**Tracer study of bachelor of science in business administration-financial management (BSBA-FM) graduates in Davao oriental state university (DOrSU-CC) for S.Y. 2015-2024**

**Abstract**

This tracer study aimed to evaluate the demographic and employment profiles, work attitudes, perceived quality of education, and skill development of Bachelor of Science in Business Administration major in Financial Management (BSBA-FM) graduates from 2015 to 2024 at Davao Oriental State University- Cateel Extension Campus. Using a descriptive research design and purposive sampling, the study surveyed 350 graduates through face-to-face and online methods. The findings revealed that the majority of respondents were female (66.29%), aged 28–30 (34.29%), single (61.14%)), the most significant number of respondents graduated from the year 2019 to 2020 and were employed primarily in the banking, retail, and government sectors. Most graduates held only a bachelor's degree, with few pursuing post-graduate studies. Employment data showed that 79.71% were employed, while 12.86% were self-employed. Graduates rated their work attitude, quality of education received, and skill and abilities development as "high" indicating a positive perception of their preparedness for the workforce. Human Capital Theory posits ongoing skills improvement and adaptability are crucial for maintaining sustained employability and productivity. These results suggest that the BSBA-FM program has been effective in equipping graduates with the competencies needed in various industries. However, there is a continuing need to enhance practical skills and promote lifelong learning. The outcomes of this study may serve as a basis for curriculum development, alumni engagement, and institutional improvement.

**Keywords**: tracer study, attitude to work, BSBA alumni, quality education, skills and abilities development

**1.0 INTRODUCTION**

Tracer studies serve as critical tools for monitoring the transition of graduates from education to employment, particularly for courses such as the Bachelor of Science in Business Administration Major in Financial Management (BSBA-FM), where practical skills and professional attitudes are essential (Meto, 2023). The importance of tracing the career paths and competencies of graduates has been increasingly recognized in recent years as educational institutions seek to evaluate the effectiveness of their programs in preparing students for the workforce (Teichler, 2019). However, the Commission on Higher Education (CHED) has prioritized aligning educational programs with industry needs to enhance graduate employability (Bustos, 2024). Tracer studies in the country reveal significant insights into the work readiness of graduates and their integration into the workforce (Odame et al., 2021).

Graduates from the Bachelor of Science in Business Administration Major in Financial Management (BSBA-FM) program often find themselves struggling to find positions that match their qualifications, raising concerns about the effectiveness of the education they received (Alejandre et al., 2015). Local businesses have expressed concerns that while these graduates possess theoretical knowledge, they lack the practical skills and work attitudes necessary for success in the workplace (Pang et al., 2019). This study is grounded in the Human Capital Theory, developed by Becker (1962). Human capital theory states that investments in individuals, particularly through education and training, improve their productivity, ultimately leading to higher earnings and economic growth (Becker, 1993). Human Capital Theory, initially developed by economists such as Gary Becker (1962) and Theodore Schultz (1961), posits that individuals and societies derive economic benefits from investments in people, particularly through education, training, and health. According to this theory, education is not merely a consumption activity but a form of investment in human beings that increases their productivity and potential income (Marginson, 2019). This foundational view emphasizes the importance of developing skills and competencies that contribute to personal growth and national economic development.

Despite the Commission on Higher Education (CHED) prioritizing the alignment of educational programs with industry needs, many graduates still struggle to secure employment that matches their qualifications (Alejandre et al., 2015; Bustos, 2024). The gap highlights explicitly the lack of focus on adaptability, communication, teamwork, and emotional intelligence, which are highly valued by employers but insufficiently developed in educational programs (McKinnon et al., 2017; Pang et al., (2019). This gap results in higher unemployment or underemployment among business graduates despite their technical capabilities (Alejandre et al., 2015). This study aims to explore the alignment of BSBA-Major in Financial Management programs with industry demands for both technical and professional skills and to assess the preparedness of graduates to meet these expectations.

**2.0 METHODOLOGY**

**2.1 Research Design**

This study utilized a descriptive research design. A descriptive research design enabled the systematic description of the employment outcomes, career progression, attitudes, and skills development of Bachelor of Science in Business Administration Major in Financial Management (BSBA-FM) graduates. Additionally, this design was appropriate because the study aimed to gather factual data on where graduates were employed, their career paths, and how their education influenced their employability.

## 2.2 Research Locale

## This study was conducted in Davao Oriental Province, part of the Davao Region. Specifically, the Davao Oriental State University-Cateel Campus (DOrSU-CC), graduates of Bachelor of Science in Business Administration-Financial Management (BSBA-FM). The researchers chose this university and program due to its practical location and to identify a multitude of graduates if they have gained relevant knowledge and skills for their chosen field. Additionally, data collection from the respondents was completed from September to May 2025.

**2.3 Participants and Sampling Technique**

The respondents of this study were graduates of Bachelor of Science in Business Administration Major in Financial Management (BSBA-FM) from the year 2015-2024 at the Davao Oriental State University-Cateel Campus.

This study utilized purposive sampling to specifically select graduates of the Bachelor of Science in Business Administration major in Financial Management (BSBA-FM), as they possessed the relevant background and experience necessary to provide meaningful insights for the tracer study. This technique ensured that only individuals who met the study’s criteria were included, allowing for focused and reliable data collection.

**2.4 Research Instrument**

This study utilized an adapted survey questionnaire that employed a five-point Likert scale, with 5 indicating the highest response and 1 indicating the lowest response. The survey questionnaire was adapted from the study of Escandallo (2024), titled "A tracer study on the Elementary Education Graduates from the academic year 2015 to 2019: Employment in Focus," with a Cronbach alpha result of 0.955, indicating an acceptable level of internal consistency and reliability.

The questionnaire consisted of two (2) parts. The first part of the questionnaire covered the demographic profile and employment profile of the respondents. The second part of the survey questionnaire consisted of questions categorized into three sections: Attitude to work, quality education provision, and skills and abilities development.

**2.5 Data Gathering Procedure**

The researchers began by securing ethical clearance from the University Research Ethics Board and requesting the list of graduates from the registrar for batch 2015–2024. After obtaining permission to conduct the study, they distributed informed consent forms to participants—either in person or via Facebook Messenger. The questionnaire was administered through face-to-face and online methods, with responses collected personally and through Google Forms. Finally, the data were encoded and analyzed.

**2.6 Data Analysis**

The following statistical tools that were utilized in this study were the following. Frequency and Percentage were used to measure the demographic profile and employment profile of the respondents. The Mean was used to identify the level of graduate's attitudes towards work, evaluate the quality of education provision, and develop skills and abilities.

**3.0 RESULTS AND DISCUSSION**

**3.1 Demographic Profile of the Respondents**

The study revealed that a high percentage of BSBA-FM graduates from the Davao Oriental State University-Cateel Campus (DOrSU-CC) are employed, possess a positive attitude toward work, and rate their educational experience and skills development as high. These results indicate the program's relative success in preparing students for professional roles in the banking, retail, and government sectors. The strong employability of graduates suggests that the BSBA-FM program is effectively meeting current industry demands. However, there is room for improving experiential learning opportunities, such as internships, case studies, and partnerships with industry, to better prepare students for the realities of the workplace. Enhancing soft skills, such as communication, adaptability, and emotional intelligence, which employers often find lacking, should be prioritized in curriculum reform. Additionally, the limited pursuit of postgraduate studies by graduates indicates a potential gap in promoting lifelong learning, which institutions should address through alumni outreach and continuing education programs. Anchored in Human Capital Theory, the study confirms that investments in education, particularly when aligned with workforce needs, can lead to improved productivity and enhanced employment outcomes. The findings support the theory's assertion that cognitive and non-cognitive skills contribute to career success.

Table 1 presents the demographic profile of the respondents in terms of age. The majority of the respondents were age between 28 and 30 years old, as it received (34.29%), while the smallest group, aged 22 to 24 years old, accounted for 7.43%.

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| **Table 1**. *Demographic profile of the respondents in terms of age* | | |
| **Age** | **Frequency** | **Percentage** |
| 22 to 24 years old | 26 | 7.43 % |
| 25 to 27 years old | 119 | 34.00 % |
| 28 to 30 years old | 120 | 34.29 % |
| 31 years old and above | 85 | 24.29 % |
| **Total** | **350** | **100.00%** |

The data shown suggest that the majority of participants are in their late twenties to early thirties, a demographic often characterized by transitional life stages, which can lead to significant changes in career, relationships, or lifestyle. This age bracket represents individuals who have established themselves in their chosen fields after a few years’ post-graduation, making them more readily available or willing to participate in the tracer study (Ojala et al., 2021). At the same time, the smallest are those aged 22 to 24 years old. According to Donald et al. (2018), recent graduates in this age range are more focused on establishing their careers and less inclined to participate in surveys.

Table 2 presents the demographic profile of the respondents by sex. Out of the 350 graduate respondents, 232 (66.29%) were female, while 118 (33.71%) were male.

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| **Table 2**. *Demographic profile of the respondents in terms of sex* | | |
| **Sex** | **Frequency** | **Percentage** |
| Male | 118 | 33.71 % |
| Female | 232 | 66.29 % |
| **Total** | **350** | **100.00%** |

This suggests that a higher representation of female respondents may lead to their perspectives and experiences dominating the study's findings. Based on the results, female respondents have a higher number of responses compared to male respondents. The disparity in numbers may reflect broader demographic trends within the target population or field of study. According to Tun (2020). where he concluded that a large percentage of males belonged to the group of late respondents, whereas females received the highest percentage of responses on time.

Table 3 presents the demographic profile of the respondents in terms of civil status. Out of the 350 respondents, 214 (61.14%) remained single after college, while 136 (38.86%) got married.

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| **Table 3**. *Demographic profile of the respondents in terms of civil status* | | |
| **Civil Status** | **Frequency** | **Percentage** |
| Single | 214 | 61.14 % |
| Married | 136 | 38.86 % |
| **Total** | **350** | **100.00%** |

This suggests that a substantial portion of the sample population consists of unmarried individuals, which may have implications for factors such as financial independence, career decisions, and social responsibilities. According to Apostolou and Esposito (2020), the findings showed that a large number of individuals remain single in order to concentrate on their objectives, such as Building their careers and achieving financial independence. This highlights that many people prioritize their personal and professional growth before committing to serious relationships. Additionally, Prince (2022) asserts that a single person is more focused on choosing a career than a married person, as they have more time to consider their options and make informed decisions about their work.

Table 4 presents the demographic profile of the respondents by year of graduation. The highest number of graduates was in 2019, with 64 respondents (18.29%), while in 2017, there were 11 graduates (3.14%).

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| **Table 4**. *Demographic profile of the respondents in terms of year graduated* | | |
| **Year Graduated** | **Frequency** | **Percentage** |
| 2015 | 19 | 5.43 % |
| 2016 | 12 | 3.43 % |
| 2017 | 11 | 3.14 % |
| 2018 | 21 | 6.00 % |
| 2019 | 64 | 18.29 % |
| 2020 | 49 | 14.00 % |
| 2021 | 42 | 12.00 % |
| 2022 | 58 | 16.57 % |
| 2023 | 45 | 12.86 % |
| 2024 | 29 | 8.29 % |
| **Total** | **350** | **100.00%** |

The prominence of respondents who graduated in 2019 suggests that this group may have more recent experiences and perspectives relevant to the study's subject matter. According to Rosa et al. (2021), 2019 graduates constituted 41.18% of the respondents, highlighting the tendency of recent graduates to participate more actively in tracer studies. Although the lowest number of respondents came from 2017, the small number of participants was understandable, as the researcher employed two methods: face-to-face and online surveys conducted using Google Forms via Facebook and Messenger. These tools were used for data gathering. Fresh graduates are more accessible than older batches. The old batches may have changed their account name, or they no longer use Facebook.

Table 5 presents the demographic profile of the respondents in terms of educational attainment, specifically for Bachelor of Science in Business Administration-Financial Management graduates from the 2015 to 2024 batches. The majority, 341 individuals (97.43%), reported being college graduates, while the smallest subset of graduates, totaling 1 (0.29%), indicated being college graduates with units in education.

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| **Table 5**. *Demographic profile of the respondents in terms of educational attainment* | | |
| **Educational Attainment** | **Frequency** | **Percentage** |
| College Graduate | 341 | 97.43 % |
| College Graduate w/ Units in Master's Degree | 5 | 1.43 % |
| Master's Degree Holder | 3 | 0.86 % |
| College Graduate w/ Units in Education | 1 | 0.29 % |
| **Total** | **350** | **100.00%** |

The overwhelming majority of respondents are college graduates, indicating a high level of educational attainment among the surveyed population. In Hallsago & Taja-on's (2023) study, the small proportion of individuals pursuing postgraduate studies suggests that further education may not be a primary requirement for career advancement or may be pursued only by those with specific professional aspirations. Furthermore, Gumport (2017) noted that the job market for finance-related positions can be highly competitive, and not all graduates secure employment in their field immediately. Thus, pursuing units in education opens up additional career opportunities in the academic sector, particularly in both public and private educational institutions.

Table 6 presents the demographic profile of the respondents by industry. The majority of respondents (29.14%) are employed in industries categorized as Other, and only 3.43% of respondents are in the Education sector.

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| **Table 6**. *Demographic profile of the respondents in terms of industry* | | |
| **Industry** | **Frequency** | **Percentage** |
| Not Affiliated | 26 | 7.43% |
| Banking and Finance | 77 | 22.00% |
| Education | 12 | 3.43% |
| Retail | 71 | 20.29% |
| Government | 62 | 17.71% |
| Other | 102 | 29.14% |
| **Total** | **350** | **100.00%** |

The high percentage in the "Other" category suggests a diverse range of employment opportunities. In contrast, the low percentage in education indicates a potential gap in one of the critical sectors for community development and sustainability. Ramos et al. (218) assert that a BSBA-FM degree equips graduates with versatile competencies, including communication, problem-solving, and basic accounting, enabling them to fit into a wide range of roles beyond finance. According to Singh and Blessinger (2024), many business graduates prioritize private-sector roles due to better pay, career growth opportunities, or alignment with their course of study.

**3.2 Employment Profile and Features of the Respondents**

Table 7 presents the employment profile and features of the respondents in terms ofemployment rate. Out of the total 350 respondents who participated, 279, or 79.71%, are currently employed; 26, or 7.43%, are unemployed.

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| **Table 7**. *Employment profile and features of the respondents in terms of employment Rate* | | |
| **Status of Employment** | **Frequency** | **Percentage** |
| Employed | 279 | 79.71% |
| Unemployed | 26 | 7.43% |
| Self-Employed | 45 | 12.86% |
| **Total** | **350** | **100.00%** |

The high percentage of employed individuals reflects economic stability and community engagement. It implies that the business industry is in high demand for specialists, and graduates with this degree have good career prospects (Buenviaje et al., 2015). However, the tiny percentage of graduates who remain unemployed suggests that employment competition is high, and graduates must differentiate themselves and develop a strong skill set to compete in the labor market (Lannu & Nobleza, 2017).

Table 8 presents the employment status of Bachelor of Science in Business Administration graduates with a focus on Financial Management from the academic years 2015 to 2024. The majority, 240 (68.57%), are employed on a regular basis. Additionally, 26 (7.43%) of the respondents do not have a job and are not willing to find one.

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| **Table 8**. *Employment profile and features of the respondents in terms of employment status* | | |
| **Tenure of Employment** | **Frequency** | **Percentage** |
| Unemployed | 26 | 7.43% |
| Regular | 240 | 68.57% |
| Casual | 84 | 24.00% |
| **Total** | **350** | **100.00%** |

A high proportion of individuals in regular employment indicates a level of job security that leads to greater financial stability for workers and their families. According to Mainga et al. (2022), who emphasized that business administration graduates often exhibit strong employability due to their foundational knowledge in finance, management, and business communication, which are highly valued in diverse sectors. According to Sorensen et al. (2021), regional disparities and the impact of local economies on graduate employment outcomes are examined, with rural campuses experiencing slightly higher unemployment rates due to fewer local job opportunities.

Table 9 presents the employment profile and salary features of the respondents. The majority of the respondents, or 47.71%, earn between ₱10,000 to ₱19,999, while only 2.00% earn ₱30,000 and above.

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| **Table 9**. *Employment profile and features of the respondents in terms of salary scale* | | |
| **Salary Scale** | **Frequency** | **Percentage** |
| Unemployed | 26 | 7.43% |
| ₱ 9,999 and below | 77 | 22.00% |
| ₱ 10,000 to ₱ 19,999 | 167 | 47.71% |
| ₱ 20,000 to ₱ 29,999 | 46 | 13.14% |
| ₱ 30,000 and above | 7 | 2.00% |
| Preferred Not To Disclose | 27 | 7.71% |
| **Total** | **350** | **100.00%** |

A significant portion of the workforce earning between ₱10,000 and ₱19,999 suggests that many individuals fall within the middle-income bracket. According to Mina et al. (2020), 41.00% of the respondents receive a monthly salary ranging from ₱10,000 to ₱15,000, which is currently insufficient to cover all their daily expenses. Additionally, Almejas et al. (2017) note that graduates are applying what they learned in their college education, where salary scale is not the primary basis for landing a job. According to Orbeta & Corpus (2021), many graduates are currently occupying entry-level or junior positions, which naturally fall into the lower salary brackets. Additionally, advancement to supervisory or managerial roles that offer salaries of ₱30,000 and above usually requires time and further qualifications or certifications.

Table 10 presents the employment profile of respondents in terms of the relevance of their college degree to the scale of their present job. Out of 350 respondents who provided feedback on this aspect, 133 (38.00%) reported that their present job is very relevant to their college degree. In contrast, one respondent (0.29%) indicated that their degree was not relevant at all to their present job.

**Table 10** *Presents the employment profile and features of the respondents in terms of the relevance of a college degree to their current job*.

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| **Degree of Relevance** | **Frequency** | **Percentage** |
| Very Much Relevant | 133 | 38.00% |
| Much Relevant | 103 | 29.43% |
| Neutral | 75 | 21.43% |
| A Little Relevant | 12 | 3.43% |
| Not At All Relevant | 1 | 0.29% |
| Unemployed | 26 | 7.43% |
| **Total** | **350** | **100.00**% |

The high percentage of respondents indicating that their college degree is very much relevant to their current job underscores the importance of higher education in career development. According to Rosenbaum et al. (2017), studies suggest that individuals with relevant degrees tend to have better job prospects, higher salaries, and more opportunities for career advancement. The relevance of a degree may also reflect the increasing specialization in today’s job market, where employers often prefer candidates with academic qualifications that closely align with job requirements. Only a small fraction of respondent reported that their college degree is not at all relevant to their current job. This low percentage suggests that such disconnects can occur in industries that prioritize experience over formal education, leading some graduates to feel that their degrees do not contribute to their job roles (Jackson, 2021).

**3.3 Level of Work Attitude of BSBA Graduates**

Table 11 presents the level of work attitude among BSBA graduates. The overall average mean score (x̅ = 4.06, s = 1.23) is interpreted as high, indicating that their attitude towards work is consistently reflected in their behavior.

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| **Table 11**. *Level of work attitude of BSBA graduates* | | | |
| **Statements** | **Mean** | **Std. Deviation** | **Interpretation** |
| 1. Very interested, happy, and satisfied with the work, and it is very important | 4.11 | 1.32 | High |
| 2. Like the kind of job and work done | 4.03 | 1.31 | High |
| 3. Accepted assignments and tasks given at work without complaints. | 4.06 | 1.34 | High |
| 4. Arrived on time to prepare the work and extend working hours if necessary. | 4.08 | 1.30 | High |
| 5. Can work better and functional under different working environment and situations. | 4.00 | 1.31 | High |
| 6. Participated in all activities and events inside the workplace. | 4.03 | 1.33 | High |
| 7. Have a good relationship with colleagues and co-employees. | 4.15 | 1.33 | High |
| 8. Submitted necessary documents and papers on time and beat deadlines. | 4.08 | 1.36 | High |
| 9. Performed the task and job with excellence and outstanding quality. | 4.04 | 1.34 | High |
| 10. Seeks assistance and help from others whenever there are clarifications and queries. | 4.05 | 1.33 | High |
| **Average** | **4.06** | **1.23** | **High** |

Table 11 shows that of all the ten sub-questions, item number seven (7), stating *Have a good relationship with colleagues and co-employees obtained the high mean score of (x̅ = 4.15, s = 1.33*), which is described as high, which indicates that their attitude towards work consistently shows in their behavior. This suggests that graduates place a strong emphasis on interpersonal relationships in the workplace. This finding aligns with the literature that emphasizes the value of teamwork and collaboration in shaping effective work attitudes. According to Mustafa et al. (2017), in collectivist cultures, relational harmony and cooperation are vital to workplace dynamics. Furthermore, Ferns et al. (2019) argue that such interpersonal skills are developed through academic experiences, such as group work and internships, reinforcing the idea that educational environments can cultivate positive relational attitudes among graduates.

Meanwhile, the item that obtained the lowest mean score (x̅ = 4.00, s = 1.31) is item number 5, which states that it *Can work better and be functional under different working environments and situation*s. This is described as high, indicating that their attitude towards work consistently shows in their behavior. Human Capital Theory posits that ongoing skills improvement and adaptability are crucial for maintaining sustained employability and productivity (Coetzee et al., 2015). This focus on lifelong learning is increasingly vital in today's labor market, where technological advancements often necessitate ongoing updates to knowledge (Steffens, 2015). Viewing skills development as an ongoing journey helps ensure career longevity and economic security (Baruch, 2015).

Overall, both findings underscore the relevance of Human Capital Theory (Becker, 1993; Marginson, 2019) in understanding how educational investments translate into workplace behavior and performance. They also highlight areas where higher education institutions can strengthen graduate preparation, particularly in fostering adaptability alongside interpersonal competence.

**3.4 Level of Quality of Education of BSBA Graduates**

Table 12 presents the perceptions of BSBA graduates regarding the quality of education provision at their institution. The overall average mean score (x̅ = 3.81, s = 1.17) is interpreted as high. This means that the level of quality education provision among BSBA Financial Management graduates is evident, as the respondents agree to all of the identified sub-questions related to quality education provision.

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| **Table 12**. *Level of quality of education provision of the institution as perceived by BSBA graduates* | | | |
| **Statements** | **Mean** | **Std. Deviation** | **Interpretation** |
| 1. Availability of course materials and learning resources needed for studies | 3.82 3.82 | 1.27 | High |
| 2. Quality of course content from the courses offered, as well as the teaching and learning process | 3.86 | 1.30 | High |
| 3. Learning environment and atmosphere during curriculum | 3.79 | 1. 24 | High |
| 4. Provision of quality practicum guidelines and activities that developed skills and abilities through various industry partners and linkages | 3.86 | 1.28 | High |
| 5. Quality of learning facilities for hands-on experiences, such as laboratories | 3.76 | 1.29 | High |
| 6. Quality of the different courses offered in the program in terms of developing overall skills | 3.83 | 1.28 | High |
| 7. Level of interaction and contact with fellow students through various on-campus activities | 3.75 | 1.30 | High |
| 8. Quality of the well-trained and continuously developing faculty members and staff in the program | 3.76 | 1.29 | High |
| 9. Different training sessions, seminars, and works are offered in preparing students for employment | 3.80 | 1.30 | High |
| 10. Assess the variety and fairness of learning assessments and instructions that gauge student progress | 3.82 | 1.27 | High |
| **Average** | **3.81** | **1.17** | **High** |

As shown in Table 12, of all the ten sub-questions, items number two (2) and four (4) stating *Quality of course content from the courses offered, as well as the teaching and learning process* obtained the high mean score of (x̅ = 3.86, s = 1.30)  *and Provision of quality practicum guidelines* with the highest mean score of (x̅ = 3.86, s = 1.28) which are described as high which means that the level of BSBA financial management graduates’ quality education provision is manifested since the respondents agree to all of the identified sub-questions under quality education provision. These results align strongly with Human Capital Theory, which emphasizes the importance of investing in education that enhances productivity and employability (Becker, 1993; Schultz, 1961). The high score in course content and teaching quality reflects graduates' recognition that a strong curriculum and effective pedagogy are key components of developing human capital (Mustafa & Lleshi, 2024). Meanwhile, the equally high rating of practicum and industry linkages underscores the value of experiential learning, which significantly contributes to real-world readiness and labor market adaptability (Rodriguez & Park, 2020; Gindo et al., 2020). These components are crucial for producing graduates with practical skills and workplace competence, leading to better employment outcomes (Donald et al., 2018; Thornhill-Miller, 2023).

Furthermore, the item that obtained the lowest mean score of (x̅ = 3.75, s = 1.30) is item number seven (7), stating *the level of interaction and contact with fellow students through various on-campus activities,* though still considered high. This score suggests that social learning and peer engagement may be an area of relatively lesser strength. According to Poláková (2023) and Tong, Li, & Greiff (2019), non-cognitive factors such as interpersonal skills and teamwork are vital aspects of human capital in modern economies. The relatively lower score here could indicate that while academic and technical competencies are well-supported, opportunities for developing collaborative and communication skills through peer interaction might require more emphasis. This finding aligns with the broader interpretation of Human Capital Theory, which now includes soft skills and holistic development as vital to employability (Datnow, 2022; Franco & Tracey, 2019).

**3.5 Level of Skills and Abilities Development of BSBA Graduates**

Table 13 presents the level of skills and abilities development among BSBA graduates, with respondents rating their skills across various categories. The average mean score (x̅ = 3.68, s = 1.15) is interpreted as a high level of skills development. This description implies that the graduates consistently demonstrate a high level of skill and ability development. The description implies that the graduates consistently demonstrate a high level of skill and ability development.

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| **Table 13**. *Level of skills and abilities development among BSBA Graduates* | | | |
| **Statements** | **Mean** | **Std. Deviation** | **Interpretation** |
| 1. Organizational and leadership skills which were developed through the curriculum | 3.74 | 1.30 | High |
| 2. Assess problem-solving and critical thinking skills as a result of education | 3.67 | 1.29 | High |
| 3. Ability to work independently as well as collaborate in team settings | 3.75 | 1.28 | High |
| 4. Evaluate creative thinking, initiative, and willingness to take risks when necessary | 3.70 | 1.28 | High |
| 5. Time management and decision-making skills | 3.75 | 1.29 | High |
| 6. Writing competence, including technical writing skills | 3.61 | 1.30 | High |
| 7. Evaluate communication and interpersonal skills | 3.67 | 1.29 | High |
| 8. Assess your proficiency in computer and ICT skills | 3.62 | 1.29 | High |
| 9. Technical and entrepreneurial skills developed during the curriculum | 3.70 | 1.29 | High |
| 10. Handle working under pressure in the current professional environment | 3.65 | 1.29 | High |
| 11. Ability to prepare financial reports relevant to the field of expertise | 3.61 | 1.25 | High |
| 12. Assess your understanding and application of the code of ethics related to the profession | 3.59 | 1.30 | High |
| 13. Financial management skills (budgeting, saving, investing) learned through seminars and workshops | 3.67 | 1.30 | High |
| 14. Expertise in business research, particularly in understanding stakeholders' needs and interests | 3.69 | 1.27 | High |
| 15. Assess the training sessions, seminars, and workshops attended regarding preparing and evaluating strategic management plans in business | 3.72 | 1.28 | High |
| **Average** | **3.68** | **1.15** | **High** |

Table 13 shows the fifteen (15) sub-questions, items number eight, 8, and 12, stating *ability to work independently as well as collaborate in team settings means score of (x̅ = 3.75, s = 1.28) and Time management and decision-making skills* obtained the high mean score of (x̅ = 3.75, s = 1.29), which is described as high which means implies that the BSBA graduates consistently demonstrate a high level of skill and ability development. According to Aithal and Maiya (2023), higher education institutions must cultivate these foundational skills to prepare students for the complex challenges of the workplace, especially in rapidly evolving economies. Moreover, Burns (2020) emphasizes that time management and independent learning are essential for thriving in careers that demand autonomy and adaptability. These findings also align with Baruch's (2015) observation that self-direction and team collaboration are crucial components of employability in competitive industries.

Moreover, the item that obtained the lowest mean score of (x̅ = 3.59, s = 1.30) is item number twelve (12), stating *Assess your understanding and application of the code of ethics related in the profession,* though still interpreted as high, this suggests that while all skill areas are generally well-developed, the ethical application may benefit from further emphasis in the curriculum. This result underscores the importance of strengthening ethics education within the curriculum. As Tong, Li, and Greiff (2019) noted, non-cognitive skills, including values and attitudes, are vital aspects of human capital that affect employability and workplace behavior. Datnow (2022) also emphasized that holistic human capital development must extend beyond technical skills to include ethical competence, thereby thoroughly preparing graduates for meaningful and responsible participation in society and industry.

**4.0 Conclusions**

The study aims to trace the Bachelor of Science in Business Administration (BSBA) graduates with a major in Financial Management (FM) from Davao Oriental State University-Cateel Extension Campus, specifically focusing on those who graduated between 2015 and 2024. The study's findings reveal valuable insights into the university's role in shaping employable, skilled, and professional individuals. In the context of this study, Human Capital Theory provides the theoretical basis for examining how educational programs and institutional experiences influence graduate outcomes. Evaluating how academic preparation correlates with employment profiles and perceived skill development, the study aims to assess the effectiveness of education as a form of human capital investment. The theory informs the analysis of whether graduates possess the knowledge and skills necessary to meet labor market demands and achieve professional growth. These findings suggest that while the program effectively fosters essential competencies in communication, leadership, critical thinking, and technology, there is a need to enhance career guidance, industry partnerships, and job alignment to improve graduate outcomes and socioeconomic mobility further.

**Ethical approval and Consent:**

The research was reviewed by the University Research Ethics Committee (DORSU-UREB) to ensure compliance with ethical standards. It adhered to the ten dimensions of research ethics, including social value, informed consent, vulnerability of research participants, risk-benefit and safety, privacy and confidentiality of information, justice, transparency, qualification of the researcher, adequacy of facilities, and community involvement.

**5.0 Disclaimer (Artificial intelligence)**

The authors hereby declare that generative AI technologies such as Large Language Models, etc. have been used during the writing and editing of manuscripts. Details of the AI usage are as follows:

**Name of the AI tools**: ChatGPT

**Version/Models**: GPT-4

**Source/Provider**: OpenAI (http://chat.openai.com)

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