjustments	Data analysts, marketing team

➤ *Budget:*

- Allocate funds for training, technical improvements, advertising, and content creation.
- Monitor expenses and adjust the budget as needed to ensure cost-effectiveness.

➤ *Evaluation and Monitoring*

The final stage involves evaluating the effectiveness of the marketing strategy and making necessary adjustments.

- *Key Performance Indicators (KPIs):*

- ✓ Increase in website traffic and engagement metrics.
- ✓ Reduction in technical issues and improved loading times.
- ✓ Improvement in consumer trust and satisfaction levels.
- ✓ Effectiveness of risk management strategies in preventing fraud and enhancing security.

- *Feedback Mechanisms:*

- ✓ Conduct regular surveys and feedback forms for consumers and businesses to gather insights.
- ✓ Monitor social media interactions, reviews, and online sentiment to assess the impact of marketing efforts.

By following this structured marketing strategy, businesses in Cabanatuan City, Nueva Ecija can effectively navigate digital marketing pitfalls, enhance their online presence, and build stronger relationships with their consumers.

## CHAPTER FOUR

### SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

This chapter presented the summary of findings from which the conclusions and recommendations were derived.

#### A. Summary of Findings

The study's overview centers on assessing the current practices, challenges, and strategies for improving digital marketing risk management for businesses in Cabanatuan City, Nueva Ecija. The summarized findings are presented below:

##### ➤ Digital Marketing Landscape and Practices

- **Consumer Profile:** Predominantly young consumers (19-24 years old), with a significant female majority. Most consumers have at least a college education and are either employed or students. High usage of platforms like Shopee and TikTok for online shopping.
- **Business Profile:** Balanced representation across SMEs, larger enterprises, and e-commerce businesses. High usage of Facebook Ads, Shopee, and TikTok for marketing. Businesses face significant technical challenges, limited reach and engagement, and a lack of understanding of the target audience.

##### ➤ SWOT Analysis

- **Strengths:** High consumer engagement on popular platforms, strong interest in digital marketing training among businesses, and effective risk management strategies perceived by consumers.
- **Weaknesses:** Technical issues such as website crashes and slow loading times, knowledge gaps in digital marketing practices, and limited customer support and resources.
- **Opportunities:** Leveraging secure e-commerce platforms, investing in cybersecurity training, utilizing data analytics to monitor risks, and enhancing transparency in data privacy and marketing practices.
- **Threats:** External threats like phishing scams, financial fraud, misleading advertisements, and reputation damage from fake reviews and negative feedback.

##### ➤ Marketing Objectives

- Increase consumer trust through transparent data privacy policies and online safety education.
- Enhance technical infrastructure by investing in reliable website hosting and mobile optimization.
- Expand reach and engagement through targeted advertising and engaging content.
- Improve risk management by regularly updating security measures, monitoring digital ads for fraudulent activity, and providing customer support for online security concerns.

#### B. Conclusions

Based on the results of the study, the following conclusions were drawn:

##### ➤ Digital Marketing Landscape and Practices

Businesses in Cabanatuan City, Nueva Ecija, are actively engaged in digital marketing, utilizing popular platforms like Facebook, Shopee, and TikTok. However, they face significant challenges, including technical issues, limited reach, and knowledge gaps. Consumers are highly engaged but also concerned about online risks such as fraud and misleading advertisements.

##### ➤ SWOT Analysis for Strategic Alignment

The SWOT analysis highlights the strengths, weaknesses, opportunities, and threats faced by businesses in their digital marketing efforts. While there are significant opportunities to enhance digital marketing practices, businesses must address technical challenges and knowledge gaps to improve their effectiveness and build consumer trust.

##### ➤ Marketing Objectives and Strategies

The proposed marketing objectives and strategies aim to increase consumer trust, enhance technical infrastructure, expand reach and engagement, and improve risk management. These efforts are essential for businesses to navigate digital marketing pitfalls and build stronger relationships with their consumers.

#### C. Recommendations

Based on the results of the study and the conclusions drawn, the following recommendations are offered:

➤ *Strengthen Technical Infrastructure*

- Invest in reliable website hosting and maintenance to ensure fast loading times and mobile optimization.
- Regularly update security measures to protect against online risks such as phishing scams and financial fraud.

➤ *Enhance Consumer Trust and Engagement*

- Implement transparent data privacy policies and educate consumers about online safety and fraud prevention.
- Utilize targeted advertising on popular platforms like Facebook and TikTok to reach a broader audience and create engaging content tailored to local consumer preferences.

➤ *Address Knowledge Gaps and Provide Support*

- Conduct regular training sessions on cybersecurity and digital marketing for staff and businesses.
- Improve customer support and resources to address digital marketing challenges effectively.

➤ *Leverage Opportunities and Mitigate Threats*

- Utilize secure e-commerce platforms to enhance transaction security and build consumer trust.
- Monitor digital ads for fraudulent activity and provide customer support for online security concerns.

➤ *Implement a Strategic Roadmap for Continuous Improvement*

- Develop a well-defined roadmap with clear timelines, measurable goals, and appropriate resource allocation.
- Regularly review and update the strategic plan to align with evolving workforce demands and organizational objectives.

By following these recommendations, businesses in Cabanatuan City, Nueva Ecija can effectively navigate digital marketing pitfalls, enhance their online presence, and build stronger relationships with their consumers.











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## APPENDICES

## APPENDIX A

## SAMPLE LETTER ON DATA GATHERING

		Republic of the Philippines <b>NUEVA ECIJA UNIVERSITY OF SCIENCE AND TECHNOLOGY</b> Cabanatuan City, Nueva Ecija	
<p>March 18, 2025</p> <p><b>MARITZA DELA ROSA LICUP, CPA, MBA</b>          City Treasurer          Local Government Unit          Cabanatuan City, Nueva Ecija</p> <p>Dear Ma'am:</p> <p>Greetings of peace and prosperity!</p> <p>We are students of Masters in Business Administration at Nueva Ecija University of Science and Technology. We are presently conducting a study titled <b>"DIGITAL MARKETING PITFALLS: UNDERSTANDING AND MANAGING ONLINE RISKS THROUGH CONSUMERS AND BUSINESSES IN CABANATUAN CITY NUEVA ECIJA: BASIS FOR MARKETING PLAN"</b>.</p> <p>In line with this, We are humbly soliciting your support by allowing us to request the following information:</p> <ol style="list-style-type: none"> <li>1. List of Registered Businesses in Cabanatuan City</li> <li>2. Total Number of Registered Businesses in Cabanatuan City</li> </ol> <p>Rest assured that the requested data will be strictly for research purposes only and will be kept with utmost confidentiality.</p> <p>Thank you very much in anticipation that this request merits your most favorable response.</p> <p>Very sincerely yours,</p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> <p>Researchers:</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">   <b>LUZ CLARITA A. ANSEL</b> </div> <div style="width: 45%;">   <b>JAKE ERNAN S. ALQUIROS</b> </div> </div> <div style="margin-top: 20px;">   <b>GIA VANESSA G. BALANZA</b> </div> </div> <div style="width: 45%; margin-top: 20px;"> <p>Noted by:</p>   <b>NOEL B. AGUSTIN, PhD</b>          Adviser       </div> </div>			
 <b>WURI</b> <small>THE WORLD UNIVERSITY RANKING INSTITUTE</small>	<b>VISION</b> A globally renowned university as champion of sustainable societal development through ethical and empowered human resources.	 <b>MISSION</b> Advance knowledge generation and innovation, produce globally outstanding graduates, and transform communities towards inclusive progress.	 <b>Level III</b> Institutional Accreditation

## **APPENDIX B**

### **RESEARCH INSTRUMENT**

Dear Respondents:

Good day! We hope this message finds you well. We are conducting a research study entitled **DIGITAL MARKETING PITFALLS: UNDERSTANDING AND MANAGING ONLINE RISKS THROUGH CONSUMERS AND BUSINESSES IN CABANATUAN CITY NUEVA ECIJA: BASIS FOR MARKETING PLAN** from NEUST Graduate School. Your insights and experiences are invaluable, and your participation would greatly contribute to the success of this research. Kindly review the instructions thoroughly and respond truthfully to each item, as your honest and precise answers are crucial for the survey's significance and value. Your responses will be kept confidential and used solely for academic purposes.

These survey questions are tailored to understand the online risks businesses and consumers face and can help in forming strategies for effective digital marketing.

If you are willing to participate, please find the questionnaire attached. We would appreciate it if you could complete all questionnaires.

Thank you for considering this request. Your input is crucial to our understanding of our research study, and We genuinely appreciate your time and support.

**The Researchers**

## **APPENDIX C**

### **STATISTICIAN'S CERTIFICATE**

#### **CERTIFICATE**

This is to certify that the Research Data for the study entitled **DIGITAL MARKETING PITFALLS: UNDERSTANDING AND MANAGING ONLINE RISKS THROUGH CONSUMERS AND BUSINESSES IN CABANATUAN CITY NUEVA ECIJA: BASIS FOR MARKETING PLAN** from Masters in Business Administration program has been checked, analyzed, and interpreted by the undersigned.



**JASMINE S. CLEMENTE, RPm**  
*Statistician*

**Date: May 4, 2025**

**APPENDIX D****QUESTIONNAIRE****PART I. Demographic and Geographic Profile**Name of Respondent (*optional*): \_\_\_\_\_

Gender: \_\_\_\_\_

➤ *Do you Currently Reside in Cabanatuan City, Nueva Ecija? (Check the Circle)*

- Yes
- No

➤ *If not, Which Province or City do you Currently Live in?*

➤ \_\_\_\_\_

➤ **Age:** (*Check the Circle*)

- ☐ Below 15
- ☐ 15 - 18
- ☐ 19 - 24
- ☐ 25 – 34
- ☐ 35 - 44
- ☐ 45 – 54
- ☐ 55 and above

➤ **Occupation:** (*Check the Circle*)

- ☐ Student
- ☐ Employed
- ☐ Self – Employed
- ☐ Business Owner
- ☐ Unemployed
- ☐ Others (please specify):

➤ **Level of Education:** (*check the circle*)

- ☐ High School Graduate
- ☐ College Level
- ☐ Graduate
- ☐ Masteral
- ☐ Doctorate

**PART II. Technological Proficiency (*check the circle*)**➤ *How Comfortable are you with Using the Social Media for Marketing?*

- Not comfortable
- Somewhat comfortable
- Very Comfortable
- Expert

➤ *What Online Marketing Tools do you Use?*

- Google Ads

- Facebook Ads / Facebook Live
- Tiktok
- Shopee
- Lazada
- X (Twitter)
- Instagram

➤ *What do you use the Following Devices for Work or Personal Task when Buying a Product or Service?*

- Smartphone
- Laptop/Desktop
- Tablet

### **PART III. EXPERIENCE WITH DIGITAL MARKETING (*CHECK THE CIRCLE*)**

*For Consumers:*

➤ *Have you Ever Made an Online Purchase or Transaction?*

- Yes
- No

➤ *Which Platforms do you Use Most Often for Online Shopping or Research?*

- Facebook
- Tiktok
- Instagram
- Lazada
- Shopee
- Google
- Others (Please specify): \_\_\_\_\_

➤ *Have you Ever Experienced an Online Scam or Fraud?*

- Yes
- No

➤ *How often do you Encounter Misleading or False Advertisements on Social Media?*

- Never
- Rarely
- Sometimes
- Often
- Always

➤ *What Types of Online Risks are you Most Concerned about?*

- Identity theft
- Financial fraud
- Misleading ads
- Data privacy issues
- Malware or viruses
- Others (*please specify*): \_\_\_\_\_

➤ *How do you Usually Respond to Suspicious Online Advertisements or Promotions?*

- Ignore them
- Report them

- Click and investigate further
- Share with friends/family for advice
- Other (*please specify*): \_\_\_\_\_

### FOR BUSINESS PERSPECTIVE:

➤ *Does your Business Currently Engage in Digital Marketing?*

- Yes
- No

➤ *What Digital Marketing Platforms do you Use for your Business?*

- Facebook
- Tiktok
- Instagram
- Lazada
- Shopee
- Google
- Others (Please specify): \_\_\_\_\_

➤ *Have you Ever Faced Any Challenges with Digital Marketing in your Business?*

- Yes
- No

➤ *If Yes, What are the Main Challenges or Pitfalls you've Encountered in Digital Marketing?*

- Budget constraints
- Limited reach or engagement
- Negative feedback or online reputation issues
- Lack of understanding of target audience
- Technical issues (e.g., website crashes, slow loading times)
- Others (Please specify): \_\_\_\_\_

➤ *How do you Currently Manage Online Risks and Pitfalls Related to Digital Marketing?*

- Monitoring brand reputation regularly
- Engaging in customer feedback and reviews
- Using paid advertisements with a clear strategy
- Educating staff about cybersecurity and online threats
- Using secure and trusted online platforms for transactions
- Other (Please specify): \_\_\_\_\_

➤ *Are you Aware of the Potential for Legal Issues or Regulations Around Digital Marketing?*

- Yes
- No
- Unsure

➤ *Would you be Interested in a Digital Marketing Course or Seminar to Enhance your Business' Online Presence and Avoid Risks?*

- Yes
- No
- Maybe

### PART IV: AWARENESS OF ONLINE RISKS

➤ *Are you aware of the following online risks associated with digital marketing? (Check all that apply)*

- Phishing scams (fraudulent emails or messages designed to steal personal information)
- Identity theft (fraudulent use of personal information for unauthorized transactions)
- Data privacy issues (e.g., unauthorized sharing of personal information)
- Malware or viruses (software designed to harm or disrupt devices)
- Fake or misleading advertisements (ads that deceive or misrepresent products)
- Online harassment or cyberbullying
- Financial fraud (e.g., fake online stores or investment schemes)
- Fraudulent transactions (e.g., fake payments or chargebacks)
- Website security issues (e.g., hacking or data breaches)
- Other (Please specify): \_\_\_\_\_

➤ *Have you or your Business Ever Experienced any of the Following Online Risks?*

- Yes, encountered phishing attempts or scams
- Yes, suffered from identity theft or fraud
- Yes, experienced data privacy breaches
- Yes, been affected by financial fraud or fake online stores
- Yes, had misleading or fraudulent ads target me/my business
- Yes, experienced a security breach (e.g., hacking, malware)
- No, I have not encountered any of these risks
- Not sure

➤ *When you Encounter Suspicious or Fraudulent Digital Advertisements or Websites, How do you Typically React?*

- Ignore the ad or website and avoid clicking
- Report the ad/website to the platform (e.g., Facebook, Google)
- Investigate further to verify legitimacy
- Share the ad/website with others to warn them
- Contact the business directly to inquire
- Other (Please specify): \_\_\_\_\_

➤ *What Steps do you Take to Protect your Personal Information Online when Engaging with Digital Marketing or E-Commerce?*

- I use secure payment methods (e.g., PayPal, credit cards)
- I use strong and unique passwords for each account
- I enable two-factor authentication (2FA) for my accounts
- I carefully check the website's security features (e.g., HTTPS, security certificates)
- I avoid sharing sensitive information unless I trust the business
- I do not take extra precautions
- Other (Please specify): \_\_\_\_\_

➤ *How Confident are you in your Ability to Identify Suspicious or Fraudulent Online Advertisements?*

- Very confident
- Somewhat confident
- Not confident at all
- Not sure

➤ *How do you Think Businesses Should Manage Online Risks Related to Digital Marketing? (Check all that Apply)*

- Use secure payment systems and encrypt sensitive data
- Educate customers about privacy policies and online safety
- Regularly update security measures (e.g., website security, anti-virus software)
- Ensure compliance with data protection regulations (e.g., GDPR, Data Privacy Act)
- Monitor digital ads for fraudulent activity or misinformation

- Provide customer support for online security concerns
- Other (Please specify): \_\_\_\_\_

➤ *Have You or Your Business Taken Any Actions to Address Online Risks in Your Digital Marketing Campaigns?*

- Yes, we have implemented security measures or taken precautions
- Yes, but we still face challenges
- No, we have not taken any specific actions yet
- Not sure

➤ *What is your Primary Concern Regarding Online Risks in Digital Marketing?*

- Fraud or financial loss
- Data privacy and protection
- Reputation damage (e.g., fake reviews, negative feedback)
- Low engagement due to lack of trust
- Legal or regulatory issues (e.g., compliance with data protection laws)
- Other (Please specify): \_\_\_\_\_

➤ *Would you be Interested in Receiving Further Information or Training on How to Manage Online Risks in Digital Marketing?*

- Yes, I would like more information or training
- Maybe, depending on the resources
- No, I feel confident in my current understanding
- Not sure

#### **PART V: USER EXPERIENCE, CHALLENGES AND EFFECTIVENESS OF SWOT ANALYSIS IN DIGITAL MARKETING BOTH BUSINESSES AND CONSUMERS**

Read instruction carefully. Check the number that corresponds to your given assessment. Remember that your responses are typically confidential, so feel free to answer without concern for judgment.

Please use the following Likert Scale in answering the question:

<b>Numerical Response</b>	<b>Interpretation</b>	<b>Description</b>
4	Strongly Agree	Survey participants completely agree with the statement. They express a strong conviction that the aspect being assessed holds significant importance, is highly effective, or has achieved success.
3	Agree	Survey participants somewhat agree with the statement. The opinion that the aspect being assessed is generally effective, important, or moderately successful.
2	Disagree	Survey participants somewhat disagree with the statement. They assert that the aspect being assessed is ineffective, unimportant, or lacks significance.
1	Strongly Disagree	Survey participants completely disagree with the statement. They firmly assert that the aspect being evaluated is highly ineffective, lacks importance, or is entirely unsuccessful.

	<b>CONVENIENCE</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
1	It's easy for you to find relevant products or services through digital marketing.				
2	More convenient to make purchases after being exposed to digital marketing campaigns compared to traditional marketing.				
3	How often do you interact with digital marketing content (e.g., online ads, social media promotions, email marketing)?				
4	It's easy for the business to create and implement digital marketing campaigns				
5	Easy to track the performance and effectiveness of your digital marketing efforts				
6	Ignore or skip digital ads				
7	Do you feel that digital marketing provides enough information to help you make informed purchasing decisions?				

8	Do you feel that digital marketing offers a good return on investment (ROI) for the business?				
	<b>SECURITY</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
1	Do you feel that digital marketing platforms (e.g., social media, websites) adequately protect your personal information?				
2	Would you be more likely to make a purchase if a company used secure payment methods and clearly communicated its security practices?				
3	How concerned is your business about data security when running digital marketing campaigns?				
4	Does your business take any specific measures to ensure the security of customer data collected through digital marketing channels (e.g., encrypted payment systems, secure websites)?				
5	How concerned are you about the security of your payment information when making purchases through digital marketing channels (e.g., online stores, social media shopping)?				
	<b>Effectiveness of Risk Management Strategies</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
1	How confident are you that brands use secure methods to handle your personal data during digital marketing interactions (e.g., online ads, emails, social media)?				
2	Encountering issues such as unwanted spam, phishing attempts, or fraud related to digital marketing				
3	Importance of the risk management tools (e.g., firewalls, encryption, fraud detection software) available for your digital marketing campaign				
4	Does your business respond to a security breach or data issue that arises from digital marketing activities (e.g., compromised customer data, fraudulent transactions)?				
5	Do you feel that the risk of identity theft or data misuse is effectively managed by the brands you interact with online?				

	<b>TECHNICAL ISSUES</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
1	When engaging with digital marketing content (e.g., ads, social media posts), do you experience issues with website functionality (e.g., buttons not working, slow pages)?				
2	Does technical issues affect your perception of the business or brand?				
3	The company usually handle and resolve technical issues in your online marketing campaigns or website				
4	When you experience slow website load times, do you leave the website and go to a competitor?				
	<b>KNOWLEDGE GAPS</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
1	Do you understand how your data is used by companies to deliver personalized ads or recommendations?				
2	The company has sufficient technical knowledge to troubleshoot common issues in online marketing?				
3	When you see an ad for a product you've searched for recently, do you know it's because of retargeting or cookies?				
4	Are you aware of any emerging trends in online marketing, such as influencer marketing, AI-powered recommendations, or virtual reality ads?				
	<b>CUSTOMER SUPPORT AND RESOURCES</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
1	I'm satisfied with the customer support I receive from online brands when I have questions or issues regarding a product or service.				
2	Do you currently offer customer support for your online marketing initiatives (e.g., product inquiries, order support, account management)?				
3	I'm like to engage with a brand again if their customer support provided a quick and effective solution with my issue.				
4	Effectiveness of a business to offer customer support 24/7 (e.g., via live chat, email, or phone)?				

	<b>STRENGTHS</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<b>1</b>	I often find the products/services advertised online to be relevant to my interests				

2	The online ads I encounter are generally informative and helpful for making purchase decisions.				
3	Our online marketing strategy has successfully increased brand awareness and customer engagement.				
4	I trust the brands I see frequently on social media platforms.				
5	The website experiences of brands I interact with are user-friendly and easy to navigate.				
	<b>WEAKNESSES</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
1	I often find online ads to be repetitive and irrelevant to my needs.				
2	I find it difficult to trust online advertisements, especially on social media.				
3	Our business faces limitations in terms of budget and resources for online marketing campaigns.				
4	We lack sufficient skills or expertise in digital marketing, which affects the quality of our campaigns.				
5	I've experienced frustration with the checkout or payment process on websites I visit.				
	<b>OPPORTUNITIES</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
1	I am open to discovering new products or services through online ads.				
2	I prefer brands that have an active presence in emerging digital spaces, like TikTok, YouTube, Shopee, Lazada etc.				
3	The company exploring new digital marketing channels to expand our reach and attract a wider audience.				
4	Investing in content marketing (blogs, videos, etc.) is a key opportunity for growth in the next year.				
5	I would be more likely to purchase if I received personalized offers or discounts based on my browsing behavior.				
	<b>THREATS</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
1	Rising competition in our industry poses a threat to our online marketing efforts.				
2	Changes in digital marketing regulations (like data privacy laws) could disrupt our current strategies.				
3	I am concerned that online advertisements collect too much of my personal data without my consent.				
4	I would avoid purchasing from brands that do not clearly disclose their privacy policies online.				
5	Our business is at risk due to negative reviews or complaints about our products or services online.				