

# **Financial Management Program Implementation and its Adaptability to Emerging Economic Conditions: A Correlation**

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## **DEDICATION**

The optimum dedication deserves fully by one and only one, I love you Lord

...for the spiritual guidance

...for the gift of knowledge

...for the strength to overcome every trial encountered

...for my destiny in life

...to love my teaching profession

Elvira M. Angeles, EdD

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## ABSTRACT

**This study dealt with Financial Management Program Implementation and its Adaptability to emerging Economic Conditions: A Correlation, it sought answers to the following questions: What are the demographic profiles of the respondents in terms of: gender; and graduation status (incoming or graduate)? What are the respondents' perceptions on DLSP's Financial Management Program implementation in terms of: academic preparation; and, support and external factors? What is the respondents' adaptability to emerging conditions in terms of: adaptability and readiness; and, job hunting and career strategies? What is the significant relationship between Financial Management Program implementation and adaptability to emerging conditions in terms of: academic preparation and adaptability and readiness; academic preparation and job hunting and career strategies; support and external factors and adaptability and readiness; and support and external factors job.**

The descriptive method of research was utilized and electronic questionnaires in gathering data. The questionnaire served as the main instrument for collecting data. Frequency and percent distribution were used to describe the respondents' profile and the other variables of the study.

Pearson moment product correlation revealed that all variables (academic preparation and adaptability and readiness; academic preparation and job hunting and career strategies; support and external factors and adaptability and readiness; support and external factors job hunting and career strategies) have significant relationships since the p-values are less than 0.05 level of significance. This means that there is significant relationship between DLSP's implementation of Financial Management Program and adaptability to emerging academic conditions among incoming graduates and alumni. Therefore, the null hypothesis is rejected.

## CHAPTER ONE INTRODUCTION

### ➤ *The Problem and its Background*

With the transformation of economic environment, educational institutions are faced with the challenge of preparing graduates who can effectively apply their academic knowledge in real world and in practical settings. Dalubhasaan ng Lungsod ng San Pablo has long been committed to produce finance professionals equipped with the skills necessary to meet the demands of the dynamic financial sector. This study seeks to evaluate the effectiveness of both selected graduates and incoming graduates of DLSP's Bachelor of Science in Business Administration major in Financial Management program as they adapt and navigate to the emerging economic situations in their local communities.

In an increasingly volatile and competitive economic environment, the ability of graduates to adapt and respond effectively to real-world conditions is a measure of the relevance and strength of higher education programs. Bachelor of Science in Business Administration major in Financial Management at the Dalubhasaan ng Lungsod ng San Pablo, DLSP aims to produce competent professionals ready to enter the financial industry and meet current economic challenges.

Given the shifts in the global and local economies brought about by technological changes, labor market dynamics, and post-pandemic recovery, it is critical to evaluate the preparedness of finance students and graduates in these contexts. This study assesses how effectively the program equips its incoming and selected graduates to face and adapt to these emerging conditions in their locality.

### ➤ *Background of the Study*

Changes have created new challenges and opportunities for Finance professionals because the local economic landscape continues to evolve due to factors such as technological advancements, global market shifts, and the lingering effects of economic disruptions such as COVID 19 pandemic. Therefore, Universities are under increasing pressure to ensure that their graduates are not only academically prepared but also capable of applying their skills effectively in these new environments.

The relevance of finance education today depends not only on the theoretical knowledge it imparts but also on how well it aligns with practical realities. Graduates must possess the ability to adapt, analyze, and act strategically in uncertain or evolving market situations. Therefore, this research focuses on four key dimensions: (1) Academic Preparation, (2) Support and External Factors, (3) Adaptability and Readiness, and (4) Job Hunting and Career Strategy.

Out of 100 respondents, 64% identified as female, 32% as male, and 4.4% as other. In terms of academic status, 27% were graduates, while 73% were incoming. Using a quantitative descriptive design, this study analyzes how respondents perceive their preparation and readiness in light of their educational experiences and the economic realities they face.

### ➤ *Statement of the Problem*

This study aimed to assess the correlation between DLSP's implementation on its Financial Management program and its adaptability to emerging economic conditions among selected graduates and incoming graduates. Specifically, it sought to answer the following questions:

- *What are the Demographic Profiles of the Respondents in Terms of:*
  - ✓ Gender; and,
  - ✓ Graduation status (incoming or graduate)?
- *What are the Respondents' Perceptions on DLSP's Financial Management Program Implementation in Terms of:*
  - ✓ Academic preparation; and,
  - ✓ Support and external factors?
- *What is the Respondents' Adaptability to Emerging Conditions in Terms of:*
  - ✓ Adaptability and readiness; and,
  - ✓ Job hunting and career strategies?
- *What is the Significant Relationship between Financial Management Program Implementation and Adaptability to Emerging Conditions in Terms of:*
  - ✓ Academic preparation and adaptability and readiness;
  - ✓ Academic preparation and job hunting and career strategies;

- ✓ Support and external factors and adaptability and readiness; and,
- ✓ Support and external factors job hunting and career strategies?

#### ➤ *Research Hypotheses*

The following hypotheses was proposed in this study:

- *There is no Significant Relationship between Financial Management Program Implementation and Adaptability to Emerging Conditions in Terms of:*
- ✓ Academic preparation and adaptability and readiness;
- ✓ Academic preparation and job hunting and career strategies;
- ✓ Support and external factors and adaptability and readiness; and,
- ✓ Support and external factors job hunting and career strategies?

#### ➤ *Theoretical Framework*

The theories provide a basis for understanding how education translates into effective practice in a fluctuating economic environment. This study is anchored in Human Capital Theory, which posits that investments in education and training enhance the productivity and effectiveness of individuals in the workforce. Kolb's Experiential Learning Theory will support the analysis by emphasizing the importance of real-life experiences in shaping practical competence.

#### ➤ *Conceptual Framework*

The effectiveness of the graduates and incoming graduates is assessed based on how well their academic training aligns with the practical requirements of the current financial landscape. The conceptual framework of this study involves the interaction between academic preparation (curriculum relevance, internship experience, skill acquisition) and employment outcomes (job placement, adaptability, job performance) under the influence of emerging economic conditions in the locality.

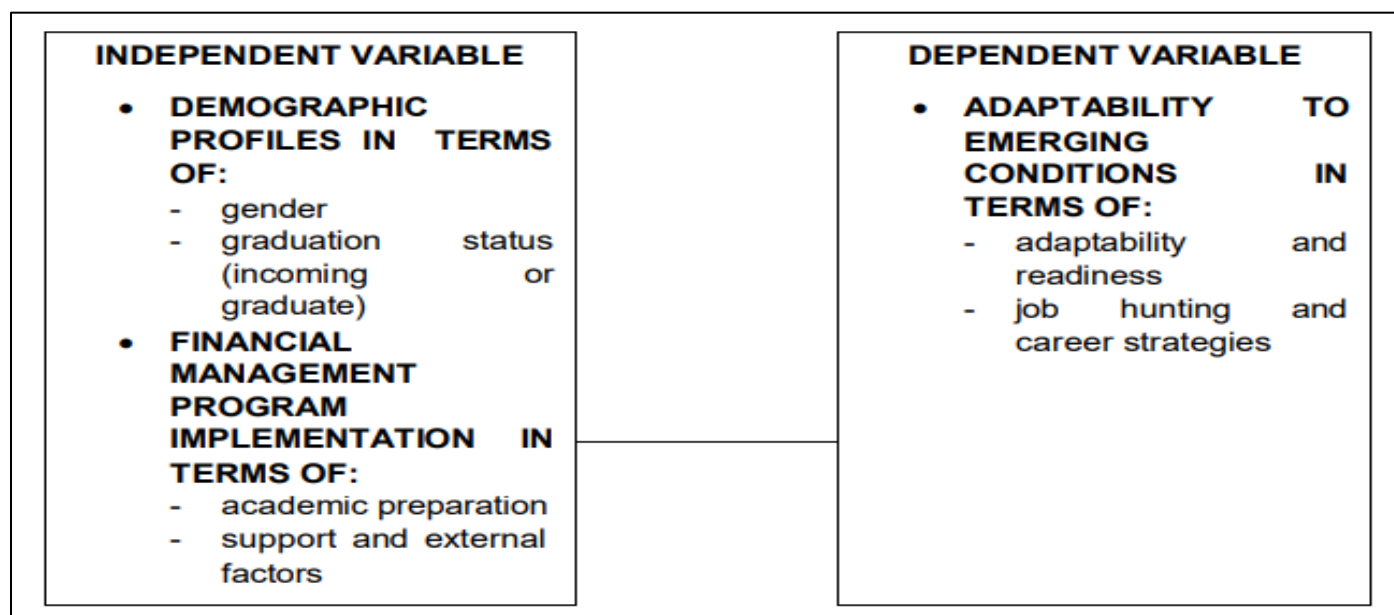


Fig 1 The Relationships between Independent and Dependent Variables of the Study.

#### ➤ *Significance of the Study*

This study is expected to benefit the following:

- **Educational Institutions** – for improving the curriculum and student support services.
- **Students and Graduates** – to identify strengths and gaps in their readiness.
- **Local Businesses** – to align expectations with the competencies of graduates.
- **Policy Makers** – in designing responsive employment and education policies.

#### ➤ *Definition of Terms*

- *Effectiveness*–

The degree to which graduates are able to apply their academic knowledge and skills successfully in real world financial settings.

- *Incoming Graduates-*  
Students who are in their final year and are about to complete the BSBA Financial Management program.
- *Academic Preparation–*  
The combination of theoretical knowledge, practical training, and soft skills acquired during the BSBA Financial Management program.
- *Emerging Economic Conditions–*  
New and evolving economic trends and challenges affecting local financial system.
- *Employment Outcomes-*  
Includes job placement, career progression, and job performance of graduates in the financial sector.
- *Locality–*  
Refers to the specific geographic area where DLSP graduates seek employment or are currently employed, typically within the surrounding region of the University.



## CHAPTER TWO

### REVIEW OF RELATED LITERATURE

#### A. *Review of Related Literature and Studies*

##### ➤ *Graduate Employability and Career Preparedness*

Graduate employability has become a central concern for higher education institutions, especially in a rapidly shifting economic environment. According to Yorke (2006), employability refers not just to employment outcomes, but to a set of achievements—skills, understandings, and personal attributes—that make graduates more likely to gain employment and succeed in their chosen occupations. The effectiveness of academic programs, therefore, can be partially evaluated through how well they prepare students to adapt to dynamic economic demands.

Tomlinson (2017) highlights that employability is influenced not only by curriculum design but also by graduates' ability to translate academic learning into workplace skills. This emphasizes the importance of aligning educational outcomes with real-world economic requirements, particularly in finance-related fields where data analysis, forecasting, and risk management are critical.

##### ➤ *Role of Finance Education in Economic Adaptability*

Financial education equips students with analytical tools and decision-making frameworks essential for navigating complex and changing economic landscapes. As noted by Huston (2010), the depth and application of financial knowledge determine individuals' abilities to respond effectively to financial instability and market disruptions. In local economies experiencing transition—such as those affected by post-pandemic recovery or inflationary pressure—the relevance and applicability of finance education becomes even more critical.

Moreover, the Commission on Higher Education (CHED) in the Philippines has emphasized the importance of integrating real-world simulations, case studies, and internship experiences into finance curricula to enhance adaptability (CHED Memorandum Order No. 17, Series of 2017).

##### ➤ *Transition from Education to the Workforce*

The transition from higher education to employment is not always smooth, particularly in localities with limited economic opportunities. According to Cabugon et al. (2019), graduates in rural or developing areas may face barriers such as skill mismatch, lack of industry exposure, and limited access to continuing professional development. This underscores the importance of measuring both current graduate outcomes and the preparedness of incoming graduates who are about to enter these same environments.

Work-integrated learning (WIL), such as internships and practicum programs, has been found effective in bridging the education-employment gap. Billet (2011) argues that authentic work experience enhances not only technical skills but also workplace adaptability and soft skills, which are vital in times of economic uncertainty.

##### ➤ *Economic Shifts and Local Employment Trends*

Emerging economic conditions—driven by globalization, technological change, and localized disruptions—require finance professionals who are not only technically proficient but also agile and innovative. According to Acosta & del Mundo (2022), local economic resiliency in the Philippines is heavily dependent on how well recent graduates can respond to fluctuating markets, budgetary constraints, and emerging financial technologies (fintech).

In the context of localities such as Laguna or nearby provinces, small and medium-sized enterprises (SMEs) are often the primary absorbers of new graduates. These businesses require finance professionals who can offer strategic insights beyond bookkeeping—such as cost-saving strategies, digital financial reporting, and community-level investment planning.

##### ➤ *Evaluation and Assessment of Program Effectiveness*

Educational institutions must engage in continuous assessment of their academic offerings to remain relevant. Feedback mechanisms such as tracer studies and outcome-based education (OBE) assessments have been instrumental in evaluating whether graduates are meeting the expectations of the labor market. According to Bautista et al. (2020), graduate feedback and employer surveys provide valuable insights into curriculum strengths and areas for improvement.

In the case of DLSP, assessing both alumni and soon-to-graduate students offers a holistic view of program impact and readiness, particularly as the economic environment evolves post-pandemic and amid global finance.

### *B. Review of Related Literature (Local Studies)*

#### ➤ *Graduate Employability in the Philippine Context*

Several local studies have examined the employability of college graduates in the Philippines, particularly in business-related programs. De Guzman and de Castro (2016) studied the employability of business graduates from a state university in Luzon and found that while most graduates were employed within a year, there was a noticeable gap between academic preparation and actual job demands. This mismatch emphasized the need for continuous curriculum evaluation and partnership with industry stakeholders.

Similarly, Abas and Hafalla (2018) conducted a tracer study on finance and business administration graduates in Batangas, revealing that although many found employment in the financial sector, a large portion struggled with adapting to evolving job requirements such as technological proficiency and financial analytics.

#### ➤ *Curriculum Relevance and Industry Readiness*

In a study conducted by Torres and Corpus (2020) at a state university in Southern Tagalog, findings showed that finance and accounting graduates often lacked practical skills such as the use of accounting software and real-time financial decision-making. The study recommended strengthening internship programs and adopting more industry-based case studies within the curriculum.

Moreover, a tracer study by Mendoza (2021) focusing on graduates from a public university in Calabarzon emphasized the need to include more competency-based training in business courses to help graduates adjust to the rapid digitalization in financial services and fintech industries.

#### ➤ *Adapting to Emerging Economic Conditions*

The impact of emerging economic challenges such as inflation, pandemic recovery, and the rise of digital finance has been felt even at the community level. In a 2022 study by Alipio and Santos from the Polytechnic University of the Philippines (PUP), it was found that finance graduates from urban and semi-urban areas needed to be more responsive to localized economic shifts, including budget constraints, informal economies, and digital payment trends.

A related study by Ramirez (2023) conducted at a local university in Rizal showed that finance students and fresh graduates were aware of current economic issues but felt inadequately trained to formulate financial solutions tailored to small businesses in their local communities.

#### ➤ *Importance of Work-Integrated Learning and Exposure*

Local researchers such as Villanueva and Soriano (2019) argued that state universities must prioritize work-integrated learning, especially in programs like BSBA-Financial Management. Their research at a university in Cavite concluded that students who participated in internships with SMEs and local financial institutions had greater confidence and adaptability in real-world situations.

Furthermore, in a study conducted at DLSP by Cruz and Javier (2021), incoming graduates who experienced project-based learning and community immersion during their final year reported higher levels of preparedness for entry-level finance roles compared to those with only classroom-based instruction.

#### ➤ *Feedback Mechanisms and Program Evaluation*

Evaluating the effectiveness of finance programs through graduate feedback is an essential part of institutional development. In a 2020 internal review by a local academic quality assurance committee in DLSP, it was reported that graduates highlighted the need for enhanced digital financial tools training and more exposure to real-world economic simulations. The findings were used to propose revisions in the BSBA-FM curriculum, though implementation remained partial.

These local studies collectively stress the need for state universities such as DLSP to adapt their academic strategies and support systems to better prepare finance graduates for emerging economic challenges, particularly in local and regional settings.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### ➤ *Research Design*

This study used correlation research as its design. A correlational research design investigates relationships between variables without the researcher controlling or manipulating any of them. A correlation reflects the strength and/or direction of the relationship between two (or more) variables. The direction of a correlation can be either positive or negative (Bhandari, 2023).

The study involved a total of 100 respondents composed of incoming graduates (73%) and selected graduates (27%) from the BSBA major in Finance program at DLSP. A purposive sampling technique was used to select respondents who could provide relevant data based on their current status (graduating or graduated). A purposive sampling technique was used to identify participants who are either already employed or actively preparing for employment in finance-related roles. Approximately 100 respondents were targeted—balanced between graduates and students—to provide a comparative analysis.

#### ➤ *Research Instrument*

The main instrument used in this study was a structured questionnaire developed by the researcher and validated by academic and industry experts. The questionnaire was divided into the following sections:

- Demographic Profile
- Academic Preparation
- Support and External Factors
- Adaptability and Readiness
- Job Hunting and Career Strategy

The instrument used a 5-point Likert scale for most of the assessment sections (e.g., 1 = Strongly Disagree to 5 = Strongly Agree).

#### ➤ *Validation and Reliability of the Instrument*

The questionnaire was reviewed by three experts: one finance professor, one curriculum coordinator, and one industry practitioner. A pilot test was conducted among 10 participants (excluded from the final sample) to check for reliability. The Cronbach's alpha result was above 0.80, indicating acceptable internal consistency.

#### ➤ *Data Gathering Procedure*

After securing approval from the DLSP Research Ethics Committee and appropriate department heads, the validated questionnaire was distributed electronically.

Respondents were briefed about the purpose of the study, and informed consent was obtained.

Completed questionnaires were collected over a 2–3 week period, and the data were encoded for analysis using spreadsheet software and imported into a statistical program (e.g., SPSS or Excel).

#### ➤ *Statistical Treatment of Data*

The following statistical tools were used to analyze the data:

- Frequency and Percentage – to describe the respondents' demographic profile (gender and graduate status).
- Weighted Mean – to interpret the level of agreement on each of the four categories of preparedness.
- Independent Samples t-Test – to determine if there is a significant difference in perceptions between incoming and selected graduates.

## CHAPTER FOUR

### PRESENTATION, ANALYSIS, AND INTERPRETATION OF DATA

This chapter presents and interprets the data gathered from 100 respondents, consisting of incoming and selected graduates of DLSP BSBA major in Finance. The data are organized based on the study's objectives and grouped according to the four main areas of inquiry: academic preparation, adaptability and readiness, job hunting and career strategy, and support and external factors. Frequency, percentage, and weighted mean were used in analysis.

#### A. Demographic Profile of Respondents

##### ➤ Gender Distribution

Table 1 Gender Distribution

Gender	Frequency	Percentage
Male	32	32%
Female	64	64%
Other	4	4%
Total	100	100%

##### • Interpretation:

The majority of respondents are female (64%), followed by male (32%), and a small portion identifying as other (4%).

##### ➤ Graduation Status

Table 2 Graduation Status

Graduation status	Frequency	Percentage
Incoming Graduates	73	73%
Graduated (ALUMNI)	27	27%
Total	100	100%

##### • Interpretation:

A majority of respondents are incoming graduates. This implies that the data reflects a strong current student perception of their preparedness and adaptability in emerging economic conditions.

#### B. Academic Preparation

Table 3 Academic Preparation

Indicators	MEAN	SD	Verbal Interpretation
1. The BSBA- Finance program prepared me well for the current economic situation in the locality	4.07	1.02	<b>A</b>
2. I effectively apply financial knowledge gained from my coursework in real-world situations.	4.05	1.05	<b>A</b>
3. I gained enough practical training (e.g., internships, case studies) to handle real-world financial tasks	4.06	1.05	<b>A</b>
<b>TOTAL</b>	<b>4.06</b>	<b>0.02</b>	<b>A</b>

- *Legend: Strongly Agree (SA) 4.25-5.00, Agree (A) 3.50-4.24, Neutral (N) 2.75-3.49, Disagree (D) 1.75-2.74, Strongly Disagree (SDA) 1.00-1.74.*

##### • Interpretation:

This indicates that the curriculum and training provided by DLSP equipped students with the necessary financial knowledge and skills relevant to the current economic environment.

*C. Support and External Factors*

Table 4 Support and External Factors

Indicators	MEAN	SD	Verbal Interpretation
1. DLSP provided sufficient career support services (e.g., job fairs, seminars, counseling).	3.99	1.08	A
2. I received enough guidance on adapting to changes in the job market.	3.86	1.11	A
3. Local businesses offer enough opportunities for Finance graduates.	3.87	1.08	A
TOTAL	<b>3.91</b>	<b>0.02</b>	A

- *Legend: Strongly Agree (SA) 4.25-5.00, Agree (A) 3.50-4.24, Neutral (N) 2.75-3.49, Disagree (D) 1.75-2.74, Strongly Disagree (SDA) 1.00-1.74.*

- *Interpretation:*

Respondents believed that external factors (e.g., support from school, government, and community) positively influence their adaptability. This suggests a favorable environment and support system for financial management students and graduates in the locality.

*D. Adaptability and Readiness*

Table 5 Adaptability and Readiness

Indicators	MEAN	SD	Verbal Interpretation
1. I am confident in my ability to adapt to emerging economic challenges	4.05	1.06	A
2. I have developed critical thinking and problem-solving skills that are useful in this economy.	4.02	1.40	A
3. I am flexible in exploring different career paths related to finance	4.02	1.09	A
TOTAL	<b>4.03</b>	<b>0.02</b>	A

- *Legend: Strongly Agree (SA) 4.25-5.00, Agree (A) 3.50-4.24, Neutral (N) 2.75-3.49, Disagree (D) 1.75-2.74, Strongly Disagree (SDA) 1.00-1.74.*

- *Interpretation:*

Respondents felt that they were adaptable and ready to face the new economic conditions. This suggests that the graduates and students are confident in their critical thinking, flexibility, and responsiveness to change.

*E. Job Hunting and Career Strategy*

Table 6 Job Hunting and Career Strategy

Indicators	MEAN	SD	Verbal Interpretation
1. I actively monitor economic trends that affect job opportunities in finance.	3.69	1.16	A
2. I have a clear strategy for finding a job that suits my qualifications	3.86	1.16	A
3. Online platforms have helped me in my job search.	4.04	1.15	A
TOTAL	<b>3.86</b>	<b>0.00</b>	A

- *Legend: Strongly Agree (SA) 4.25-5.00, Agree (A) 3.50-4.24, Neutral (N) 2.75-3.49, Disagree (D) 1.75-2.74, Strongly Disagree (SDA) 1.00-1.74.*

- *Interpretation:*

Respondents agreed that they possess effective job-hunting strategies and career plans. This reflects strong career orientation and practical preparation for the competitive labor market.

*F. Relationships between Variables Using Pearson R.*

Table 7 Relationships between Variables Using Pearson R.

<b>Variables</b>	<b>R-Value</b>	<b>P-Value</b>	<b>Verbal Interpretations</b>
Academic preparation and adaptability and readiness	0.779	0.00001	S
Academic preparation and job hunting and career strategies	0.6866	0.00001	S
Support and external factors and adaptability and readiness	0.7436	0.0001	S
Support and external factors job hunting and career strategies	0.7884	0.0001	S

- *Legend:  $p > 0.05$  = Not Significant (NS),  $p < 0.05$  = Significant (S).*

- *Interpretation:*

Pearson moment product correlation revealed that all variables (academic preparation and adaptability and readiness; academic preparation and job hunting and career strategies; support and external factors and adaptability and readiness; support and external factors job hunting and career strategies) have significant relationships since the p-values are less than 0.05 level of significance. This means that there is significant relationship between DLSP's implementation of Financial Management Program and adaptability to emerging academic conditions among incoming graduates and alumni. Therefore, the null hypothesis is rejected.

## CHAPTER FIVE

### CONCLUSIONS AND RECOMMENDATION

#### ➤ *Conclusion*

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

- DLSP's Finance curriculum is perceived as academically strong and effective in preparing students for real-world financial roles within a shifting economic environment.
- Graduates and incoming graduates alike display high levels of adaptability and readiness, a critical factor for success amid emerging economic changes.
- Adaptability and Academic Preparation are statistically significant predictors of perceived economic adaptability, confirming their central role in workforce effectiveness.
- Although Job Hunting Strategies and External Support did not reach statistical significance, their positive regression coefficients indicate they still contribute to graduates' preparedness on a practical level.
- The university's efforts to support financial management students are reflected in the overwhelmingly positive responses, indicating a productive educational and training environment.

#### ➤ *Recommendations*

In light of the conclusions, the following recommendations are offered:

- **Strengthen Practical Application:** Enhance experiential learning (e.g., simulations, internships, and case studies) in the curriculum to further improve job market readiness.
- **Develop Adaptability Training Modules:** Introduce workshops and seminars focusing on adaptability, financial innovation, and digital finance tools to keep students aligned with fast-changing economic trends.
- **Career Services Enhancement:** Improve support for career development through mock interviews, job search strategy sessions, and alumni mentoring programs.
- **Leverage Community and Institutional Support:** Strengthen partnerships with local businesses, financial institutions, and LGUs to provide real-world exposure and mentorship.
- **Continuous Program Evaluation:** Periodically assess the effectiveness of the finance program through graduate studies and employer feedback to ensure curriculum relevance.

#### • *Key Themes from the Title:*

Graduate effectiveness or employability, Finance education relevance, Adaptability to emerging economic conditions, Local economic context (Philippines, or more specifically Laguna/Calabarzon if data supports)



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