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## A CAREER PATH: TRACKING THE EMPLOYMENT STATUS OF MONCAST FINANCIAL MANAGEMENT GRADUATES OF BATCH 2022

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### Abstract

*This tracer study examines the employment status and career pathways of the Bachelor of Science in Business Administration major in Financial Management graduates from Monkayo College of Arts, Sciences and Technology (MonCAST), Batch 2022. Using a descriptive quantitative design, the study surveyed all 89 graduates to assess their employability, job relevance, initial earnings, job search duration, and professional development. Results reveal a high overall employability rate of 87.6%, with a notable gender disparity favoring female graduates. However, only 46.2% of employed graduates secured jobs related to their field of study, highlighting a significant gap between academic preparation and labor market alignment. The majority entered contractual or entry-level roles within seven to eleven months post-graduation, with initial salaries mostly ranging from 11,000 to 15,000. While most graduates remain employed locally, a minimal fraction works overseas or pursues advanced studies. Key barriers identified include low eligibility exam pass rates and underemployment in unrelated fields. Graduates recommend enhancing technological training, industry partnerships, practical skill integration, and support for licensure examinations. Findings underscore the need for curriculum alignment, stronger career services, and sustained alumni tracking to better equip future graduates for meaningful, stable, and course-relevant employment in the evolving financial industry.*

**Keywords:** Tracer Study, Employability, Financial Management Graduates, MonCAST, Business Administration.

### INTRODUCTION

#### Background of the Study

Effectively tracking the employment outcomes of financial graduates is a vital indicator of the institution's success, reflecting not only its commitment to quality education but also its ability to produce competitive, in-demand professionals in the finance

sector. This tracking serves as valuable evidence of the institution's effectiveness in equipping graduates with the knowledge, skills, and ethical values necessary to thrive in various financial fields and contribute meaningfully to the industry.

Effectively tracking the employment outcomes of financial

graduates is a vital indicator of institutional success, reflecting its ability to produce in-demand professionals—74.2% employability was reported in a recent tracer study (Maestrado, 2025). In pursuit of quality assurance and continuous program improvement, the university has cascaded responsibility to the college to monitor its graduates' employment statuses and to evaluate the extent to which business education has supported their professional roles.

This current global shift shows the need to see how graduate surveys can help measure the impact of higher education on graduate employment. The learnings in this round with respect to research management are enormous. Clearly, there is a need to establish detailed and Graduate Tracer Study-specific administrative, financing, and auditing guidelines to avoid the ambiguities that hindered implementation in this round (Tutor et al., 2021)

Graduates' employability indicates the excellent education and relevant preparation they obtained from their respective degrees (Pentang et al., 2021). Tracer studies have enabled higher education institutions to profile their graduates while also reflecting on the quality of education they provide. This ascertained the advanced studies they attended after college, their employment data, the relevance of college preparation with their current employment, difficulties they encountered while securing employment and in their present job, and recommendations to strengthen the teacher education program.

Additionally, as mentioned by Pacleb- Ulanday, M. L. (2021), employability corresponds to skills and expertise that make a person ideally suited for the potential employer. A diploma is no longer a guarantee of employment and that entails employability is an essential concern as competition for graduates, both locally and abroad because of the remarkable increase in the enrollment rate of higher education institutions. HEI's is expected to provide and develop the employability skills and abilities of graduates that could be desirable for a potential employer. Graduates' employability also measures the fulfillment of the mission, vision, goals, and objectives of the HEI's. The graduates' success in landing a decent job also gives credit to the HEI's where they graduated.

The Monkayo College of Arts, Sciences and Technology in cooperation with its Alumni Association have been conducting Business Administration Graduate Tracer Study in order to identify the performance of the graduates from the academe to the field of work. To look for the findings of labor market of the graduates, this tracer study is designed to investigate the employability of graduates from the whole population of the institution who graduated from July 8, 2022.

This tracer study aims to systematically track and analyze the employment status of graduates from the Bachelor of Science in Business Administration major in Financial Management program after graduation. A total of 89 graduates participated in this study, representing 16.8% of the total graduating cohort. The respondents are composed of 29 male and 60 female graduates. This research will generate relevant data to evaluate the employability of the program's graduates, identify trends in labor market absorption, and provide feedback for curriculum development, career services, and institutional quality assurance.

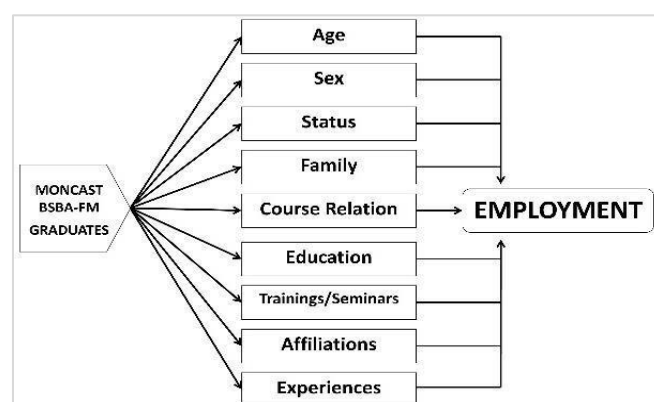
## Conceptual Framework

This study is anchored to the conceptualization of CHED Graduate Tracer Study: Phenomenon of Employment Model designed by the

Commission on Higher Education (CHED) which pointed up that in determining the employability of the graduates in Higher Education Institutions, the phenomena of employment are taken into consideration. Factors include college education, age, sex, connection, family, and experiences, plus other can affect graduates' decisions to accept the work such as income, satisfaction, relevance, and benefits.

The labor market consistently demonstrates that work experience is a critical factor from an employer's perspective. In the context of employment, experience serves as evidence of an applicant's familiarity with job tasks and functions, providing employers with an indication of the candidate's ability to perform effectively in the role. This tracer study examines whether this commonly held view aligns with the actual employment outcomes of MonCAST Business Administration graduates, specifically investigating the extent to which prior experience influences their employability and job placement.

Figure 1 shows the indicators that may affect or contribute to the employment status of the graduate.



**Figure 1:** Modified Phenomenon of Employment Model

## Research Objectives

The overall objective of this study is to gain a comprehensive understanding of the employment status, job search experiences, nature of initial employment, and work performance of Bachelor of Science in Business Administration major in Financial Management graduates of Monkayo College of Arts, Sciences and Technology (MonCAST) batch 2022. Specifically, the study aims to assess the graduates' effectiveness in securing employment and performing within their respective fields. Additionally, it seeks to evaluate the quality of education provided by MonCAST, as reflected in the graduates' success and relevance in their chosen careers.

**Specifically, the study intended to achieve the following objectives:**

- Determine the current employment status of moncast BSBA major in Financial Management graduates batch 2022,
- Make a comparative analysis of how long would it take for the graduates in landing and staying their first jobs,
- Get hold of a better understanding of the employability, job searching, the nature of their first job, and performances of moncast graduates,
- Undertake an analysis of employment opportunities and conditions of moncast BSBA major in Financial Management graduates,
- Make recommendations as to how moncast can enhance the competency and work ethics of its graduates in both

fields,

- Suggest some course programs and majors to be incorporated to the college which will help to improve the expected vision, mission, and goals of the institution,
- Track graduates' personal and employment profile, and
- Illustrate the status of graduates in taking the civil and related examinations.

## METHODOLOGY

### Research Design

This paper used the quantitative research design more specifically descriptive tracer study as an attempt conducted to determine and to verify the employment status of MonCAST Alumni, Bachelor of Science in Business Administration major in Financial Management graduates.

### Population and Sample Size

Through the cooperation of Monkayo College of Arts, Sciences and Technology (MonCAST) and its Alumni Association, the research respondents for this tracer study were identified. The Bachelor of Science in Business Administration major in Financial Management graduates were contacted and assessed by the researcher. A total of eighty-nine (89) graduates from the program were included in the study, consisting of twenty-nine (29) male and sixty (60) female graduates. Most respondents were reached and interviewed through mobile communication, Google Forms, and other social media platforms, resulting in a complete enumeration of the identified population. The respondents include both employed and unemployed MonCAST Financial Management graduates.

### Research Instrument

A quantitative research design specifically a survey questionnaire was employed in this tracer study to analyze and evaluate the collected data. The researcher used an adapted and modified survey questionnaire based on the Graduate Tracer Study instrument developed by the Commission on Higher Education (CHED). The questionnaire was designed to obtain a comprehensive understanding of the employability, job search experiences, nature of initial employment, and work performance of the Bachelor of Science in Business Administration major in Financial Management graduates of Monkayo College of Arts, Sciences and Technology (MonCAST), Batch 2022.

### Data Collection Procedure

The study utilized primary data provided by the program coordinator of the MonCAST Business Administration major in Financial Management program. The target population consisted of alumni from Batch 2022. The master list and academic records of the graduates were obtained from the Registrar's Office and the MonCAST Alumni Association. Descriptive statistics were used to present the respondents' profiles. Questionnaires were distributed to the graduates using various contact methods, including personal mobile numbers, office numbers, email addresses, and social media platforms such as Google Forms and Messenger. Graduates who were unemployed at the time of the study were also included and received the tracer survey questionnaire.

## RESULTS

This chapter presented and discussed the results from the data collected through survey using the generally accepted statistical tools and principles. The study attempted to investigate the employment status of Bachelor of Science in Business

Administration major in Financial Management of Monkayo College of Arts, Sciences, and Technology. The major findings gathered through one-on-one and online interviews. The data gathered for this study were also presented through figures and tables. Presentations were categorized into respondents' profile, locations, studies and trainings, employment status, and suggestions. The total number of traced respondents for this study was 89 which were 16.8% of the total number of graduates from Batch 2022.

This study also presented the relevant results of the larger study that traced the graduates of MonCAST. It also attempted to discover if the preferred route still prevailed to the bachelor's degree of MonCAST BSBA graduates.

The result of this study would provide concrete information for future and strategic planning for both MonCAST Institution and its Alumni Association.

**Table 1.** Enrolment Profile of BSBA FM Program

Academic Year 2021-2022	1st	2nd	3rd	4th	Total
First Semester	206	69	102	90	467
Second Semester	193	71	94	89	447

Table 1 shows the enrolment profile of the BSBA Financial Management program at MonCAST in Academic Year 2021-2022. The program had 467 students, primarily enrolled in First Semester. Enrolment dropped to 447 in Second Semester, mostly in the first and third years, and was shortly reduced in Second and Fourth years respectively.

### The Profile of the Respondents

The collected data illustrate the respondents' profiles which have been classified into age, gender, marital status, current location and residence, and the records collected from civil and certification examinations for eligibility.

**Table 2.** Demographic Profile of the Graduates

Sex	Batch 2022 (N=89)
Male	29 (32.6%)
Female	60 (63.4%)

Table 2 presents the gender distribution among BSBA Financial Management, showing a consistent trend where females make up the majority. This distribution indicates a predominantly female demographic among Financial Management graduates across these years.

**Table 3.** Marital Status

Status	Batch 2022 (N=89)	%
Single	65	73%
Single Parent	9	10.1%
Married	15	17.9%

Table 3 presents the distribution of marital status among the Bachelor of Science in Business Administration major in Financial Management (BSBA- FM) graduates of batch 2022. The data reveal that the majority of the respondents, comprising 73%, are single, indicating that most graduates have not yet entered into marriage. Meanwhile, 17.9% of the graduates are married,



suggesting that a notable portion of the cohort has already established families. A smaller segment, representing 10.1% of the graduates, are single parents, highlighting a distinct group balancing both parental responsibilities and professional aspirations.

**Table 4.** Location of Residence

Location	Batch 2022 (N=89)	%
Barangay	37	42%
Municipality	21	24%
City	29	32%
Overseas	2	2%
Not Traced	-	-

Table 4 shows the distribution of the location of residence among the graduates of Batch 2022. The data indicate that the highest proportion of graduates, 42%, reside within their local barangay, suggesting that many graduates choose to remain close to their immediate communities after completing their studies. Meanwhile, 24% live within the wider municipality, showing a moderate tendency to move beyond their barangay but still within the local area. A significant portion, 32%, have relocated to cities, reflecting the appeal of urban centers that may offer more diverse employment opportunities. Only a small fraction, 2%, are residing overseas, which points to limited international migration among this cohort.

**Table 5.** Overall Working Place

Working Place	Batch 2022 (N=89)	%
Local	87	98%
Abroad	2	2%

Table 5 highlights that the vast majority of BEED graduates are employed locally rather than abroad, with 96.1% of graduates working within the Philippines. Batch 2017 had a full 100% of its graduates employed locally, while batches 2018 and 2019 also saw high local employment rates at 93.6% and 97.8%, respectively. Only a small percentage (3.9%) of graduates pursued work abroad, mainly from batch 2018. This data suggests that BEED graduates generally prefer employment in the Philippines, possibly due to comfort with local opportunities and working environments.

**Table 6.** Performance in Eligibility Examinations

Status	Batch 2022 (N=89)	%
Passed	16	18%
Retaker & Passed	9	10%
Retaker & Not Passed	64	72%
Haven't taken the Exam yet	16	18%

Table 6 shows the status of Batch 2022 graduates in relation to their performance in eligibility examinations and certifications. The data indicate that only 18% of the graduates passed the examination on their first attempt, while an additional 10% passed after retaking the exam, suggesting that some graduates required multiple attempts to meet the required standards. Notably, a significant majority, 72%, are categorized as retakers who have not

yet passed, highlighting a considerable challenge faced by many graduates in successfully completing their eligibility requirements. Furthermore, 18% of the graduates have not yet taken the examination, which may point to factors such as lack of preparation, confidence, or opportunity to register for the test. These findings suggest a need for stronger support systems, review programs, or preparatory initiatives to help graduates improve their success rates in licensure or certification exams, which are often critical for enhancing their employability and career advancement.

**Table 7.** Advance Studies

Status	Batch 2022 (N=89)	%
Taking/Earning	3	96.6%
Not Taking/Earning	86	3.4%

The data and the table reveal that only a small proportion, 3.4% of the graduates, are currently taking or earning advanced degrees, indicating that very few have pursued further education beyond their undergraduate program. In contrast, a vast majority, 96.6%, are not engaged in any form of postgraduate studies at this time. This finding suggests that most graduates may have prioritized immediate employment or other personal and professional commitments over continuing their academic journey. The low percentage of those pursuing advanced studies may also point to factors such as financial constraints, lack of awareness about graduate programs, or limited access to postgraduate opportunities. These insights highlight the need for institutions to strengthen graduate education pathways, provide clearer information about opportunities for further studies, and offer support or incentives that encourage more graduates to pursue lifelong learning and professional development.

### Employment Data of the Graduates

As stressed out by Caingcoy et al. (2021), employment status of graduates has been a subject of considerable research, shedding light on the challenges they face in securing appropriate employment. One critical issue discussed is underemployment, where graduates find themselves in roles that do not align with their academic qualifications. Job stability is another concern. Numerous studies reveal that graduates, especially in teaching professions, often work in temporary or contractual positions rather than securing permanent roles.

**Table 8.** Employment Status of Batch 2022

Sex	Employed f (%)	Unemployed f (%)	Total f (%)
Male	25	4	29
	(32.1%)	(36.4%)	(32.6%)
Female	50	7	60
	(67.9%)	(63.6%)	(67.4%)
Total	78	11	89
	(87.6%)	(12.4%)	

The data show that out of the total respondents, 87.6% are employed while 12.4% remain unemployed. Among male graduates, 32.1% are employed and 36.4% are unemployed, which indicates that a slightly higher proportion of males are not yet employed compared to females. On the other hand, the majority of female graduates, 67.9% are employed, with only 63.6% of the

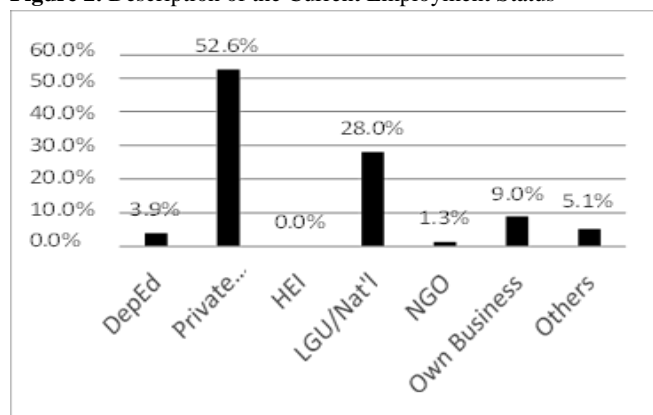
unemployed group being female. These figures suggest that females make up the larger share of the employed graduates, reflecting a higher employment absorption among female graduates compared to their male counterparts. Overall, this distribution highlights the general employability of Batch 2022, while also pointing out the slight gender difference in employment status that may warrant further examination, such as exploring factors influencing male graduates' job placement and retention in the labor market.

**Table 9.** Employment Related to Course of Batch 2022

Employed			
Sex	Related f (%)	Not Related f (%)	Total f (%)
Male	11	13	25
	(44%)	(56 %)	(32.1%)
Female	18	32	50
	(36 %)	(64 %)	(67.9%)
Total	29	45	78
	(37.2%)	(62.8%)	

In Table 9, it shows the presentation of employed graduates from Batch 2022 according to whether their current employment is related to their course. The data reveal that out of the total employed graduates, only 37.2% are working in jobs related to their BSBA Financial Management degree, while the majority, 62.8%, are employed in positions not directly related to their course. Among male graduates, 44% have jobs related to their field of study, while 56% are employed in unrelated work. For female graduates, 36% have course-related employment and 64% are in jobs not related to their degree. These figures highlight that a significant portion of graduates, regardless of sex, are entering roles outside their field of specialization, which may reflect factors such as limited availability of relevant job opportunities, the need for immediate employment, or the versatility of the skills acquired during their degree. This trend emphasizes the importance of career guidance, stronger industry linkages, and skills alignment to help future graduates secure jobs that better match their academic training.

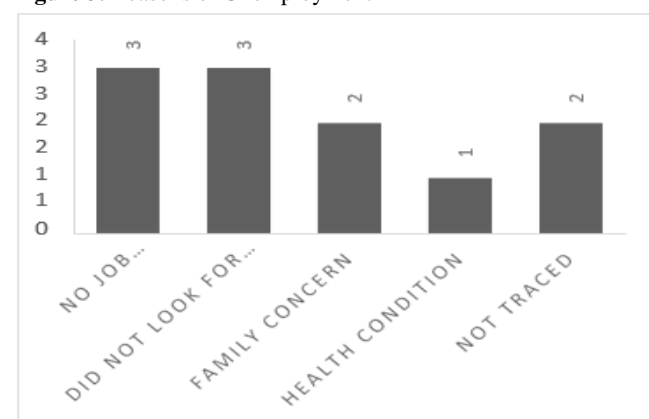
**Figure 2.** Description of the Current Employment Status



The data illustrate that the majority of graduates, 52.6%, are employed in private companies, indicating that the private sector remains the primary source of employment for the graduates. A significant portion, 28%, work in Local Government Units (LGUs)

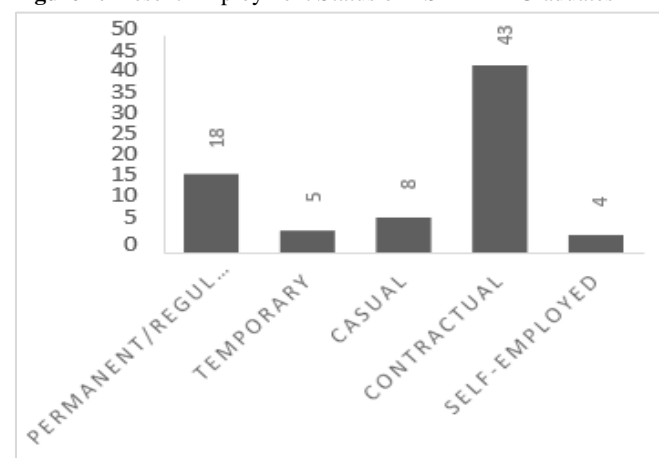
or national government offices, highlighting the government sector as another key employer for graduates. Only 3.9% are employed in the Department of Education (DepEd), while none of the graduates are currently working in Higher Education Institutions (HEIs). Employment in Non-Government Organizations (NGOs) accounts for a minimal 1.3%, and 9% have established their own businesses, showing a notable level of entrepreneurial engagement among the graduates. Meanwhile, 5.1% are employed in other unspecified sectors. Overall, this distribution demonstrates the diversity of employment sectors accessed by the graduates, with a clear concentration in the private and government sectors, and reflects varying career pathways including entrepreneurship and other alternative fields.

**Figure 3.** Reasons of Unemployment



Based on the data presented, the main reasons for unemployment among BSBA Financial Management graduates are the lack of job opportunities (3 graduates or 27.3%) and the choice not to look for a job (3 graduates or 27.3%), indicating that both external market limitations and personal decisions contribute to unemployment. Family concerns account for 2 graduates (18.2%), while health conditions prevent 1 graduate (9.1%) from seeking work. Additionally, 2 graduates (18.2%) could not be traced, which means their employment status remains unknown. These findings highlight that aside from labor market factors, personal and family circumstances also play a significant role in the employability of graduates.

**Figure 4.** Present Employment Status of BSBA FM Graduates



Based on the data presented, the majority of BSBA Financial Management graduates are employed on a contractual basis, with 43 graduates representing about 55.1% of the total, indicating that many hold jobs with fixed-term agreements rather than permanent positions. This is followed by 18 graduates (23.1%) in permanent

or regular employment, showing that some have secured stable, long-term jobs. Smaller numbers are engaged in casual (8 graduates or 10.3%) and temporary (5 graduates or 6.4%) work arrangements, which may reflect less stable or short-term roles. Only 4 graduates (5.1%) are self-employed, suggesting that entrepreneurship is the least common employment path among them. The distribution implies that while most graduates have found work, many are in positions with limited job security and benefits, highlighting the need for enhanced career support and skills development to help graduates attain more stable employment or pursue entrepreneurial opportunities.

**Table 10.** Occupational Classification

Nature of Work	Batch 2022 (N=78)	%
Officials of Government, Executives, Manager, Supervisor etc.	14	18%
Professionals	2	2.6%
Clerk and Technical Associates	30	38.5%
Service, Shop, Market Sales	20	25.6%
Trade and Related Works	12	15.3%

Based on the data for the occupational classification of BSBA Financial Management graduates from Batch 2022 (N=78), the largest group is employed as Clerks and Technical Associates, with 30 graduates representing 38.5% of the total, indicating that many have entered administrative, clerical, or support roles. This is followed by 20 graduates (25.6%) working in service, shop, or market sales, suggesting that a significant portion are engaged in customer-facing or retail jobs. Meanwhile, 14 graduates (18%) hold positions as officials of government, executives, managers, or supervisors, showing that a notable number have achieved leadership or decision-making roles early in their careers. A smaller number, 12 graduates (15.3%), are in trade and related work, and only 2 graduates (2.6%) are classified as professionals, highlighting that few have secured roles that may require licensure or specialized expertise.

**Table 11.** Course Relation of Graduates' Current Job

Course Relation	Batch 2022 (N=78)	%
Yes	36	46.2%
No	42	53.8%

The data on the course relation of BSBA Financial Management graduates' current jobs shows that out of 78 graduates, 36 (46.2%) are employed in positions related to their course, indicating that nearly half have found jobs aligned with their field of study and training. Meanwhile, a slightly larger portion, 42 graduates (53.8%), are working in jobs not related to their course, which suggests that more than half have pursued employment opportunities outside their specific academic specialization. This result highlights a potential gap between graduates' qualifications and the available job market or their personal employment choices, emphasizing the need for stronger industry linkages, career guidance, and skills alignment to help more graduates secure jobs directly connected to their degree.

**Table 12.** Reasons in Staying on Their Current Jobs

Reasons	2022 N=78	%
Salaries & Benefits	25	32.1%
Career Challenge	3	3.9%
Related Skills	8	10.2%
Related to Course	19	24.4%
Proximity to Residence	8	10.2%
Peer Influence	6	7.7%
Family Influence	4	5.1%
Personal and other reasons	5	6.4%

Table 12 shows the most common reason for staying in their current jobs is salaries and benefits, cited by 25 graduates (32.1%), indicating that competitive compensation and incentives are key factors in job retention. This is followed by 19 graduates (24.4%) who remain because their work is related to their course, showing that relevance to their field of study influences their decision to stay. Related skills and proximity to residence each account for 8 graduates (10.2%), suggesting that applying their learned skills and convenient location also play important roles. Peer influence motivates 6 graduates (7.7%), while family influence affects 4 graduates (5.1%), showing that social and familial factors have some impact. Only 3 graduates (3.9%) cite career challenge as their main reason, implying that professional growth is a less common motivator. Additionally, 5 graduates (6.4%) stay due to personal and other reasons, highlighting various individual considerations.

**Table 13.** Number of Months or Year/s landed the Current Jobs

No. of Months/Years	2022 N=78	%
Less than a month	13	16.7%
1 to 6 Months	24	30.8%
7 to 11 Months	36	46.2%
1yr. to less than 2yrs.	5	6.3%
2yrs. above	-	-

Presented in this table is a significant portion of graduates are relatively new to their current jobs, the largest group, 36 graduates (46.2%), landed their current positions within 7 to 11 months, showing that nearly half took up to almost a year to find stable employment. This is followed by 24 graduates (30.8%) who were hired within 1 to 6 months, and 13 graduates (16.7%) who found jobs in less than a month, indicating that a combined majority entered the workforce relatively quickly. Only 5 graduates (6.3%) secured employment 1 year to less than 2 years after graduation, and none reported waiting 2 years or more to find their current jobs.

**Table 14.** Initial Gross Monthly Earning

Gross Income	2022 N=78	%
Below 5k	-	-
6k-10k	16	20.5%
11k-15k	50	64.1%
15k above	12	15.4%

The data indicates that the majority, 50 graduates (64.1%), started with a monthly income ranging from ₱11,000 to ₱15,000, indicating that most graduates receive a modest entry-level salary. This is followed by 16 graduates (20.5%) earning between ₱6,000 and ₱10,000, suggesting that about one-fifth started with a lower income bracket. Meanwhile, 12 graduates (15.4%) reported an initial salary of ₱15,000 and above, showing that only a small portion earned higher-than-average starting salaries. Notably, none of the graduates reported earnings below ₱5,000 monthly. Overall, this data indicates that while most BSBA FM graduates secure entry-level salaries within the ₱11,000 to ₱15,000 range, only a few are able to start with higher earnings, highlighting a potential area for career services to help graduates negotiate better starting salaries or access higher-paying opportunities.

**Table 15.** Suggestions of the FM Graduates for the College and Curriculum Improvement

Suggestions	Total N=89	%
Technology integration. Use of more financial software platforms in class projects. Practical training in Excel, financial modeling, or Google Sheets.	30	33.7%
Real-life case studies or simulation-based learning.	21	23.6%
Internet connection accessible to every classroom	13	14.6%
Offering elective review classes for relevant certifications and eligibility exams	9	10.1%
Stronger industry-academe partnerships for OJT placement.	7	7.9%
Materials for the department activities, additional and well-maintained facilities	7	7.9%
Avoid mid-day class schedule	2	2.2%

The suggestions given by BSBA Financial Management graduates highlight areas where they believe the college and its curriculum could be enhanced to better prepare students for industry demands. The top recommendation is stronger technology integration in the curriculum (33.7%), including practical training in financial software, Excel, and modeling tools. This is followed by a call for more real-life case studies and simulations (23.6%) and better internet access in classrooms (14.6%). Graduates also suggested elective review classes for certifications (10.1%), improved industry-academe partnerships for OJT and better facilities and materials (both at 7.9%), while only a few (2.2%) asked to avoid mid-day class schedules.

**Table 16.** Suggested Courses and Programs

Courses/ Programs	Total N=96	Total f (%)	Rank
BS Office Administration	22	22.9%	1
Public Administration	19	19.8%	2.5
Entrepreneurship	19	19.8%	2.5
Criminology	18	18.8%	4

BSBA Operations Management	9	9.4%	5
Social Work	4	4.2%	6
Special Education	3	3.1%	7
Forestry	1	1%	8.5
Nursing	1	1%	8.5

The most frequently suggested program is BS Office Administration, presented it with 22 responses (22.9%), ranking first overall. Public Administration and Entrepreneurship are tied in second place, each illustrated by 19 responses (19.8%). Criminology follows closely, with 18 responses (18.8%), ranking fourth. BSBA Operations Management was suggested by 9 responses (9.4%), ranking fifth. Other programs include Social Work (4 responses, 4.2%), Special Education (3 responses, 3.1%), and both Forestry and Nursing, each suggested with 1 response (1%), sharing the eighth rank. This distribution indicates a diverse range of interests, but with a clear preference toward administrative, business, and public service courses.

## DISCUSSIONS, CONCLUSIONS, AND RECOMMENDATIONS

Graduates of the Business Administration program majoring in Financial Management are now experiencing a crucial transitional phase as they enter the workforce. This transition is characterized by the challenge of navigating a highly competitive and ever-evolving job market. Rapid developments in the financial industry, technological innovations, and shifting economic conditions demand that Financial Management graduates remain adaptable and proactive. To stay relevant and competitive, they must continually update their skills, expand their knowledge of emerging financial trends, and be prepared to respond to the dynamic needs of various financial sectors (Cui & Meng, 2025).

Moreover, employers today increasingly seek graduates who not only possess technical knowledge in areas such as investment analysis, risk management, corporate finance, and financial planning but also demonstrate strong soft skills, such as critical thinking, communication, and problem-solving abilities (Powell, 2024). This highlights the importance of continuous professional development, networking, and gaining practical experience through internships, training programs, or industry certifications.

In addition, as stressed out by Mhlanga (2023), Financial Management graduates must be aware of the global context in which modern businesses operate. Understanding international markets, financial regulations, and economic fluctuations enables them to contribute effectively to organizations that are expanding across borders. As financial institutions embrace digital transformation and automation, graduates must also be ready to work with new technologies, including financial software, data analytics tools, and digital platforms that shape modern financial operations.

As an emphasis, the transition from student to finance professional is a time of both opportunity and challenge. How graduates respond to these demands will determine their career growth and readiness to contribute to the ever-changing financial landscape.



## Conclusions

Based on the findings of this tracer study, it can be concluded that the Bachelor of Science in Business Administration major in Financial Management program of Monkayo College of Arts, Sciences and Technology (MonCAST) produces graduates with a high overall employability rate of 87.6%, reflecting the institution's capacity to prepare students for the labor market. However, it is notable that only 46.2% of these graduates are employed in jobs directly related to their field of study, which suggests a significant gap between the competencies developed during the program and the specific requirements of the financial sector. While the majority of graduates find work relatively quickly with many securing jobs within seven to eleven months a large portion start their careers in contractual or entry-level positions with modest salaries, indicating limited immediate access to stable and well-compensated roles.

The study also reveals that a considerable number of graduates still struggle to pass eligibility or certification examinations, with 72% categorized as retakers and only a small fraction pursuing advanced studies, which may limit their career growth and competitiveness in the long term. Furthermore, most graduates remain employed locally, with only 2% working overseas, reflecting limited global mobility or international placement opportunities. The results emphasize that while the program lays a solid foundation for employability, there is a clear need to strengthen industry-academe partnerships, integrate more practical and technological competencies into the curriculum, and provide stronger support for licensure preparation and continuing education. Addressing these gaps will help ensure that graduates are not only employable but also fully equipped to secure meaningful, stable, and course-relevant jobs in an increasingly dynamic and technology-driven financial industry.

## Recommendations

**Based from the findings and conclusions drawn, the following recommendations are offered:**

1. Strengthen Industry-Academe Linkages. Forming partnerships with financial institutions, government offices, and private firms to create more healthy on-the-job training (OJT), internship pipelines, and direct hiring programs to increase graduates' chances of landing course-relevant jobs.
2. Integrate Modern Financial Tools and Certifications. Revisit the curriculum to include practical training on financial software, Excel modeling, and data analytics. Consider offering certification review classes as elective courses to boost licensure passing rates.
3. Enhance Career Guidance and Soft Skills Training. The findings indicate that the institution should expand career counseling services, job search workshops, and employability seminars focusing on soft skills, interview readiness, and networking. These should prepare graduates for both local and global job markets.
4. Focus on Job Retention and Career Advancement: Given the shift toward permanent and self-employment roles, it is crucial for MonCAST to develop programs that support the retention and career advancement of graduates within their chosen fields. Alumni networking events, job fairs, and regular follow-up with graduates can provide insights into the challenges they face post-graduation. These can help identify areas for

improvement, such as further skills training or support with navigating career progression.

5. Address Curriculum-Industry Misalignment. Regularly consult with industry experts to update the program's content, ensuring that students gain practical and future-ready skills that align with emerging trends in digital finance, fintech, and global markets.
6. Expand Course and Program Offerings: Explore adding new specializations (e.g., Operations Management, Office Administration, Entrepreneurship) as suggested by alumni to cater to broader career pathways and labor market needs.
7. Expand Job Placement Programs: Given that many graduates are entering the workforce in temporary or contractual roles, it would be beneficial for MonCAST to partner with employers who can offer permanent and stable positions. Establishing an effective job placement program that connects graduates with long-term employment opportunities would provide them with more job security and professional growth.
8. Monitor and Evaluate Graduate Outcomes Continuously. Institutionalize the tracer study as a regular feedback mechanism, using its results for continuous quality improvement, accreditation, and strategic planning.

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