**Editor’s Comment:**

I consider the topic of the manuscript relevant. The research results have scientific and applied value.

At the same time, I had some comments about the text of the manuscript, namely:

1.      The Abstract should include the name of the country in which the university is located (Philippines).

2.      The word “Conclusion” after the title of Section 5 should be deleted. The word “Recommendations” (before the list of proposals) should be replaced with an introductory sentence with a colon.

3.      The design of the manuscript needs some improvement. In particular, all tables should be referenced in the text.

Thus, I believe that after taking into account the listed remarks, the document can be published in the Asian Journal of Economics, Business and Accounting.

**Editor’s Details:**

Prof. Olexandr Yemelyanov, Lviv Polytechnic National University, Ukraine