



Misamis University

Ozamiz City



**PUBLIC-SCHOOL TEACHERS'
CYBERSECURITY AWARENESS, ATTITUDE, AND ENGAGEMENT ON
ONLINE LOAN APPLICATIONS**

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The Requirements for the Degree
Bachelor of Science in Business Administration

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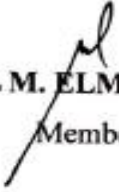
APPROVAL SHEET

The study titled "**PUBLIC-SCHOOL TEACHERS' CYBERSECURITY AWARENESS, ATTITUDE, AND ENGAGEMENT ON ONLINE LOAN APPLICATIONS**", submitted by **Ruely R. Burlat, Yelkaye L. Limbo, and Khari Marie L. Pallega**, in partial fulfillment of the requirements for the degree **Bachelor of Science in Business Administration**, has been examined and is recommended for acceptance and approval for Oral Examination.


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Researchers

ABSTRACT

As digital financial services proliferate, understanding the vulnerabilities associated with these platforms is critical. This research explored the cybersecurity awareness, attitudes, and engagement of Public-school teachers in the context of online loan applications. The study utilized a descriptive-correlational study design. For this study, a sample size of 230 respondents was selected. Respondents were provided with a standardized survey questionnaire that follows a structured format. Online Loan Application Awareness, Attitude, and Engagement Questionnaires were used in gathering data. The findings were analyzed utilizing various statistical methods, including Mean and Standard Deviation, Pearson Correlation Coefficient, as well as Analysis of Variance. The study employed a quantitative survey approach interviews to assess professionals' knowledge of cybersecurity risks and their behavioral patterns when interacting with online loan systems. Key findings reveal a significant gap in awareness and a varied attitude towards cybersecurity practices, highlighting a disconnect between perceived risks and actual engagement in protective behaviors. The implications of these findings underscore the need for targeted educational initiatives and policy recommendations to enhance cybersecurity practices among professionals, thereby fostering a safer online environment for financial transactions. This research contributes to the broader discourse on cybersecurity and financial technology, emphasizing the importance of informed user engagement in mitigating risks.

Keywords: attitude, cybersecurity awareness, engagement, financial technology, online loan application

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Chapter 1

INTRODUCTION

Rationale of the Study

As the world becomes increasingly digital, the convenience for online loan applications has become a popular choice for working professionals. However, this convenience comes the risk of cyber-attacks and data breaches. The fintech industry is growing quickly today, making improved and simplified approach for financial transactions. In carrying out financial transactions, an individual that was previously required to be present in person at a bank or other financial institution is now possible with a smartphone. This system makes the processing of an application easy, faster credit decisions, and novel options for borrowing (Suri, Bharadwaj & Jack, 2021). With this advancement and easier access, the public is using online loans more frequently due to how convenient the applications are for utilization but may impose significant threat.

Many internet lending companies help the public who need finances while compromising data security and breaching concerns (Conti, M., Kumar, E. S., Lal, C., & Ruj, S., 2018). In this sense, cybersecurity awareness is of great importance. Cybersecurity awareness refers to the level of knowledge and understanding that individuals have regarding potential online security threats and the measures needed to protect themselves from identity theft, data breaches, and phishing attacks. In this vein, working professionals are not excuse for this. Attitude towards cybersecurity refers to individuals' beliefs, perceptions, and attitudes towards online security practices. This includes understanding their willingness to invest time and effort into maintaining their online security and the extent to which they prioritize cybersecurity in their decision-making process.

Engagement with cybersecurity pertains to the active involvement of individuals in adopting and implementing cybersecurity measures. Despite of these situations, working professionals still engage in different facets for online loan

application. Online loans are the reason for the surge in loan transactions, but they can cause a number of issues, particularly those conducted by illegitimate Internet lenders (Savitri et al., 2021). The detrimental effects of internet financing indicates that there are drawbacks to online loans that should be considered, such as the increase in unlawful internet loans, exorbitant interest rates, and terror and slander attacks targeting this service's users. The protection of personal data presents a growing number of challenging issues in an increasingly digitally linked world. According by Ahmad et al. (2021), personal privacy is not the only thing at risk in this situation due to vulnerability to breaches of personal data since people who fall prey to identity theft as a result of online loans will suffer major financial setbacks as well as serious emotional and reputational consequences (Brensinger, 2023). The vulnerability of personal information in online loan transactions is a significant problem that needs careful consideration.

Consequently, financial transactions in this digital age necessitate the collecting of sensitive personal data, including complete names, identity numbers, addresses, and financial information. This includes online loans. Unfortunately, the protection of this data is frequently insufficient, giving cybercriminals the chance to access and abuse it.

The large number of internet loan applications have not undergone adequate verification, raising the possibility of personal data being disclosed without authorization. In addition to the possibility of information breaches, this might result in fraud and identity theft cases, which could inflict victims' financial losses and psychological suffering. Therefore, before disclosing any personal information, users should confirm the validity and security of online lending platforms (Mogaji et al., 2020).

Despite the critical role of professionals as users of online loan applications, there is a notable gap in research exploring their cybersecurity awareness, attitude, and engagement. Prior research has mostly concentrated on the institutional side of security measures or the technological components of cybersecurity in the banking industry (Moallem, 2018). Nevertheless, not enough attention has been paid to the

viewpoint of users the professionals who utilize these applications. Borrowers face several challenges in maintaining robust security practices during the loan application process. These challenges may include a lack of awareness about cybersecurity best practices, limited understanding of the potential risks involved, and the complexity of navigating security measures across various online platforms (Huang et al., 2020). As the reliance on online loan applications continues to grow, addressing the challenges faced by borrowers in maintaining cybersecurity awareness, attitude, and engagement is crucial for safeguarding their financial information and preserving trust in the lending process, that is what our research gap is.

Examining the cybersecurity awareness, attitude, and engagement of working professionals who use online loan applications, the researchers also investigated the factors that influence their behavior. These factors may include individual differences such as age, gender, and education level, as well as external factors such as the design of the online loan application platform and the strength of its security features. Furthermore, the researchers conducted a literature review to identify existing research on cybersecurity in the context of online loan applications. This review provided a comprehensive understanding of the current state of research in this domain and help us identify gaps in the literature. The findings of this study may serve as a valuable platform to communicate with the association's management regarding areas of service quality that may require improvement to meet their expectations and enhance overall customer satisfaction.

This information not only identifies potential areas for enhancement but also helps articulate specific issues they may be facing, opening the door for constructive recommendations to address these concerns. This would also find if there is a difference between the ratings between online loan applications and face-to-face transaction as to their satisfaction.

Through quantitative methods approach and analysis, the researchers hope to provide a comprehensive understanding of the challenges encountered by

working professionals in maintaining their online security and identify factors that influence their behavior. For working professionals, this study aimed to raise awareness about the importance of cybersecurity when using online loan applications and provide practical recommendations for enhancing their online security.

Financial institutions that offer online loan applications will benefit from understanding the cybersecurity behaviors and concerns of their users. The research findings can inform the development of user-friendly security features, risk communication strategies, and customer support initiatives to enhance the overall security posture of their platforms and build trust with their clientele.

Moreover, policymakers and regulatory bodies can leverage our findings to inform the development of industry standards, guidelines, and regulations that promote secure online lending practices. By understanding the challenges encountered by working professionals and the factors that influence their cybersecurity behavior, policymakers can work towards creating a more secure and resilient online lending environment.

Overall, this research study aimed to generate actionable insights that can drive positive change in the online loan application landscape, ultimately contributing to a safer and more secure experience for working professionals and all stakeholders involved.

Theoretical Framework

This study utilized two theories: Rogers's Protection Motivation Theory (1975) and Davis's Technology Acceptance Model Theory (1986).

The Theory of Protection Motivation explains the impact of persuasive communication on protective behavior with an emphasis on cognitive mechanisms mediating fear appeals and behavioral changes. Its emphasis is on cognitive mechanisms underpinning the rationale to follow or not to follow a recommended behavior. The theory was originally conceptualized for utilization in the healthcare context (Conner & Norman, 2015). Primarily, it focuses on the psychological conditions explaining the tendency of people to protect themselves, which purports the distinctive factors of health-compromising and health-promoting behaviors (Prentice-Dunn & Rogers, 1986; Floyd et al., 2000).

PMT is based on the Expectancy-Value Theory, which asserts that expectancy and value are the two factors that determine the likelihood of a person engaging in the behavior (Vroom, 1964). Expectancy concerns the probability that behavior will result in the desired outcome, while value refers to the utility that an individual assigns to that outcome. It is believed that motivation is the result of the multiplicative impact of value and expectancy. That means that strong motivation is possible when people score high on both constructs. If either of the factors is equal to zero, motivation falls to zero too (Vroom, 1964).

While most technology adoption models have focused on beneficial technologies, Protection Motivation Theory (PMT) is a potentially valuable model for predicting the adoption of protective technologies, which help users avoid harm from a growing number of negative technologies, such as malware. We present a PMT-based model of users' intentions to adopt anti-spyware software and test the model on undergraduate student computer users. Results show that perceived vulnerability, perceived severity, response efficacy, and response cost influence behavioral intention to use anti-spyware software as a protective technology. Maladaptive coping was affected to a much lesser degree by these variables, although it did have its own significant effect on behavioral intention. Results are compared to the small but growing number of promising PMT-based research models investigating technology adoption.

PMT posits that individuals' motivation to engage in protective behaviors is influenced by their perceived threat and efficacy. The perceived threat refers to the potential risks and vulnerabilities associated with online loan applications, while efficacy refers to individuals' confidence in their ability to mitigate those risks. In the context of online loan application professionals, this theory suggests that their cybersecurity awareness and attitude will be influenced by their perception of the potential risks and the effectiveness of protective measures as well as their attitudes towards cybersecurity threats.

The Technology Acceptance Model (TAM) by Fred Davis (1986) explains the acceptance of information systems by individuals. TAM postulates that the acceptance of technology is predicted by the users' behavioral intention, which is determined by the perception of technology's usefulness in performing the task and the perceived ease of its use. The acceptance and the use of information technologies can bring immediate and long-term benefits at organizational and individual levels, such as improved performance, financial and time efficiency, and convenience (Foley Curley, 1984; Sharda et al., 1988). The potential of technology to deliver benefits has long motivated I.S. management research to examine the willingness of individuals to accept innovative technology (Davis, 1989).

TAM has been applied in numerous studies testing user acceptance of information technology, for example, word processors (Davis et al., 1989), spreadsheet applications (Mathieson, 1991), e-mail (Szajna, 1996), web browsers (Morris & Dillon, 1997), telemedicine (Hu et al., 1999), websites (Koufaris, 2002), e-collaboration (Dasgupta et al., 2002), and blackboard (Landry et al., 2006). E-learning was considered a system that makes use of the Internet and web technology to accomplish its mission of delivering information to and interacting with the students through a computer interface.

In TAM, perceived usefulness refers to the degree to which the user believes that using the technology will improve his or her work performance, while perceived ease of use refers to how effortless he or she perceives using the technology will be. Both are considered distinct factors influencing the user's attitude towards using the technology, though perceived ease of use is also hypothesized to influence perceived usefulness and attitude towards using the

technology. Finally, such attitude towards using the technology determines the behavioral intention to use that technology.

The primary objective of TAM was to shed light on the processes underpinning the acceptance of technology, predict the behavior of technology, and provide a theoretical explanation for its successful implementation. The practical objective of TAM was to inform practitioners about measures that they might take prior to implementing systems.

To fulfill the objectives of the theory, several steps were carried out (Davis, 1989; Davis, 1993). Davis embarked on the development of the model of technology acceptance by framing the processes mediating the relationship between I.S. characteristics (external factors) and actual system use. The model was based on the Theory of Reasoned Action, which provided a psychological perspective on human behavior and was missing in the I.S. literature at that time (Davis, 1989; Davis, 1993)

TAM focuses on individuals' acceptance and adoption of technology. It suggests that perceived usefulness and perceived ease of use are the main determinants of individuals' intention to use technology. It could be relevant for understanding professionals' attitudes and Engagement with cybersecurity measures when using online loan application systems. In the context of the study, TAM can be used to examine professionals' perceptions of the usefulness and ease of use of cybersecurity measures, how these perceptions influence their Engagement in secure behaviors, and the challenges they encounter with regard to online loan applications.

Conceptual Framework

The study utilized a conceptual framework based on the Independent Variable (IV) and Dependent Variable (DV) model to investigate the ways in which cybersecurity knowledge and attitude influence public school teachers' participation in online loan applications. Teachers' Engagement with online loan applications is predicted by the Independent Variable (IV), which comprises cybersecurity awareness and attitude. Cybersecurity awareness is composed of two primary dimensions: threat perception and risk awareness, as well as knowledge and skills in cybersecurity. These factors impact instructors' confidence and desire to use

online loan applications by capturing their awareness of online hazards and their capacity for managing cybersecurity-related problems.

Attitude further influences teachers' engagement with online loans by incorporating both perceived utility and value as well as affective and cognitive components. While the affective and cognitive components show instructors' emotional reactions and mental processes about online lending services, the perceived utility, and value reveal teachers' evaluations of the usefulness and advantages of utilizing these services. These cybersecurity-aware attitude variables are important in determining how likely instructors are to trust and interact with online lending platforms.

Online Loan Engagement, the Dependent Variable (DV), measures how engaged teachers are with online loan applications. It has two primary dimensions: perceived value and benefits and trust and credibility. According to the study, higher levels of cybersecurity awareness and a positive attitude toward online loan platforms would boost teacher participation, as teachers feel secure and perceive online loans as credible and beneficial

Cybersecurity awareness encompasses two critical dimensions: threat perception and risk awareness, alongside knowledge and skills in cybersecurity. This multifaceted approach is essential for individuals and organizations to effectively navigate the evolving landscape of cyber threats. Awareness of potential cyber threats is crucial for individuals to differentiate between benign and harmful cyber events (Tempestini et al., 2023). According to Lee & Chua (2023), Individuals must recognize the risks associated with their online behaviors, which can be influenced by factors such as education and technology use. Higher Awareness correlates with improved cybersecurity behaviors, as evidenced by studies showing significant differences in risk groups based on awareness levels (Tempestini et al., 2023).

According to Chen et al. (2021), Cognitive attitudes are linked to the perceived usefulness of online learning tools, which directly impacts teachers' willingness to adopt these technologies. Emotional responses to technology, such as learning-related emotions, mediate the relationship between attitudes and Engagement, highlighting the importance of affective components in online learning contexts (Lin et al., 2024). Positive emotions can enhance technology

acceptance, leading to greater Engagement in online professional development (Lin et al., 2024).

Online loan engagement is significantly influenced by perceived value and the benefits associated with digital financial services. Research indicates that initial trust and perceived benefits are critical in determining users' willingness to engage in online lending platforms, such as peer-to-peer lending (Wan et al., 2016). Furthermore, perceived value factors, including performance, convenience, and emotional value, enhance customer trust and loyalty to Internet banking services ("The impact of perceived value factors on customers' trust and loyalty for Internet banking service," 2022; Trani & Tran, 2024). Sustaining Engagement in online platforms requires understanding personal factors like commitment and knowledge self-efficacy, which affect perceived benefits (Al-Kumaim et al., 2021).

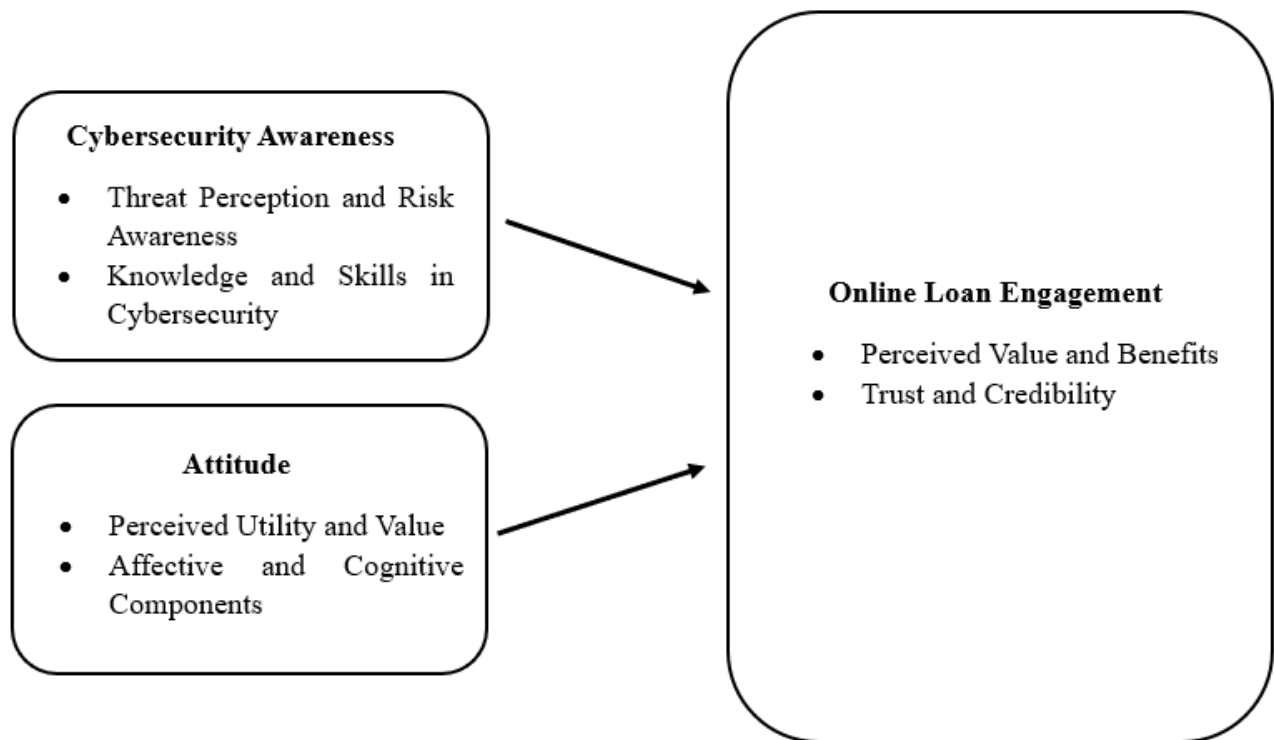


Figure 1. Schematic Diagram of the Study

Statement of the Problem

This study explored the significant relationship between public-school teachers' cybersecurity awareness, attitude, and engagement with regard to online loan applications. Specifically, this study sought to answer the following research questions:

1. What is the demographic profile of the respondents in terms of age, sex, marital status, and income?
2. What is the level of respondents' cybersecurity awareness for online loan applications in terms of threat perception and risk awareness?
3. What is the respondents' attitude to online loan applications in terms of perceived utility and value and affective-cognitive components?
4. What is the level of respondents' online loan application engagement in terms of perceived value and benefits, trust, and credibility?
5. Is there a significant relationship between public-school teachers' cybersecurity awareness and online loan application engagement?
6. Is there a significant relationship between respondents' attitudes toward online loan applications and engagement?
7. What are the predictors for online loan application engagement among public-school teachers?

Null Hypotheses

H01: There is no significant relationship between public-school teachers' cybersecurity awareness and online loan application engagement.

H02: There is no significant relationship between respondents' attitudes and engagement for online loan applications.

HO3: There is no significant difference between public-school teachers' online loan application engagement when grouped according to profile.

HO4: There are no predictors for online loan application engagement among public-school teachers.

Chapter 2

RESEARCH METHODOLOGY

Design

The study adopted a descriptive correlational design within a quantitative research framework. This design is widely used to describe and examine the relationships between variables without manipulating them (Saunders et al., 2020). In this context, it is particularly useful for identifying the levels of cybersecurity awareness, attitudes, and engagement among public-school teachers using online loan applications, as well as exploring the relationships between these variables. According to Bryman (2021), descriptive research allows for a detailed depiction of the characteristics of a population, such as their level of cybersecurity awareness, while correlational research helps examine the potential associations between these characteristics. This design was appropriate for the study since it explored the significant relationship between public-school teachers' cybersecurity awareness and attitudes toward their Engagement in online loan applications.

Setting

The study was conducted at public educational institutions located in Ozamiz City, Misamis Occidental, in northern Mindanao. This institution offers both junior and senior high school education as part of the K–12 basic education curriculum, in compliance with the Department of Education (DepEd) mandate. In addition to the Technical-Vocational Livelihood (TVL) track, which aims to develop students' technical skills for the senior high school curriculum, the school also provides various academic tracks, including STEM, ABM, HUMSS, and GAS. The public schools in Ozamiz City serve as an ideal setting for this research due to their proximity to the researchers' institution, allowing for convenient access and facilitating the research process.

Respondents

For this study, a random sampling method was employed to select a subset of respondents from a total population of 568 public school teachers in Ozamiz City.

This approach ensures that each teacher has an equal chance of being chosen. The sample size was determined to be 230 respondents, calculated using the Raosoft sample size calculator based on the total population obtained from the Division Office. The respondents were chosen based on the following criteria.: (1) Respondents must be currently employed as public-school teachers; (2) Respondents must be currently teaching in Ozamiz City. (3) Respondents must be actively engaged in online loan application processes; (4) Respondents must have a basic understanding of cybersecurity principles, particularly those relevant to online financial transactions. A structured, standardized survey questionnaire was provided to these respondents to gather relevant data for the study.

Instruments

This study used the following research instruments in gathering the data:

- A. *Cybersecurity Awareness Questionnaire.*** This is a four-point Likert scale questionnaire adapted from Amarendra & Jayashree (2021). By utilizing this questionnaire, the researchers aim to assess the Cybersecurity awareness of public-school teachers in Ozamiz City, Misamis Occidental. The Cybersecurity questionnaire comprises Cybersecurity Awareness and Knowledge Skills in Cybersecurity.

In determining the Cybersecurity Awareness of respondents, the following scale was used:

Responses	Continuum	Interpretation
4 – Strongly Agree (SA)	3.3 – 4.04	Very High (VH)
3 – Agree (A)	2.46 – 3.2	High (H)
2 – Disagree (D)	1.71 – 2.45	Low (L)
1 – Strongly Disagree (SD)	1.0 – 1.70	Very Low (VL)

- B. *Internet Financial Fraud Questionnaire.*** This tool was adapted from the questionnaire developed by Weiwei Fang and Xin Li et al. (2021). By

utilizing this questionnaire, the researchers aim to assess the Attitude of public-school teachers in Ozamiz City, Misamis Occidental, towards using Online Loan Applications. The Internet Financial Fraud questionnaire comprises Perceived Utility and Value and Affective and Cognitive Components.

In determining the attitude of public-school teachers towards online loan application, the following scale was used:

Responses	Continuum	Interpretation
4 – Strongly Agree (SA)	3.3 – 4.04	Very High (VH)
3 – Agree (A)	2.46 – 3.2	High (H)
2 – Disagree (D)	1.71 – 2.45	Low (L)
1 – Strongly Disagree (SD)	1.0 – 1.70	Very Low (VL)

C. *Online Loan Engagement Questionnaire*. This tool was adapted from the questionnaire developed by Muhamad Jantan & Mohd Nasser Mohd Noor (2021). By utilizing this questionnaire, the researchers aim to assess the engagement of public-school teachers in Ozamiz City, Misamis Occidental, towards using Online Loan Applications. The online loan engagement questionnaire comprises perceived value and benefits and trust and credibility.

In determining the level of engagement of public-school teachers towards using online loan application, the following scale was used:

Responses	Continuum	Interpretation
4 – Strongly Agree (SA)	3.3 – 4.04	Very High (VH)
3 – Agree (A)	2.46 – 3.2	High (H)
2 – Disagree (D)	1.71 – 2.45	Low (L)
1 – Strongly Disagree (SD)	1.0 – 1.70	Very Low (VL)

Data Collection

To ensure a representative sample, researchers needed to determine an appropriate sample size. Once the sample size was determined, the researchers ensured a letter signed by the college dean, subject adviser, research adviser, and Dep-Ed Schools Division’s Assistant Superintendent as authorization before conducting the survey. The researchers employed several data collection methods to gather comprehensive insights. Firstly, the researchers conducted an online survey through a Google Form and an actual survey where the questionnaires were placed and disseminated among public school teachers who have somehow used online loan application services to gather their perspectives on cybersecurity awareness, attitude, and engagement. The survey was designed to assess questions on cybersecurity awareness, the attitude of the users, and engagement in online loan applications. Second, the researcher provided informed consent that was given to the respondents upon conducting the study. Through these data collection methods, the researchers aim to gain a comprehensive understanding of the cybersecurity landscape among working professionals who use online loan application services.

Ethical Considerations

In order to maintain the study's integrity and protect the respondents’, informed consent is crucial. It is important that respondents understand the nature of the study, why they are participating, and any possible risks or advantages. They

must freely consent to participate, free from any form of compulsion, and their decision to do so should be founded on a thorough comprehension of the goals of the study. Another crucial element is confidentiality, particularly when discussing delicate subjects like financial practices and cybersecurity. To avoid identifying specific individuals, participant replies, and personal information must be kept private and anonymous. To prevent unwanted access to or misuse of the respondents' personal information, researchers must make sure that the data is safely maintained and that data protection regulations are properly followed.

The possible dangers and benefits to the respondents must also be taken into account. The study's focus on cybersecurity awareness may help responders become more knowledgeable, but it is important to make sure that participation in the study does not cause any emotional, psychological, or financial harm.

Finally, during the entire study process, honesty and transparency must be maintained. This entails accurately reporting the results, refraining from data manipulation, and making sure the study is impartial. Acquiring ethical approval from the relevant research board or committee is crucial in verifying the study's compliance with ethical guidelines.

Data Analysis

The researchers meticulously documented, assessed, and analyzed the information obtained from the survey questions. The following statistical tools were employed for a thorough analysis since they were suitable for the goals of the study:

Mean and Standard Deviation: The standard deviation quantifies the range of replies from the mean, whereas the mean indicates the average value of the respondents' answers. These statistical measures assessed the degree of cybersecurity awareness, attitudes, and participation in online loan applications among professionals.

Pearson Product-Moment Correlation Coefficient: The degree and direction of the association between professionals' attitudes, cybersecurity awareness, and involvement with online loan applications were ascertained using this statistical method. Even though this measure is frequently employed, it can be impacted by

non-linear correlations and outliers; hence, careful interpretation was required to guarantee accurate results.

Analysis of Variance (ANOVA): Using this technology, the disparities between different professional groups were investigated with respect to their knowledge of cybersecurity, attitudes toward it, and usage of online loan applications. Through the use of ANOVA, it was possible to determine whether there were any significant differences between the groups and gain insight into how various demographic groups might be affected by cybersecurity risks.

RESULTS AND DISCUSSION

Demographic Profile of the Respondents

Table 1 shows the demographic profile of the respondents. The results revealed that there were 161 (70%) female respondents while there were 69 (30%) male respondents. Meanwhile, there were 138 (60%) respondents whose age range falls within 25-40, followed by 41-50 with a frequency of 90 (39.10%), while there were only 2 (.9) whose age range falls within 51-60 years old. Subsequently, when it comes to respondents' marital status, there were 137 respondents (59.6%) who were married, while single respondents comprised only 79 (34.3%). Widowed respondents accounted for only 10 (4.3%), while the least respondents were single parents with a frequency count of 4 (1.7%). Meanwhile, the majority of the respondents' income falls within 30,000-40,000 with a frequency count of 163 (70%), while the least respondents have a monthly income ranging from 20,000-25,000 with a frequency count of 67 (16.3%).

Since women make up 70% of the respondents, it is likely that they are more represented in this sample and have a greater awareness of or involvement with the topic of online loan applications. In addition, women may be more interested in handling home money or investigating digital financial services, which may be a reflection of societal trends in particular occupations or financial practices. The age group of 25–40 accounts for 60% of the total answers, with 39.1% coming from the 41–50 age range. According to these statistics, professionals in their twenties to thirties who are more accustomed to or dependent on digital services are probably the main consumers of online loan applications. The extremely low percentage of respondents who were over 50 implies that older adults could not be using Internet lending services as often, either because they are less comfortable with technology or because they do not need these kinds of financial goods as much. According to the respondents' marital status, 59.6% of them are married. This finding may suggest that people in stable life stages—possibly with families—are more inclined to look into financial products like loans for personal or family financial management. The single respondents (34.3%) are also a considerable group, possibly reflecting young professionals with various financial demands who can be

at different stages of life. When it comes to monthly income, 70.9% of respondents make between Php. 30,000 and Php. 40,000, indicating that professionals who apply for loans online are more likely to fall into this salary range. Although there appears to be no representation from higher income brackets, the smaller percentage of respondents earning 20,000–25,000 (29.1%) may indicate that those with slightly lower incomes also use these services. This could mean that people with higher incomes may not need online loans as frequently or may use other financial instruments.

According to Nagamani & Nandhini (2015), Studies indicate that younger women are proficient in utilizing technology for financial transactions, and educated women are more likely to be aware of e-banking services. Moreover, research by Kartawinata et al. (2023) indicated that millennials aged 24-39 are the primary users of online loans, with a study showing 400 respondents within this age range in Indonesia. It relates to our discovery that millennials are more inclined to apply for loans online. Additionally, the marital status of respondents in online loan applications appears to significantly influence their borrowing behavior. Huang et al. (2022) indicated that married individuals tend to have higher funding success rates compared to their single or divorced counterparts. This trend suggests that marital status plays a crucial role in the online lending market, particularly in terms of perceived reliability and financial stability. Furthermore, a significant portion of online loan users, especially millennials, report incomes that align with the 30,000-40,000 IDR range, which affects their borrowing behavior (Kartawinata et al., 2023).

The results indicate that the demographic analysis of the respondents reveal a predominantly female sample, with a significant majority falling within the 25-40 age range. This suggests that the study primarily focused on a younger female population. The high proportion of married respondents indicates a strong emphasis on family and domestic life among the participants. The income distribution, with a majority earning between 30,000 and 40,000, suggests a relatively stable financial situation for most respondents. However, the small number of respondents in the older age groups and those with lower incomes indicates a potential bias in the

sample. Further research may be needed to address these limitations and provide a more comprehensive understanding of the target population.

Table 1. *Demographic Profile of the Respondents (n=250)*

		Frequency	Percentage
Sex			
	Male	69	30.0
	Female	161	70.0
Age:			
	25-40	138	60.0
	41-50	90	39.1
	51-60	2	.9
	61-75		
Marital Status:			
	Single	79	34.3
	Married	137	59.6
	Widowed	10	4.3
	Single Parent	4	1.7
Monthly Income:			
	20,000-25,000	67	29.1
	30,000-40,000	163	70.9
	45,000-55,000		
	60,000-70,000		

Level of Respondents' Cybersecurity Awareness

Table 2 shows the level of respondents' cybersecurity awareness. The results reveal that there is a 1.478 mean of Cybersecurity Awareness with a standard deviation of .2142. Meanwhile, there is a 1.612 mean of knowledge in cybersecurity with a standard deviation of .2524. Awareness had a 1.545 mean with a standard deviation of .1657.

The results of Table 2 show a worrying pattern in the respondents' cybersecurity knowledge and Awareness. The respondents' cybersecurity awareness is categorized as extremely poor, with an aggregate mean score of 1.545 (standard deviation of 0.1657). This is further divided into two constructs, cybersecurity knowledge (mean of 1.612) and cybersecurity awareness (mean of 1.478), both of which, according to the given interpretation scale, are in the extremely low range. These findings imply that, even though the respondents utilize online loan

applications, they are not well-versed in the cybersecurity dangers connected to utilizing these platforms. A very low level of knowledge about cybersecurity implies that they might not be familiar with specific technical concepts, like the need for strong passwords, the use of two-factor authentication, or the ability to recognize malware.

Similarly, a low level of awareness about cybersecurity suggests that they might not fully understand the importance of securing personal information, recognizing phishing attempts, or adhering to best practices to avoid fraud. Because online attacks are becoming more common, this lack of Awareness and expertise about cybersecurity is very concerning. Based on the information provided, it appears that these respondents are more susceptible to identity theft, cyberattacks, and data breaches, particularly when utilizing financial services like online loan applications that need sensitive financial and personal data. To increase consumers' comprehension of cybersecurity, particularly when interacting with digital financial services, increased efforts in education and training are needed. Users may continue to be more vulnerable to cyberattacks if this gap is not addressed.

The low level of cybersecurity awareness aligns with recent studies that point to a persistent knowledge gap in cybersecurity among users of digital financial services. For instance, a study by Leonhard et al. (2021) found that users often have limited Awareness of how to protect themselves against common cyber threats such as phishing and data breaches, particularly when using fintech applications. This lack of Awareness increases their vulnerability to online attacks, which can compromise sensitive data and financial security (Alotaibi, 2021). Furthermore, this gap in cybersecurity literacy has been shown to affect user trust and confidence in using digital financial platforms, often leading to underutilization or improper security practices (Enriquez et al., 2021). These results highlight the urgent need for cybersecurity education and awareness programs tailored to users of online financial services to help mitigate these risks.

As to capsule, the analysis of respondents' cybersecurity awareness and knowledge reveals a concerning trend. Despite using online loan applications, respondents demonstrated a very low level of understanding and Awareness of

cybersecurity risks. This suggests that they are vulnerable to cyber-attacks and may not be taking necessary precautions to protect their personal information.

The findings highlight the urgent need for increased education and training efforts to improve users' cybersecurity literacy, particularly in the context of digital financial services. By addressing this gap, users can better protect themselves from online threats and ensure the security of their sensitive information.

Table 2. *Level of respondents' cybersecurity awareness (n=230)*

Constructs	M	SD	Interpretation
Cybersecurity Awareness	1.478	.2142	Very Low
Knowledge in Cybersecurity	1.612	.2524	Very Low
Awareness	1.545	.1657	Very Low

Note: Interpretation: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Level of Respondents' Attitude for Online Loan Application

Table 3 shows the respondents' Attitudes toward online loan applications. The results reveal that the perceived utility and value of online loan applications had a very low mean score of 1.615 with a standard deviation of 0.181. This indicates that respondents perceive little utility or value in using these applications. Similarly, the affective and cognitive components, which measure the emotional and cognitive engagement of respondents, also shows a very low mean score of 1.591, with a standard deviation of 0.159. Overall, the attitude toward online loan applications is very low, with a combined mean score of 1.663 and a standard deviation of 0.333, indicating that respondents have a generally negative perception of online loan services both in terms of their usefulness and their emotional and cognitive engagement.

Table 3 reveals that online loan applications received a very low mean score of 1.615, indicating that respondents do not find these services valuable or helpful in meeting their needs. Respondents have a very low attitude toward online loan applications, indicating negative perceptions about these platforms. This may

suggest that users do not trust the applications or that they think traditional banking services are more trustworthy. Furthermore, the low mean score of 1.591 was also seen in the affective and cognitive components, which evaluate the emotional reaction and cognitive process associated with using online loan applications. It may be inferred from this that consumers' experiences with these programs are not entirely favorable. This can be the result of people's overall unfamiliarity or discomfort with online financial instruments, worries about security, or the complexity of using the platforms. The respondents' overall combined attitude score of 1.663 indicates that they have a strongly unfavorable image of online lending services and are either reluctant to utilize them or do not see them as helpful. This may indicate that in order to alter these unfavorable perceptions, there is a need for increased communication about the benefits of these services or enhancements to the user experience.

This low level of perceived utility and negative Attitude aligns with recent studies that highlight users' skepticism toward digital financial services, particularly when they have concerns about security and trust (Qin et al., 2021). Research by Zhao and Bacao (2021) indicates that users' negative attitudes often stem from a lack of trust in the safety and credibility of financial technology platforms, which significantly impacts their willingness to engage. Affective and cognitive perceptions play a critical role in fintech adoption, and when users do not feel emotionally secure or rationally convinced of the platform's benefits, they are less likely to adopt these services (Rahman et al., 2022). These findings suggest that online loan providers need to address users' concerns by improving security, transparency, and the overall user experience to foster more positive attitudes and trust toward their services.'

To encapsulate, the respondents have a negative view of online loan applications. They do not find these services valuable or useful, and they do not feel emotionally or cognitively engaged with them. This suggests that they may not trust online loan platforms as much as traditional banks, possibly because they are concerned about security or are simply not comfortable with using digital financial tools. The low scores show that respondents are reluctant to use online loan applications, which means that financial institutions need to address these negative perceptions. To increase the use of online loan applications, it is important to

communicate the benefits of these services more clearly. Educating users about security measures and simplifying the application process can help build trust. Improving the user experience through better design and customer support can also make people more likely to use online loan applications. By addressing these issues, lenders can change people's negative perceptions and encourage them to use online loan services more often.

Table 3. *Level of respondents' attitude for online loan application (n=230)*

Constructs	M	SD	Interpretation
Perceived Utility and Value	1.615	.181	Very Low
Affective and Cognitive Components	1.591	.159	Very Low
Attitude	1.663	.333	Very Low

Note: Interpretation: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Level of Respondents' Online Loan Application Engagement

Table 4 shows the level of respondents' Engagement with online loan applications. The results reveal that the perceived value and benefits of online loan applications have a mean score (M) of 1.605 with a standard deviation (S.D.) of .1662, which is interpreted as Very Low. Similarly, trust and credibility received a mean score of 1.604 with an S.D. of .1694, also interpreted as Very Low. Overall, the engagement level of respondents in online loan applications had a mean score of 1.608 and a standard deviation of .1838, which is interpreted as Very Low. This indicates that the overall perception and engagement of respondents towards online loan applications are significantly low.

The outcomes presented in Table 4 show how involved the respondents were with the Internet. There were incredibly few loan applications. Specifically, the platforms' perception of value and advantages received a mean score of 1.605, which indicates a Very Low rating. The result shows that people do not think about using Internet loan services to provide enough advantages or benefits. In a similar vein, trust and credibility were evaluated at 1.604, also viewed as Very Low, indicating a significant lack of confidence in the dependability and security of these platforms. People may be unwilling to use services they think might jeopardize their financial security or personal information, which makes this lack of trust a severe issue. When these factors are taken into account, the total engagement score comes out at 1.608, falling into the Very Low category. This shows that the majority of respondents are either hesitant or disinterested in using online loan applications. The challenges faced by online financial service providers are a result of this lack of perceived value and trust. Enhancing the user experience and platforms' legitimacy may be required to increase engagement and user involvement.

These results align with recent studies showing that user engagement in fintech applications is strongly influenced by perceived security, trustworthiness, and the tangible benefits provided by the platform (Ventre & Kolbe, 2020). When users feel uncertain about the credibility of a platform or perceive that the risks

outweigh the benefits, they are less likely to engage with it (Lee & Shin, 2021). Moreover, trust is critical to maintaining ongoing user interaction with financial services, as a lack of transparency and adequate security features can deter users from actively using these applications (Rahman et al., 2022). To increase Engagement, online loan providers need to address these concerns by improving the trustworthiness, security, and overall value proposition of their services.

To sum up, the findings from Table 4 reveal a concerning trend regarding respondents' Engagement with online loan applications. The perceived value and benefits, as well as trust and credibility, were both rated as very low. This indicates a significant lack of confidence in the platforms and their offerings. Such a low level of Engagement poses a significant challenge for online loan providers. The underlying issues must be resolved, and the user experience must be enhanced overall in order to boost user adoption and confidence. Strengthening security protocols, improving the perceived value and advantages of online loan applications, and fostering trust via open dialogue and customer service are a few possible ways to do this. Online lenders can break through the present obstacles and draw in more customers by putting these tactics into practice.

Table 4. *Level of respondents' online loan application engagement (n=230)*

Constructs	M	SD	Interpretation
Perceived Value and Benefits	1.605	.1662	Very Low
Trust and Credibility	1.604	.1694	Very Low
Engagement	1.608	.1838	Very Low

Note: Interpretation: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Significant Relationship Between Professionals' Cybersecurity Awareness and Online Loan Application Engagement

Table 5 shows the significant relationship between professionals' Cybersecurity Awareness and their Engagement with online loan applications. The

results reveal a perfect positive correlation ($r\text{-value} = 0.774$) between cybersecurity awareness and engagement, with a $p\text{-value}$ of 0.000, indicating that the relationship is highly significant. This suggests that as professionals' Awareness of cybersecurity increases, their Engagement with online loan applications also rises significantly. The strength of this correlation reflects a strong alignment between professionals' confidence in cybersecurity measures and their willingness to interact with online loan services. The $p\text{-value}$ of 0.000 further supports the significance of this relationship, confirming that the results are not due to random chance but represent a meaningful and consistent pattern in the data.

The results presented in Table 5 demonstrate a substantial and positive correlation between the cybersecurity knowledge of professionals and their use of online loan applications. The $r\text{-value}$ of 0.774 shows a perfect positive correlation, indicating that professionals' participation in online loan applications rises in exact proportion to their increased awareness of cybersecurity. People who are more knowledgeable and self-assured about cybersecurity are more inclined to trust and use online financial services, according to this substantial positive link. Furthermore, the $p\text{-value}$ of 0.000 indicates that this association is very significant, indicating how unlikely it is that this outcome would have happened by accident. There is a strong association between professionals' desire to interact with lending platforms and their degree of security about online transactions, as evidenced by the correlation's significance at the 0.01 level ($p < 0.01$).

Several studies underscore the significant relationship between cybersecurity awareness and Engagement with online loan applications. For instance, Afthanorhan et al. (2020) found that increased Awareness of cybersecurity threats enhances users' confidence in financial technologies, leading to greater Engagement in online financial services. Similarly, Lee et al. (2021) demonstrated a positive correlation between trust in cybersecurity measures and the adoption of online banking and loan services, indicating that users who feel secure are more likely to engage with these platforms. Furthermore, research by Yan et al. (2019) highlighted that heightened Awareness of online security threats significantly influences the likelihood of users engaging with digital financial services, such as loans.

To sum up, the study shows a very significant p-value of 0.000 and a substantial positive connection (R-value = 0.774) between professionals' participation in online loan applications and their understanding of cybersecurity. This shows that people's willingness to use online lending services improves in direct proportion to their level of cybersecurity expertise. This relationship's strength emphasizes how crucial cybersecurity confidence is to building trust and promoting the usage of digital financial systems. Furthermore, financial institutions should make improving cybersecurity education and awareness among potential consumers a top priority in order to take advantage of this discovery. Lenders may foster user confidence in their platforms by providing thorough training and educational materials on cybersecurity best practices. This might include articles, seminars, and approachable manuals that explain internet security protocols in plain language. Moreover, providing strong cybersecurity measures throughout the loan application procedure will comfort consumers even more, which may encourage them to utilize these services more. In the end, raising knowledge of cybersecurity issues encourages professionals to apply for loans online more frequently and builds trust.

Table 5. *Significant Relationship between professionals' cybersecurity awareness*

Variable	r-value	p-value	Interpretation
Awareness and Engagement	0.774**	0.000	Perfect Positive Correlation/Highly Significant

and online loan application engagement (n=230)

Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)

2). ** $p < 0.01$ (Highly Significant); * $p < 0.05$ (Significant); $p > 0.05$ (Not Significant)

3). **. Correlation is significant at the 0.01 level (2-tailed).

Significant Relationship between Respondents' Attitude for Online Loan Application and Engagement

Table 6 indicates a significant relationship between respondents' attitudes toward online loan applications and their Engagement, with an R-value of 0.524 and a p-value of 0.000, indicating a strong positive correlation that is highly significant.

The findings from Table 6 reveal a substantial positive correlation (r-value of 0.524) between respondents' views regarding online loan applications and their degree of participation, suggesting that higher levels of Engagement with these services correspond with more positive sentiments. A p-value of 0.000 indicates the statistical significance of this association, indicating that the correlation is real and not the result of chance. After the 230 respondents' demographic data was examined, it was discovered that 30% of them were women and that most of them (60%) were in the 25–40 age range, who are known for being more tech-savvy and receptive to digital financial solutions. Furthermore, this group seems to be actively looking for flexible financial possibilities, with 70.9% claiming a monthly salary between Php. 30,000 and Php. 40,000. These findings highlight how crucial it is to promote positive attitudes through user-centered design and focused marketing since these may greatly increase interaction with online lending systems.

According to Kurniawan et al. (2023), perceived security and awareness of risks significantly impact users' decisions to participate in online loan applications, as individuals prioritize ease of access and convenience over potential security threats. For instance, a study on P2P lending applications found that users generally expressed favorable attitudes, which were linked to higher engagement rates (Khan et al., 2024). Additionally, perceived behavioral control and security perceptions were identified as critical factors influencing public interest in fintech services, suggesting that positive attitudes enhance user engagement (Hikmah et al., 2023). Furthermore, financial literacy and attitudes also play a role in shaping online loan user behavior, indicating that informed users are more likely to engage with these platforms (Sari et al., 2023).

The research results show a very significant p-value of 0.000 and a substantial positive connection (r-value = 0.524) between respondents' opinions regarding online loan applications and their involvement levels. This shows that respondents' participation with these platforms rises as their opinions of online lending services improve. The demographic information shows that women, mostly in the 25–40 age range, make up the majority of responses. Women in this age range tend to be more tech-savvy and actively look for flexible financial solutions.

To capitalize on these findings, financial institutions should concentrate on improving user experience and cultivating favorable opinions of online loan applications. This could entail applying user-centered design concepts to provide accessible and user-friendly platforms as well as focused marketing campaigns that appeal to the intended audience. Lenders might attempt to enhance general attitudes and promote increased involvement by highlighting the advantages and simplicity of online lending. Furthermore, exhibiting user testimonials and success stories may increase attractiveness and trust among prospective clients, which leads to increased adoption rates of online lending services.

Table 6. *Significant Relationship between Respondents' Attitude for Online Loan Application and Engagement*(n=230)

Variable	r-value	p-value	Interpretation
Attitude and Engagement	0.524**	0.000	Strong Positive Correlation/Highly Significant

Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)

2). ** $p < 0.01$ (Highly Significant); * $p < 0.05$ (Significant); $p > 0.05$ (Not Significant)

3). **. Correlation is significant at the 0.01 level (2-tailed).

Significant Predictors for Online Loan Application Engagement Among Professionals

The table indicates that both "Attitude" and "Awareness" are significant positive predictors of "Engagement," as evidenced by their p-values being 0.000, which is below the typical significance threshold of 0.05.

The results in Table 7 show that Attitude and Awareness both significantly influence Engagement, as seen by their 0.000 p-values, which is far lower than the traditional significance level of 0.05. This implies that there is a strong correlation between these factors. With a b-value of 0.855, Awareness outperforms Attitude in terms of its predictive power over Engagement (b-value of 0.178).

According to Sari et al. (2023), attitude and awareness are critical factors influencing online loan engagement. Research indicates that financial attitudes significantly affect user behavior in online loan applications, acting as an intermediary between financial literacy and Engagement. The interplay of these factors suggests that a positive attitude towards online loans, coupled with heightened Awareness of security issues, enhances user engagement. Furthermore, perceived behavioral control and attitudes toward fintech services also play a significant role in shaping public interest in peer-to-peer lending (Hikmah et al., 2023). Lastly, Security awareness significantly influences customer interest in online loan applications (Putra et al., 2021).

To sum up, table 7's results indicate that professionals' Engagement with online loan applications is significantly predicted by both Awareness and Attitude, with p-values of 0.000 suggesting a strong and statistically significant link.

This emphasizes how critical it is to promote knowledge of and a good attitude regarding online loans since both elements have the potential to greatly boost user involvement. Furthermore, Awareness has a bigger impact on Engagement than Attitude, as indicated by its higher b-value (0.855) in comparison to Attitude (0.178). This suggests that Awareness of online lending procedures and security precautions is more important in promoting involvement. This suggests that increasing Awareness should be the top priority for initiatives aiming at enhancing user engagement since it has a greater influence on how professionals utilize these platforms.

Table 7. B. Significant Predictors for Online Loan Application Engagement Among Professionals

Variable	b-value	p-value	Interpretation
Attitude	.178	.000	Positive predictor
Awareness	.855	.000	Positive predictor
<i>a. Dependent Variable: Engagement</i>			

SUMMARY, FINDINGS, CONCLUSION, AND RECOMMENDATIONS

Summary

Professionals face increasing risks when engaging with online loan applications, particularly in maintaining their cybersecurity. This study is entitled "Public-school Teachers' Cybersecurity Awareness, Attitude, and Engagement on Online Loan Applications." The study aimed to assess the cybersecurity knowledge and behaviors of professionals when applying for online loans. It also examined their attitudes toward the security of these platforms and identified gaps in Awareness and practices that could lead to vulnerabilities. The study was conducted in public schools within Ozamis City. A purposive sampling technique was used to select 230 professional teachers. Data was collected using a structured cybersecurity awareness questionnaire and an attitude and engagement survey. Various statistical methods were employed, including Mean and Standard Deviation, Pearson Correlation Coefficient, and Multiple Regression Analysis to analyze the findings.

Findings

1. Respondents demonstrate a low level of cybersecurity awareness, with an average score indicating they are poorly informed about risks associated with online loan applications.
2. Respondents generally have a low attitude toward online loan applications, showing low perceived utility and value. Their emotional and cognitive engagement with these platforms is also low, indicating negative perceptions.
3. Engagement with online loan applications is low, with respondents showing minimal trust and credibility in these platforms, suggesting that they do not perceive these applications as beneficial or secure.

4. There is a significant positive relationship between cybersecurity awareness and engagement, meaning that those with higher cybersecurity knowledge are more likely to engage securely with online loan applications.
5. Attitude and awareness are identified as significant predictors of engagement, suggesting that enhancing users' attitudes and awareness about cybersecurity can lead to increased Engagement in online loan applications.

Conclusion

The following conclusions were drawn based on the findings of the study:

1. **Cybersecurity Awareness Among Professionals**—The moderate to high cybersecurity awareness levels among professionals, especially regarding common threats like phishing and malware, indicate a foundational knowledge base. Institutions can leverage this Awareness to build on existing understanding, potentially focusing training on more advanced or emerging threats. Enhancing this foundational Awareness could be a key strategy for reducing vulnerabilities associated with online loan applications.

2. **Trust in Online Loan Platforms vs. Personal Security Measures**—The finding that professionals trust their personal cybersecurity more than the security of online loan platforms highlights a trust gap. This suggests that loan platforms need to improve transparency about their security measures to build confidence among users. Instituting clear communication strategies that detail security protocols can foster trust and make users more comfortable with online loan services.

3. **Positive Correlation Between Awareness and Secure Behavior**—The strong positive correlation between cybersecurity awareness and secure online behaviors suggests that increasing Awareness can directly lead to safer online practices. Loan platforms and financial institutions can utilize this insight to prioritize cybersecurity education, as enhancing knowledge appears to encourage secure actions, reducing potential security risks.

Recommendations

1. Increase Formal Cybersecurity Training Programs for Loan Application Users -Since formal cybersecurity training leads to stronger secure practices, agencies like the Federal Deposit Insurance Corporation (FDIC) in the United States and CyberSafeBC in Canada could develop targeted training modules for professionals using online loan applications. These programs should cover both general cybersecurity practices and specific risks associated with digital financial transactions, empowering users to adopt safer behaviors on loan platforms.

2. Enhance Transparency of Cybersecurity Measures on Loan Platforms— Given the lack of trust professionals have in the security of online loan platforms, the Consumer Financial Protection Bureau (CFPB) and Office of the Privacy Commissioner of Canada (OPC) should work with loan providers to enhance transparency in their security practices. Requiring platforms to clearly communicate their security protocols, such as data encryption and fraud detection processes, could increase user confidence and trust in using these services.

3. Promote Cybersecurity Awareness Campaigns Focused on reducing risky online behavior with a clear link between cybersecurity awareness and reduced risky behaviors, organizations such as National Cyber Security Alliance (NCSA) in the U.S. and Get Safe Online in the U.K. could initiate awareness campaigns that educate professionals on the importance of secure behaviors, such as avoiding unknown links and using strong passwords. These campaigns can be distributed through professional networks, industry events, and digital platforms to reach a wide audience and encourage safer online behaviors across sectors

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APPENDICES

QUESTIONNAIRES

Public-school Teachers' Cybersecurity Awareness, Attitude, and Engagement on Online Loan Applications

I. *Profile*

Sex: ☐ Male ☐ Female

Age: ☐ 25-40 ☐ 41-50 ☐ 51-60 ☐ 61-75

Marital Status: ☐ Single ☐ Married ☐ Widowed ☐ Single
Parent

Income: ☐ 20,000-25,000 ☐ 30,000-40,000 ☐ 45,000-55,000 ☐ 60,000-
70,000

II. *Survey Proper*

Instructions: Carefully review each statement and indicate your response by placing a check mark (/) in the corresponding column. Use the provided scale to guide your answers:

4 - Strongly Agree

3 - Agree

2 - Disagree

1 - Strongly Disagree

Appendix A

(Survey Questionnaire)

Online Loan Application Awareness Questionnaire

Adopted and Modified Questionnaire from (Amarendra & Jayashree)

INDICATORS	RESPONSES			
	4	3	2	1
A. Cybersecurity Awareness				
1. There are potential risks associated with sharing personal information online.				
2. Being aware of regularly updating software and applications to protect against vulnerabilities is important.				
3. Being cautious about clicking on links or downloading attachments from unknown sources is a must.				
4. To prevent unauthorized access mindfulness should be applied in security settings on social media accounts.				
5. Being aware of the risks associated with using public Wi-Fi networks and take precautions is necessary.				
B. Knowledge and Skills in Cybersecurity				
1. I understand the importance of creating complex and unique passwords for online accounts.				
2. I know how to recognize and report suspicious activity on my computer or network.				

3. I understand the concept of two-factor authentication and use it whenever possible to enhance security.				
4. I know how to securely configure and manage privacy settings on my devices and online accounts.				
5. I feel that data encryption is an important practice for protecting sensitive information.				

Appendix B

(Survey Questionnaire)

Online Loan Application Attitude Questionnaire

Adopted and Modified Questionnaire from (Amarendra & Jayashree)

INDICATORS	RESPONSES			
	4	3	2	1
1. Perceived Utility and Value				
1. I agree that users often prioritize convenience over security when using online services.				
2. I prioritize cyber security when making decisions about which apps or software to use.				
3. I consider the protection of personal information online to be a high priority.				
4. I agree that users are generally willing to adopt stronger security practices if they are educated about the risks.				
5. I view two-factor authentication as a valuable additional layer of security for online accounts.				

Affective and Cognitive Components				
1. I believe that staying informed about cybersecurity is important for protecting myself online.				
2. I agree that users' beliefs about the effectiveness of security measures affect their willingness to adopt.				
3. I feel that a positive attitude toward cybersecurity can led to proactive protective measures among users.				
4. I feel that a lack of awareness about cybersecurity risks can create a false sense of security among users.				
5. I am aware of the potential financial and personal consequences of a cyber-attack.				

Appendix C

(Survey Questionnaire)

Online Loan Application Engagement Questionnaire

Adopted and Modified Questionnaire from (Amarendra & Jayashree)

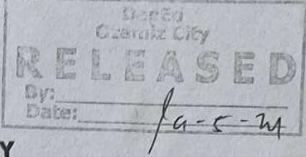
INDICATORS		RESPONSES			
A. Perceived Value and Benefits		4	3	2	1
1. I think that online loans offer competitive interest rates and fees compared to brick-and-mortar financial institutions.					
2. I think that online loans provide flexibility in repayment options, allowing borrowers to choose terms that suit their financial situation.					
3. I believe that online loan platforms offer secure and reliable transactions, ensuring the safety of personal and financial information.					
4. I perceive online loans as having responsive customer support services to address any concerns or queries promptly.					
5. I believe that online loans offer a seamless and hassle-free borrowing experience compared to traditional loan application processes.					
B. Trust and Credibility					

1. I trust online lenders to protect my personal and financial information securely.				
2. I trust the reviews and testimonials provided by other borrowers when considering an online loan provider.				
3. I am confident that online loan providers have appropriate security measures in place to prevent fraud and identity theft.				
4. I believe that online loan providers are regulated and compliant with relevant laws and regulations.				
5. I feel comfortable providing sensitive information, such as my social security number, to online loan providers.				

Appendix D

(Letter of Approval to Conduct the Study)


Republic of the Philippines
Department of Education
REGION X – NORTHERN MINDANAO
SCHOOLS DIVISION OF OZAMIZ CITY



August 27, 2024

KHARL MARIE L. PALLEGA ET AL.
College Student
College of Business and Management
Misamis University, Ozamiz City

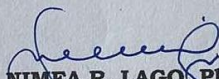
Ms. Pallega et al.,

In reference to your letter requesting approval to conduct data gathering for your research on **“PROFESSIONALS’ CYBERSECURITY AWARENESS, ATTITUDE, AND ENGAGEMENT ON ONLINE LOAN APPLICATIONS”** to the public school teachers teaching in Ozamiz City Division, as participants of this study, this Office interposes no objection of the said request, provided that:

1. the conduct of data gathering shall adhere to the minimum health standards;
2. data gathered must be dealt with utmost confidentiality in accordance with the Data Privacy Law and Child Protection Policy and other laws;
3. the school and this Office shall be provided with a copy of the results as a basis for implementing continuous improvement programs;
4. participation in the research process must be on a voluntary basis and shall not disrupt the teaching and learning activity; and
5. coordination with the school heads shall be properly conducted before the data-gathering activity.

God bless our noble undertakings!

Very truly yours,


NIMFA R. LAGO, PhD, CESO VI
Assistant Schools Division Superintendent
OIC, Schools Division Superintendent
Division of Ozamiz City



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Magandang Pagbabalik


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PANDONG
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Appendix E

(Documentation)



Appendix F

(Plagiarism Test Result)



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Summary

Appendix G

(Grammarly Test Result)

 grammarly

Report: Yelkaye Limbo

Yelkaye Limbo

by Misamis University

General metrics

62,726	8,862	411	35 min 26 sec	1 hr 8 min
characters	words	sentences	reading time	speaking time

Score

**99**

This text scores better than 99% of all texts checked by Grammarly

Writing Issues

12		12
Issues left	Critical	Advanced

Plagiarism

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Curriculum Vitae

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PERSONAL INFORMATION

Date of Birth	: July 16, 2001
Age	: 23
Place of Birth	: Baroy, Lano del Norte
Religion	: Roman Catholic
Sex	: Female
Civil Status	: Single
Language/Dialect Spoken	: Filipino

EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL	: Misamis University
DEGREE	: Bachelor of Science in Business Administration
ADDRESS	: H.T. Feliciano..., Ozamiz City
SCHOOL YEAR	: 2020-Present

SENIOR HIGH SCHOOL

SCHOOL : Christ the King College de Maranding
ADDRESS : Maranding, Lala, Lanao del Norte
SCHOOL YEAR : 2018-2020

JUNIOR HIGH SCHOOL

SCHOOL : Christ the King College de Maranding
ADDRESS : Maranding, Lala, Lanao del Norte
SCHOOL YEAR : 2015-2018

ELEMENTARY EDUCATION

SCHOOL : Kapatagan East Central School
ADDRESS : Poblacion, Kapatagan, Lanao del Norte
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Curriculum Vitae

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PERSONAL INFORMATION

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Place of Birth	: Maranding, Lala, Lano del Norte
Religion	: Roman Catholic
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Civil Status	: Single
Language/Dialect Spoken	: Filipino

EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL	: Misamis University
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SCHOOL YEAR	: 2020-Present

SENIOR HIGH SCHOOL

SCHOOL	: Lala National High School
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SCHOOL YEAR : 2018-2020

JUNIOR HIGH SCHOOL

SCHOOL : Lala National High School

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SCHOOL YEAR : 2015-2018

ELEMENTARY EDUCATION

SCHOOL : Maranding Central Elementary School

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SCHOOL YEAR : 2008-2014

Curriculum Vitae

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EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL	: Misamis University
DEGREE	: Bachelor of Science in Business Administration
ADDRESS	: H.T. Feliciano..., Ozamiz City
SCHOOL YEAR	: 2020-Present

SENIOR HIGH SCHOOL

SCHOOL	: Clarin National High School
--------	-------------------------------

ADDRESS : Clarin, Misamis Occidental
SCHOOL YEAR : 2018-2020

JUNIOR HIGH SCHOOL

SCHOOL : Clarin National High School
ADDRESS : Clarin, Misamis Occidental
SCHOOL YEAR : 2015-2018

ELEMENTARY EDUCATION

SCHOOL : Kinangay Sur Elementary School
ADDRESS : Clarin, Misamis Occidental
SCHOOL YEAR : 2008-2014