



# A TRACER STUDY ON BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION - FINANCIAL MANAGEMENT GRADUATES FROM ACADEMIC YEAR 2019 TO 2023

Wilfredo C. Mahinay Jr<sup>1</sup>, Ma. Elena G. Litob<sup>2</sup>

<sup>1</sup>ORCID No. 0009-0009-1115-9707,

BSBA-Financial Management Program Coordinator, Kapalong College of Agriculture, Sciences and Technology,  
Maniki, Kapalong, Davao del Norte

<sup>2</sup>ORCID No. ORCID:0009-0003-2830-8285

BSBA-Program Head, Kapalong College of Agriculture, Sciences and Technology, Maniki, Kapalong,  
Davao del Norte

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## ABSTRACT

This study aimed to assess the employment rates and employability status of graduates from the Bachelor of Science in Business Administration – Financial Management program at Kapalong College of Agriculture, Sciences, and Technology from 2019 to 2023. It also examined graduates' attitudes towards work, the quality of education provided by the institution, and their skills development. Using a descriptive research method, a total of 587 respondents participated in an online survey conducted through Google Forms.

Findings revealed that 88.17% of financial management graduates were employed, with 52.07% working in job-related professions such as credit & collection assistant, entrepreneur, cashier, auditor, bookkeeper, inventory personnel, accounting staff, and account officer. Additionally, 30.77% were employed in non-related fields including office-based clerk, government employee, sales agent/specialist/representative, call center agent, marketing specialist, technical staff, and photographer. Among the employed graduates, 37% held regular positions, 33% were on job order, 16% worked on a contractual basis, 8% were casual employees, and 6% were self-employed.

Furthermore, only 0.85% pursued a Master in Business Administration, while 4.26% became teacher education unit earners. The study found that graduates consistently exhibited very high levels of attitude towards work, quality education provisions, and skills development. However, computer and ICT skills received the lowest mean score, suggesting a need for the program to offer practical training sessions, workshops, or laboratory sessions to enhance students' proficiency in these areas. Providing opportunities for students to practice using computer software and applications in simulated business environments or real-world projects is recommended.

## INTRODUCTION

In the dynamic landscape of education, the adaptability and employability of graduates emerge as pivotal factors in shaping curricular reforms. The institution's success is related to the quality of its graduates. There was a prevailing notion that the increasing global need for highly skilled professionals emphasized the significance of higher education in fostering career development (Nunez et al., 2022)

In Asia, graduates encounter the challenge of securing employment immediately upon completing their studies. It is crucial that they have acquired optimal knowledge and skills within their specialized fields before entering their chosen work. The graduates struggle to secure positions aligned with their degree courses due to influential factors stemming from the mismatch between educational qualifications and insufficient mastery of skills necessary for employment. This reality indicates that some academic institutions have not adequately equipped graduates with essential skills and the curriculum may not align with the demands of the current

global labor market. Nations undergoing rapid expansion in higher education express widespread concerns about graduates facing significant hurdles in job searches and some being compelled to accept less favorable early employment (Teichler & Jung, 2017).

In the Philippine context, employers today are increasingly focused on identifying competent employees who not only possess fundamental academic skills such as reading, writing, oral communication, and listening but also exhibit advanced cognitive abilities like learning, reasoning, creative thinking, decision-making, and problem-solving. Besides, they are also looking for employees that have personal qualities that among all include responsibility, self-confidence, self-control, social skill, adaptable and flexible, good work attitude, cooperative, self-motivated. However, most of our graduates are not aware of this current phenomenon whereby they sometimes do not see the connection on what they do in class with the real job world that they will venture into later. Moreover, job mismatch postulates a major challenge to academic institutions and labor



markets in the Philippines. This prevailing situation is projected to widen the gaps between education and jobs in the industry and an even important issue to deal with relative to economic and educational policies in the country (Toquero, 2021).

The Kapalong College of Agriculture, Sciences and Technology, in its commitment to consistently enhance its teaching methodologies for the education and training of emerging professionals, the institution has found it appropriate to conduct a tracer study among graduates in order to assess their employability. The data collected from tracer study provides feedback on the relevance of the curriculum. The institution can also identify areas where improvements are needed in order to ensure that the quality of education they provide is in line with the quality standards set by academic accreditation organization and by the industry.

It is in this light that this study was conducted in order to assess both the employment rate and employment status of graduates. Additionally, the study aims to gather self-assessments regarding their work attitudes, perceptions of the institution's quality education provision and the development of skills and abilities among graduates from Bachelor of Science in Business Administration - Major in Financial Management (BSBA-FM) degree. The findings will guide the development and design of a curriculum that ensures students' employability and further strengthen the institution's commitment to delivering continuous and high-quality education.

## OBJECTIVES OF THE STUDY

This study aimed to identify the employability of the KCAST graduates in the program of Business Administration – Financial Management from academic year 2019-2023. Specifically, this study sought to answer the following research objectives:

1. To describe the demographic characteristics of the graduate respondents in terms of:
  - 1.1. sex when grouped per academic year;
  - 1.2. civil status;
  - 1.3. age;
  - 1.4. year graduated; and
  - 1.5. educational attainment and development;
2. To describe the employment profile and features of the graduate-respondents in terms of:
  - 2.1. employment rate;
  - 2.2. employment status;
  - 2.3. level of income;
  - 2.4. period of seeking the first job after college
  - 2.5. relevance of college degree to the present job; and
  - 2.6. job mismatching.
3. To determine the level of the graduate-respondents self-rated evaluation with their attitude to work.

4. To determine the level of the graduate-respondents self-rated evaluation with the quality of education provision of the institution.
5. To determine the level of the graduate-respondents self-rated evaluation with the skills and abilities obtained in the institution and its usability with their present occupation.

## METHODS

### Design

The study employed the descriptive research method due to its focus on collecting quantitative information presented in numerical form that aligns with the inherent nature of descriptive studies. This method was utilized to describe the characteristics of the population or phenomenon being studied. It emphasizes on describing the nature of a demographic segment, without delving into the reasons behind the occurrence of a specific phenomenon. Also, it aims to describe the subject of the research without addressing the why or how it occurs. To sum up, descriptive research is a systematic scientific approach that details an event, situation, phenomena, or fact within a specific area or population (Sharma et al, 2019). In the context of the current study, the descriptive method was used to describe the demographic characteristics of the graduate respondents particularly focusing on sex, age, civil status, year graduated and educational attainment and development. Also, to describe the employment profile and features of the graduate-respondents in terms of employment rate, employment status, level of income, period of seeking the first job after college, relevance of college degree to the present job, and job mismatching.

### Population and Sample

The Table 1 shows the population and sample of this tracer study of which were the graduates of Bachelor of Science in Business Administration – Financial Management in Kapalong College of Agriculture, Sciences and Technology from academic year 2019 up until academic year 2023. Hence, the study used random sampling since the very purpose of the study is to track and trace graduates in terms of their employment status and rate. There is a total population 782 graduates and there are 587 graduates who positively responded the survey questionnaire. In 2019, with the total graduate respondents of 159, 119 or 74.53% are females and 41 or 25.47% are males. In 2020, with the total graduate respondents of 138, 86 or 62.50% are females and 52 or 37.50% are males. In 2021, with the total graduate respondents of 136, 91 or 66.85% are females and 45 or 33.15% are males. In 2022, with the total graduate respondents of 65, 51 or 79.07% are females and 14 or 20.93% are males. Lastly, in 2023, with the total graduate respondents of 89, 58 or 64.71% are females and 32 or 35.29% are males.



Table 1: Population and Sample

Year Graduated	Sex	Frequency	Percent
2019	Female	119	74.53%
	Male	41	25.47%
	<b>Total</b>	<b>159</b>	<b>100%</b>
2020	Female	86	62.50%
	Male	52	37.50%
	<b>Total</b>	<b>138</b>	<b>100%</b>
2021	Female	91	66.85%
	Male	45	33.15%
	<b>Total</b>	<b>136</b>	<b>100%</b>
2022	Female	51	79.07%
	Male	14	20.93%
	<b>Total</b>	<b>65</b>	<b>100%</b>
2023	Female	58	64.71%
	Male	32	35.29%
	<b>Total</b>	<b>89</b>	<b>100%</b>

**Research Instrument**

The research tool employed in this study was derived from Escandallo's (2024) study titled "A Tracer Study on the Elementary Education Graduates from Academic Year 2015 to 2019: Employment in Focus," which yielded a Cronbach's alpha coefficient of 0.955. This indicates that the questionnaire

utilized exhibits outstanding internal consistency, ensuring its reliability.

To easily evaluate the data gathered with this study, the researcher made the five orderable categories with their respective means and that is as follows:

Parameter Limits	Descriptive Equivalent	Interpretation
4.20 – 5.00	Very High	If the measure described in item or construct is always observed
3.40 – 4.19	High	If the measure described in item or construct is oftentimes observed
2.60 – 3.39	Moderate	If the measure described in item or construct is sometimes observed
1.80 – 2.59	Low	If the measure described in item or construct is seldom observed
1.00 – 1.79	Very Low	If the measure described in item or construct is rarely observed

**Data Gathering Procedure**

Data collection is the systematic process of gathering, measuring, and analyzing precise information through established and validated methods for research purposes. It constitutes a fundamental and crucial initial stage in research, irrespective of the specific field of study (Lazar et al, 2017). Therefore, the necessary data for the study was conscientiously collected through the implementation of the following procedure:

First, since the institution's BSBA-FM graduates made up the study's population and sample, the researchers asked the college registrar for information on the total number of graduates from the academic years 2019 to 2023 so that precise and reliable data could be prioritized.

Second, upon obtaining the overall population of graduates, the researcher employed a survey tracer questionnaire adapted from Escandallo (2024). This questionnaire aimed to assess various aspects such as demographic characteristics, the

employment profile and features, work attitude, quality of education received, and the development of skills and abilities of each graduate.

Third, the researcher initiated the process of tracing graduates to gather information which was accomplished by utilizing Google Forms.

Fourth, upon the completion of answering the questionnaire by each participating graduate, the researcher proceeded to tally the data. The designated school statistician then analyzed and interpreted the data for the purpose of presenting it in tabular form that facilitates a clear and comprehensible understanding of the results.

**Data Analysis**

Mean was employed to calculate the average scores, assessing the graduates' attitudes towards work, evaluating the quality of education provision, and the development of various skills and abilities.



**RESULTS AND DISCUSSION**

The results and discussion are provided in response to the objectives set forth in the study.

*Demographic Characteristics of the BSBA Financial Management graduates*

The objective of this tracer study is to describe the demographic profile of BSBA Financial Management graduates spanning from the academic year 2019 to 2023. This profile encompasses factors such as sex, civil status, age, year graduated, and educational attainment and development.

**Sex.** Table 2 presents the aggregate number of respondents who are BSBA Financial Management graduates spanning from the academic year 2018-2019 to the academic year 2022-2023. In 2019, out of the total 159 graduate respondents, 119 (or 74.53%) are female and 41 (or 25.47%) are male. In 2020, out of 138 graduate respondents, 86 (or 62.50%) are female and 52 (or 37.50%) are male. Moving to 2021, out of 136 graduate respondents, 91 (or 66.85%) are female and 45 (or 33.15%) are male. In 2022, out of 65 graduate respondents, 51 (or 79.07%) are female and 14 (or 20.93%) are male. Lastly, in 2023, out of 89 graduate respondents, 58 (or 64.71%) are female and 32 (or 35.29%) are male.

**Table 2: Sex Distribution of Financial Management Graduates**

Year Graduated	Sex	Frequency	Percent
2019	Female	119	74.53%
	Male	41	25.47%
	<b>Total</b>	<b>159</b>	<b>100%</b>
2020	Female	86	62.50%
	Male	52	37.50%
	<b>Total</b>	<b>138</b>	<b>100%</b>
2021	Female	91	66.85%
	Male	45	33.15%
	<b>Total</b>	<b>136</b>	<b>100%</b>
2022	Female	51	79.07%
	Male	14	20.93%
	<b>Total</b>	<b>65</b>	<b>100%</b>
2023	Female	58	64.71%
	Male	32	35.29%
	<b>Total</b>	<b>89</b>	<b>100%</b>

**Civil Status.** Table 3 displays the civil status distribution of Bachelor of Science in Business Administration – Financial Management graduates from the academic year 2018-2019 to 2022-2023. The data indicates that out of the total graduate respondents, 528 (or 89.90%) are single, while 59 (or 10.10%)

are married. Additionally, the survey questionnaire includes options for widowed and separated statuses; however, none of the graduates reported having these marital statuses at the time of the survey.

**Table 3: Civil Status of Financial Management Graduates**

Civil Status	Frequency	Percent
Single	528	89.90%
Married	59	10.10%
<b>Total</b>	<b>587</b>	<b>100%</b>

**Age.** The table 4 illustrates the age distribution of Bachelor of Science in Business Administration – Financial Management graduates from the academic year 2018-2019 to 2022-2023. Out of the 587 total respondents who participated in the online survey conducted via Google Forms, 306 respondents fall

within the age range of 21-25, while another 250 graduates fall within the age range of 26-30. Additionally, there are 17 graduates aged between 31-35, along with 7 graduates each in the age ranges of 36-40 and 41 and above.

**Table 4: Age Distribution of Financial Management Graduates**

Age	Frequency	Percent
21-25	306	52.07%
26-30	250	42.60%
31-35	17	2.96%
36-40	7	1.18%
41-45	7	1.18%
<b>Total</b>	<b>587</b>	<b>100%</b>

**Year Graduated.** Table 5 presents the total number of respondents who are Bachelor of Science in Business Administration – Financial Management graduates across the academic years from 2018-2019 to 2022-2023. In 2019, there

are 159 graduate respondents. In 2020, there are 138 graduate respondents. Moving to 2021, there are 136 graduate respondents. In 2022, there are 65 graduate respondents. Lastly, in 2023, there are 89 total graduate respondents.



**Table 5: Year Graduated of Financial Management Graduates**

Year Graduated	Frequency	Percent
2019	159	27%
2020	138	24%
2021	136	23%
2022	65	11%
2023	89	15%
<b>Total</b>	<b>587</b>	<b>100%</b>

**Educational Attainment and Development.** Between the academic years 2018-2019 and 2022-2023, a survey revealed that 11.24% of Bachelor of Science in Business Administration – Financial Management graduates obtained vocational education or a national certificate, while 88.76% did not.

Vocational education options included training in areas such as bookkeeping NCIII, food processing, computer hardware servicing NCII, computer systems servicing, consumer electric servicing NCII, hotel and restaurant management and automotive.

**Table 6: Vocational Education of Financial Management Graduates**

Vocational Education	Frequency	Percent
With	66	11.24%
Without	521	88.76%
<b>Total</b>	<b>587</b>	<b>100%</b>

**Table 6.1: Specification of Vocational Education of Financial Management Graduates**

Vocational Education	Frequency	Percent
Bookkeeping NCIII	20	3.41%
Food Processing	20	3.41%
Computer Hardware Servicing NCII	10	1.70%
Computer Systems Servicing	7	1.12%
Consumer Electric Servicing NCII	3	1.12%
Hotel and Restaurant Management	3	0.51%
Automotive	3	0.51%
<b>Total</b>	<b>66</b>	<b>11.24%</b>

It can be gleaned in Table 7 that the total number of respondents who are BSBA Financial Management graduates from the academic years 2018-2019 to 2022-2023, indicates their pursuit in postgraduate degree programs or studies. According to the survey, only 0.85% of graduates pursued postgraduate studies

or postgraduate degree, while 4.26% obtained teacher education units. Additionally, the data shows that the majority, comprising 94.89%, did not pursue further studies beyond their BSBA Financial Management degree.

**Table 7: Postgraduate Studies/Other Baccalaureate Degree of Financial Management Graduates**

Postgraduate Studies/Other Baccalaureate Degree	Frequency	Percent
Master’s Degree in Business Administration	5	0.85%
Teacher Education Unit Earners	25	4.26%
Without	557	94.89%
<b>Total</b>	<b>587</b>	<b>100%</b>

*Employment Profile and Features of BSBA Financial Management Graduates*

The second research objective of this tracer study is to determine the employment profile and features of the of Bachelor of Science in Business Administration – Financial Management from academic year 2018-2019 to 2022-2023 which includes the following: employment rate; employment status; level of income; period of seeking the first job after college; relevance of college degree to the present job; and job mismatching.

**Employment Rate.** Table 8 displays the employment rate of Bachelor of Science in Business Administration – Financial Management from the academic years 2018-2019 to 2022-2023. According to the survey, out of the total 587 respondents who participated in the online survey and responded positively, 518, or 88.17%, are currently employed, while 69, or 11.83%, are unemployed. Additionally, among the employed graduates, some are working in professions related to their field of study, while others are in unrelated professions.





**Table 8: Employment Rate of Financial Management Graduates**

Employment Rate	Frequency	Percent
Employed	518	88.17%
Unemployed	69	11.83%
<b>Total</b>	<b>587</b>	<b>100%</b>

**Employment Status.** The table below illustrates the employment status of Bachelor of Science in Business Administration – Financial Management students from the academic years 2018-2019 to 2022-2023. Findings from the survey indicated that out of the 518 graduate students who provided responses in this aspect, 486, or 82.84%, are engaged in full-time employment, while 10, or 1.78%, are working part-

time but actively seeking full-time opportunities, and 21, or 3.55%, are working part-time and not actively seeking full-time employment. Moreover, the data reveals that 37% of graduate respondents have secured regular positions, 33% are employed on a job order basis, 16% are working under contractual arrangements, 8% are casual employees, and 6% are self-employed.

**Table 9: Employment Status of Financial Management Graduates**

Employment Status	Frequency	Percent
Working full-time	486	82.84%
Working part-time but seeking full-time work	10	1.78%
Working part-time but not seeking full-time work	21	3.55%
<b>Total</b>	<b>518</b>	<b>88.17%</b>

**Table 9.1: Employment Status If Working Full-time**

Employment Status	Percent
Regular	37%
Job order	33%
Working on contractual basis	16%
Casual	8%
Self-employed	6%
<b>Total</b>	<b>100%</b>

**Level of Income.** Table 10 presents the monthly income distribution of Bachelor of Science in Business Administration – Financial Management graduates from the academic years 2018-2019 to 2022-2023. According to the survey findings, out of the 518 respondents who provided information in this regard, 28, or 4.73%, earned below 5,000 pesos per month.

Additionally, 128, or 21.89%, earned between 6,000 and 10,000 pesos monthly, while 236, or 40.24%, earned between 11,000 and 15,000 pesos. Moreover, 83, or 14.20%, earned between 16,000 and 20,000 pesos, and finally, 43, or 7.10%, earned more than 21,000 pesos per month.

**Table 10: Level of Income of Financial Management Graduates**

Income	Frequency	Percent
Below 5,000	28	4.73%
6,000-10,000	128	21.89%
11,000-15,000	236	40.24%
16,000-20,000	83	14.20%
Above 21,000	43	7.10%
<b>Total</b>	<b>518</b>	<b>88.17%</b>

**Period Seeking of Job After College.** Table 11 displays the duration of time Bachelor of Science in Business Administration – Financial Management graduates took to secure their first job after college, spanning from the academic years 2018-2019 to 2022-2023. According to the survey results, out of the 518 respondents who provided information on this

matter, 267, or 45.56%, were able to secure a job within 1-3 months after graduation. Additionally, 195, or 33.14%, found employment within 4-8 months. Moreover, 24, or 4.14%, took 9-12 months to secure a job, while 31, or 5.33%, landed a job after one year or more.

**Table 11: Period Seeking of Job After College of Financial Management Graduates**

Period	Frequency	Percent
1-3 months	267	45.56%
4-8 months	195	33.14%
9-12 months	24	4.14%
Above 1 year	31	5.33%
<b>Total</b>	<b>518</b>	<b>88.17%</b>



**Relevance of College Degree to the Present Job.** Table 12 presents the assessment of Bachelor of Science in Business Administration – Financial Management graduates from the academic years 2018-2019 to 2022-2023 regarding the alignment of their college degree with their current job. According to the survey results, out of the 518 respondents who

provided feedback on this aspect, 292, or 49.70%, indicated that their degree is "very much relevant," while 125, or 21.30%, stated it is "much relevant." Moreover, 73, or 12.43%, chose "neutral," 10, or 1.78%, selected "a little relevance," and 17, or 2.96%, opted for "not at all."

**Table 12: Relevance of College Degree to the Present Job of Financial Management Graduates**

Relevance of Degree	Frequency	Percent
Very much	292	49.70%
Much	125	21.30%
Neutral	73	12.43%
A little	10	1.78%
Not at all	17	2.96%
<b>Total</b>	<b>518</b>	<b>88.17%</b>

**Job Mismatching.** Table 13 presents the job mismatch or alignment of Business Administration – Financial Management graduates from the academic years 2018-2019 to 2022-2023. According to the survey results, out of the 518 graduate students who responded in this aspect, 5.33% are working in

the academe. Additionally, 52.07% are employed in job-related professions such as credit & collection assistant, entrepreneur, cashier, auditor, bookkeeper, inventory personnel, accounting staff, and account officer.

**Table 13: Job Mismatching/Alignment of Financial Management Graduates**

Job Mismatching/Alignment	Frequency	Percent
Academe	31	5.33%
Job-related Profession	306	52.07%
Non-related Profession	181	30.77%
<b>Total</b>	<b>518</b>	<b>88.17%</b>

On the other hand, the Table 13.1 illustrates the non-related profession specifications of Business Administration – Financial Management graduates from the academic years 2018-2019 to 2022-2023. The survey findings indicate that 30.77% are employed in non-related professions, including office-based clerk, government employee, sales

agent/specialist/representative, call center agent, marketing, specialist, technical staff, photographer, pharmacist assistant, beautician, receptionist, annotator, leadman, mass media personnel, special media specialist, recruitment officer, and warehouse staff.

**Table 13.1 Non-related Profession Specifications of Financial Management Graduates**

Non-related Profession	Frequency	Percent
Office-Based Clerk	45	8.69%
Government Employee	41	7.92%
Sales Agent/Specialist/Representative	29	5.60%
Call Center Agent	29	5.60%
Marketing Specialist	7	1.35%
Technical Staff	7	1.35%
Photographer	5	0.97%
Pharmacist Assistant	2	0.39%
Beautician	2	0.39%
Receptionist	2	0.39%
Annotator	2	0.39%
Leadman	2	0.39%
Mass Media Personnel	2	0.39%
Special Media Specialist	2	0.39%
Recruitment Officer	2	0.39%
Warehouse Staff	2	0.39%
<b>Total</b>	<b>181</b>	<b>30.77%</b>



**Level of the Bachelor of BSBA Financial Management Graduates**

**Attitude to Work**

Shown in Table 14 is the level of the Bachelor of Science in Business Administration – Financial Management graduates with their attitude to work which obtained and earned an overall mean score of 4.52 described as very high. This descriptive meaning and equivalent entails that the level of the financial management graduates’ attitude to work is always manifested since the respondents strongly agree to all the identified sub-questions under attitude to work.

In the table, it showed that of all the ten sub-questions, item number 2 stating *I like the kind of job and work I am doing* obtained the lowest mean score of 4.37 with a descriptive equivalent as very high which means that the said item and/or construct is always manifested by the BSBA financial management graduates in their work. Meanwhile, the items which obtained the highest mean score of 4.52 is item number seven stating *I have a good relationship with my colleagues and co-employees* with a descriptive equivalent as very high which means that the said items and/or constructs are always manifested by the BSBA Financial Management graduates in their work or in their workplace.

**Table 14. Level of the BSBA Financial Management Graduates Attitude to Work**

Attitude to Work	Mean	Description
1. I am very interested, happy and satisfied with my work and it is very important for me.	4.56	Very High
2. I like the kind of job and work I am doing.	4.37	Very High
3. I accepted assignments and tasks given to me at work without complaints.	4.48	Very High
4. I arrived on time to prepare my work and extend working hours if necessary.	4.53	Very High
5. I can work better and functional under different working environment and situations.	4.52	Very High
6. I participated in all activities and events inside my workplace.	4.56	Very High
7. I have a good relationship with my colleagues and co-employees.	4.59	Very High
8. I submitted necessary documents and papers on time and beat deadlines.	4.56	Very High
9. I performed my task and job with excellence and outstanding quality.	4.52	Very High
10. I seek assistance and help from others whenever I have clarifications and queries.	4.53	Very High
Overall	4.52	Very High

**Level of the BSBA Financial Management Graduates Quality Education Provisions**

Shown in Table 15 is the level of the Bachelor of Science in Business Administration – Financial Management graduates with quality education provisions which obtained and earned an overall mean score of 4.46 described as very high. This descriptive meaning and equivalent entails that the level of BSBA financial management graduates’ quality education provision is always manifested since the respondents always agree to all of the identified sub-questions under quality education provision. From the ten sub-questions, item number six stating *quality of different courses offered in the program that develops the total sum of the student skills* obtained the lowest mean score of 4.39 with a descriptive equivalent as very

high which means that the said item and/or construct is always manifested by the BSBA financial management graduates as they studied in Kapalong College of Agriculture, Sciences and Technology (KCAST). Further, the items which obtained the highest mean score of 4.55 are items number 9 and 10 stating *different trainings, seminars and workshops that prepare students for employment and varied learning assessments and instructions which assess students’ progress and learning fairly and equally* which are described as very high which means that the said items and/or constructs are always manifested by the BSBA financial management graduates as they studied in Kapalong College of Agriculture, Sciences and Technology (KCAST).

**Table 15. Level of the BSBA Financial Management Graduates Quality Education Provision**

Quality Education Provision	Mean	Description
1. Availability of course materials and different learning resources needed for our studies.	4.42	Very High
2. Quality of course contents from courses offered as well as the teaching and learning process.	4.47	Very High
3. Conduciveness of the learning environment and atmosphere.	4.44	Very High
4. Provision of quality practicum guidelines and activities that develops more my skills and abilities from different industry partners and linkages.	4.44	Very High





5. Quality of learning facilities for first-hand and direct experiences like of different laboratories.	4.46	Very High
6. Quality of different courses offered in the program that develops the total sum of the student skills.	4.39	Very High
7. Level of optimum interaction and contact with my fellow students through different in-campus activities.	4.42	Very High
8. Well-trained and self-renewing Faculty members and staffs.	4.48	Very High
9. Different trainings, seminars and workshops that prepare students for employment.	4.55	Very High
10. Varied learning assessments and instructions which assess students' progress and learning fairly and equally.	4.55	Very High
Overall	4.46	Very High

### Level of the BSBA Financial Management Graduates Skills and Abilities Development

Shown in Table 16 is the level of the Bachelor of Science in Business Administration – Financial Management graduates with skills and abilities development which obtained and earned an overall mean score of 4.48 described as very high. This descriptive meaning and equivalent entails that the level of BSBA financial management graduates' skills and abilities development is always manifested since the respondents always agree to all of the identified sub-questions under skills and abilities development. From the ten sub-questions, item number

eight stating *computer and ICT skills* obtained the lowest mean score of 4.32 with a descriptive equivalent as very high which means that the said item and/or construct is always manifested by the BSBA financial management graduates. Moreover, the item which obtained the highest mean score of 4.60 is item number 3 stating *ability to work independently as well as team work and team play* which is described as very high which means that the said item and/or construct is always manifested by the BSBA financial management graduates as they studied in Kapalong College of Agriculture, Sciences and Technology (KCAST).

**Table 16. Level of the BSBA Financial Management Graduates Skills and Abilities Development**

Skills and Abilities Development	Mean	Description
1. Organizational and leadership skill.	4.50	Very High
2. Problem solving and critical thinking skills.	4.51	Very High
3. Ability to work independently as well as team work and team play.	4.60	Very High
4. Creative thinking and creativity, initiative and taking a risk if necessary.	4.55	Very High
5. Time Management and decision-making skills.	4.52	Very High
6. Writing competence and skills including technical writing.	4.42	Very High
7. Communication and interpersonal skills.	4.52	Very High
8. Computer and ICT Skills.	4.32	Very High
9. Technical and Entrepreneurial Skills	4.40	Very High
10. Ability to work under pressure.	4.49	Very High
11. Ability to prepare financial reports essential to my field of expertise	4.45	Very High
12. Code of ethics applied to my profession	4.51	Very High
13. Knowledge with financial management skills such as budgeting, saving, and investing through seminars and workshop	4.41	Very High
14. Expertise about business research that is essential for understanding stakeholders' needs and interest in business	4.47	Very High
15. Trainings, seminars and workshops about the preparation and evaluation of strategic management planning applied in business.	4.48	Very High
Overall	4.48	Very High

### DISCUSSION

Below is the summary of findings based on the gathered data conducted through online survey using google forms, the conclusions drawn and the recommendations.

### Demographic profile of the BSBA Financial Management Graduates

The first research objective of the study is to identify the demographic profile of the Bachelor of Science in Business Administration – Financial Management graduates from batch 2019 to batch 2023. Result of the survey showed that most of the graduates were female and majority of them are working in job-related profession. Also, more than half of the total



population were single and their age ranges from 21 to 30 and only seven of them ages 41 and above.

Moreover, the influence of sex on landing a job has been studied in various research works. One study focused on factors affecting graduates' job opportunities, highlighting that female graduates tend to find jobs faster than male graduates (Kong, 2015). Also, women have made strides in gaining more job opportunities compared to men in certain fields. For example, in managerial, business and finance women have increased their presence significantly over the years, with their share rising from 26% to 40% in managerial occupations from 1982 to 2022. However, a study on women's career challenges and opportunities in Bangladesh found that despite increases in women's labor force participation, they still face several barriers in the workplace. These include societal expectations, lack of access to education and training, gender-based discrimination, work-life imbalance, and limited opportunities for career advancement (Raihen, 2023). Moreover, a study using data from 28 EU countries found that the gender gap in job satisfaction disappears when accounting for differences in job preferences between men and women. Specifically, the study found that women place greater importance on being interested in their work and having a good work-life balance, which are strongly associated with higher job satisfaction. This suggests that the gender gap in job satisfaction is largely explained by differences in what men and women value in a job (Redmond & McGuinness, 2019).

In addition, civil status, which encompasses marital status, can influence an individual's chances of landing a job. Research suggests that civil status plays a role in job opportunities, with factors like being married, single, separated, divorced, widowed, or in a civil partnership impacting employment prospects. A study on marital status and productivity found that married individuals tended to have higher job productivity, as measured by performance reviews and promotions, compared to their unmarried counterparts. This can be attributed to marriage premium to potential differences in unobserved characteristics between married and unmarried workers, such as greater stability, commitment, and focus on career advancement (Hafeez et al. 2020).

The relationship between age and employment opportunities is complex and influenced by various factors. Research suggests that age can impact employment opportunities, with different age groups facing distinct challenges and opportunities in the labor market. Young workers tend to find more job opportunities and they are more likely to have predictable work hours. They work full time and they are more likely to work only one job. They are most likely to work in leisure and hospitality, retail trade, and education and health services (Economic Policy Institute, 2023). Likewise, there is an increase in employment of young workers as seen in various countries where new youth-hiring subsidies have been established or existing programs expanded to promote employment among young people. For example, countries like Australia, Belgium, Chile, Colombia, France, Greece, Hungary, Ireland, Italy, New Zealand, Portugal, Sweden, and the United Kingdom have taken measures to boost youth employment through hiring subsidies and incentives (International Labour Organization, 2023).

This tracer study also describes the educational attainment of BSBA Financial Management graduates of which, result of the survey showed that 11.24% of the graduates earned and obtained a vocational educational degree and/or National Certificate Level II. This vocational education includes bookkeeping NCIII, food processing, computer hardware servicing NCII, computer systems servicing, consumer electric servicing NCII, hotel and restaurant management and automotive. In addition, some of the graduates as well continued and obtained degrees for further studies which is Master in Business Administration. Thus, educational attainment positively influences the employment of graduates. Attaining high levels of education is associated with favorable employment prospects, lower unemployment rates, and increased self-sufficiency in the labor market (OECD, 2013)

### Employment Profile and Features of BSBA Financial Management Graduates

Based on the result of the survey of this tracer study, 88.17% among the graduate respondents are employed and 11.83 are unemployed. Notably, 52.07% of the graduates are working in a job-related profession which includes credit & collection assistant, entrepreneur, cashier, auditor, bookkeeper, inventory personnel, accounting staff, and account officer. On the other hand, 30.77% of the graduates are currently working as office-based clerk, government employee, sales agent/specialist/representative, call center agent, marketing, specialist, technical staff, photographer, pharmacist assistant, beautician, receptionist, annotator, leadman, mass media personnel, special media specialist, recruitment officer, and warehouse staff. Lastly, 5.33% of the graduates are also working in the academe. Thus, the Business Administration course is highly versatile, offering a wide range of skills and knowledge that can be applied across various industries and sectors. Research studies emphasize the versatility of a Business Administration degree, highlighting its broad applicability and the diverse career paths it opens up for graduates (Catacutan, 2020).

Moreover, the result of this survey revealed that 82.84% of the respondents are working full-time, 1.78% are working part-time but seeking full-time work, and 3.55% are working part-time but not seeking full-time work. The result also discloses that 37% accounts for graduate respondents who secured regular positions, 33% for job order, 16% for working on contractual basis, 8% for casual employees and 6% for self-employed. On the other hand, the level of income among the respondents reflects an extent of variation. 4.73% earns 5,000 and below, while 21.89% earns 6,000 to 10,000. Also, 40.24% accounts for those who earn 11,000 to 15,000 while 14.20% earns 16,000 to 20,000 and the remaining 7.10% earns above 21,000. This income distribution of the respondents depicts the challenges faced by some of the employees nowadays however, salaries and benefits play a big role in staying or leaving the first job. It is considered rewarding for a job with higher salaries and numerous benefits being given by the company to its employees. It serves as extrinsic motivating factor to stay the employees in the company especially if they have proper orientation and awareness on how they will be given



opportunity for professional growth and on how they see themselves five (5) to ten (10) years as member of the organization (Celis et al. 2013)

In addition, as to the period of seeking the first job after college, the result of this tracer study provides insights into the job search process for college graduates. The fact that 45.56% secure a job within 1 to 3 months suggests that a significant portion of graduates find employment relatively quickly after completing their studies. This could indicate a healthy job market or strong demand for freshly graduated talent in certain fields. The 33.14% who secure a job within 4 to 8 months indicates that for some graduates, it takes a bit longer to find suitable employment. This could be due to various factors such as industry competitiveness, geographical location, or individual circumstances. The 4.14% who find employment within 9 to 12 months represent a smaller percentage, suggesting that for a minority of graduates, the job search process may take a significant amount of time. Lastly, the 5.33% who unfortunately land their job after 1 year might indicate challenges or obstacles faced by some graduates in finding employment (Moore, 2019).

Moreover, it is worth mentioning that the relevance of college degree to the present job is significant as the graduate positively responded the survey. The 49.70% of the respondents believed that their college degree is very much related to their job while 2.96% claimed not at all. The high percentage of respondents who see a strong connection between their college degree and their job suggests that they perceive value in higher education. This underscores the importance of obtaining a college degree for career advancement or job performance in their field (Ali & Jalal, 2018).

Lastly, result of the survey revealed that 52.07% of the respondents are working in a job-related profession. This suggests that a significant portion of individuals believe their college education directly aligns with their career paths. This implies that they have pursued fields of study that are directly applicable to their current professions, such as accounting, auditing, entrepreneurship, and inventory management. The survey results also indicate a diversity of career paths among respondents. Alongside those in job-related professions, there are individuals working in non-related professions (30.77%), such as office-based clerk, government employee, sales agent/specialist/representative, call center agent, marketing, specialist, technical staff, photographer, pharmacist assistant, beautician, receptionist, annotator, leadman, mass media personnel, special media specialist, recruitment officer, and warehouse staff. This suggests that individuals with college degrees may pursue various career opportunities beyond their field of study (Chassamboulli & Gomes, 2023)

#### **Level of the BSBA Financial Management Graduates Attitude to Work**

The level of the Bachelor of Science in Business Administration – Financial Management graduates' attitude towards work is very high which indicates that their attitude towards work consistently shows in their behavior. This descriptive interpretation suggests that the graduates consistently exhibit a strong agreement with all the identified aspects of work attitude in the survey questions.

In connection to this, the consistent display of a strong agreement with all aspects of work attitude in the survey indicates that these graduates' attitudes align closely with what is expected or desired in a professional work environment. Employers can expect them to approach their work with enthusiasm and diligence. Their positive mindset and commitment to their work can contribute to higher productivity, job satisfaction, and opportunities for advancement. Their dedication and commitment can contribute to a productive, efficient work environment and organizational performance (Yadav, 2022).

Moreover, employees with positive attitudes are generally more satisfied with their jobs. They find fulfillment and enjoyment in their work, which can lead to higher levels of commitment and loyalty to the organization. Satisfied employees are also less likely to seek employment elsewhere, reducing turnover rates. Positive attitudes foster better teamwork and collaboration within the workplace. Employees with positive attitudes are more likely to communicate effectively, support their colleagues, and contribute positively to team dynamics, leading to improved performance across the organization (Estacio & Cabrera, 2018)

#### **Level of BSBA Financial Management Graduates Quality Education Provisions**

The level of BSBA Financial Management graduates' quality education provisions was described as very high. This highlights the consistent demonstration of quality education provisions, as every respondent strongly agrees with all sub-questions related to these provisions.

In relation to this, graduates who perceive their education as of very high quality are likely to have greater confidence in their abilities and a positive outlook on their career prospects. This perception can contribute to higher job satisfaction, performance, and opportunities for advancement. This also mean that institution is effective in delivering educational programs that meet or exceed the expectations of its students. The structure of professional courses in universities and the teaching methods employed by educators during educational endeavors significantly contribute to enhancing college students' professional skills, ethical standards, values, and sense of accountability. These factors collectively constitute the primary elements influencing students' readiness for employment (Tian, 2023).

Furthermore, higher educational institutions can better prepare students for the workforce and enhance their employability skills through various strategies and initiatives. Providing opportunities for students to gain practical work experience through internships, placements, and industry projects. This hands-on experience helps students apply theoretical knowledge in real-world settings and develop relevant skills. Emphasizing the importance of transferable skills such as communication, teamwork, problem-solving, and critical thinking. These skills are highly valued by employers and are essential for success in the workplace (Reddy, 2019).



## Level of BSBA Financial Management Graduates Skills and Abilities Development

The level of the BSBA Financial Management graduates with the skills and abilities development was described as very high. This description implies that the graduates consistently demonstrate a high level of skill and ability development.

This aligns with the findings of a tracer study, which emphasized that the skills obtained during academic education are directly applicable to the respondents' current jobs. All respondents unanimously agreed that they have gained relevant skills and competencies that match the requirements of their professions. Additionally, it was noted that the degree they obtained is closely linked to their current employment. The acquisition of these essential competencies ensures graduates' suitability for industry roles, indicating a strong practical application of their academic learning (Albina and Sumagaysay, 2020). Woya (2019) also advocated for higher education institutions to reinforce graduate attributes in order to contribute effectively to career development objectives.

Likewise, academic in-course activities and student organization activities were perceived as most helpful for developing graduate skills. These activities provide students with opportunities to develop key skills such as critical thinking, communication, teamwork, and leadership. Furthermore, extracurricular activities, such as volunteering, participation in clubs and societies, and internships, were identified as valuable experiences for students to enhance their graduate skills. These activities offer opportunities for students to apply their knowledge in real-world settings, improve their communication and interpersonal skills, and gain practical experience that is beneficial for their future careers (Swingler et al, 2019).

## SUMMARY OF FINDINGS

After conducting a survey that garnered responses from over half of the total population, the findings are as follows: Kapalong College of Agriculture Sciences and Technology, specifically its Bachelor of Science in Business Administration major in Financial Management program, yielded a total of 782 graduates from 2019 to 2023. Among them, 587 graduates participated in the survey, comprising 405 females and 183 males. Regarding civil status, 89.90% of respondents are single, while 10.10% are married. Age-wise, 52.07% fall in the 21-25 age bracket, 42.60% in the 26-30 range, with smaller percentages in older age groups. As for educational background, 11.24% have vocational education, while the majority, 88.76%, do not. Additionally, 0.85% pursued a Master's Degree in Business Administration, and 4.26% earned a Teacher Education Unit.

Furthermore, concerning employment rate and status, 88.17% of the graduates are currently employed, while 11.83% are not. The majority of them hold full-time positions. From the employed respondents, 37% have secured regular positions, 33% are on job order, 16% work on a contractual basis, 8% are casual employees, and 6% are self-employed. The majority of graduates earn between 11,000 to 15,000 monthly, with 14.20% earning between 16,000 to 20,000. Regarding the transition to

employment post-college, most graduates find employment within 1-3 months, while only a few took longer than a year. Additionally, 49.70% of respondents believe their college degree is highly relevant to their current job. Notably, most respondents work in professions related to their field of study, while some work in unrelated professions or in academe

Finally, the survey revealed a significantly a high level of work attitude among graduates in financial management, along with an exceptionally high level of quality education provided by the institution. Additionally, graduates were found to have developed their skills and abilities to a very high level.

## Conclusion

After the conduct of the survey, the following were the conclusions drawn: the employment rate of the Bachelor of Science in Business Administration major in Financial Management is 88.17%. This suggests that the program has a high success rate in preparing graduates for the workforce and that there is strong demand for individuals with this particular qualification in the job market. On the other hand, 82.84% from the respondents are working full-time and 37% secured regular positions. The survey also revealed that their college degree is very relevant on their field of work. The high relevance of the college degree to their field of work suggests that the Bachelor of Science in Business Administration major in Financial Management program adequately prepares graduates with the skills and knowledge needed for their chosen profession. Also, the significant proportion of graduates working full-time and securing regular positions indicates stability in employment. It suggests that these graduates are not only finding jobs but also establishing themselves in stable, potentially long-term positions within their field.

The survey revealed that the level of attitude to work of the BSBA financial management is very high which indicates that graduates from the program possess a strong work ethic. They are likely motivated, dedicated, and committed to performing well in their professional roles, which can lead to higher productivity, job satisfaction, and career success. Also, the high level of quality education provisions implies that BSBA Financial Management program is very relevant and delivered with quality. The curriculum, teaching methodologies, resources, and faculty expertise contribute significantly to the students' learning experience and academic achievement. Lastly, the skills and abilities development of the graduates were found to be very high. This suggests that graduates have acquired a comprehensive set of competencies relevant to their field. These may include technical skills specific to financial management, as well as soft skills such as communication, problem-solving, and leadership abilities.

## Recommendations

Based on the summarized findings and conclusions of the study, the following recommendations are proposed: First, given the percentage of unemployed graduates the institution and the program must forge and strengthen partnerships with businesses, financial institutions, and industry associations to provide students with opportunities for internships, mentorship programs, and networking events. The job placement





coordinator of this institution must actively seek out job openings, internship opportunities, and recruitment events relevant to graduates' fields of study. They can curate job listings, organize career fairs, and facilitate connections between graduates and hiring managers to increase job placement rates. Second, due to the notable percentage of graduates working in unrelated fields which may pose a risk that they may not apply the knowledge and skills they acquired and may lead to a waste of their potential, it is then recommended that the institution's job placement coordinator and alumni association's officers must facilitate connections between current students and alumni working in relevant industries to provide mentorship and networking opportunities. Third, since the computer and ICT skills got the lowest mean score, it is recommended that the program must provide hands-on training sessions, workshops, or laboratory sessions to help students develop practical computer and ICT skills. Offer opportunities for students to practice using computer software, tools, and applications in simulated business scenarios or real-world projects. Fourth, given that the majority of graduates who took vocational education were related to bookkeeping, it is advisable for both the institution and the BSBA Financial Management program to maintain and enhance their efforts in providing students with opportunities for immersive training in bookkeeping. This includes offering international bookkeeping training programs that offers international certifications.

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