



Extent of the Contribution of Different Factors on the Productivity of the **Bachelor of Science in Business Administration Major in Financial** Management Graduates of Isabela State University Cauayan Campus: An **Assessment**

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ABSTRACT

This study assessed the extent of the contribution of different factors such as faculty, instruction, curriculum, library/laboratory, and student services on the productivity of the graduates of Bachelor of Science in Business Administration major in Financial Management of Isabela State University Cauayan Campus. The quantitative method was used to determine the assessment of the respondents on the extent of the contributions of different factors on the productivity of the graduates, while the quantitative approach was used to analyze challenges/difficulties encountered by the respondents in terms of their employment and productivity. The very great extent assessment of faculty and curriculum implies that graduates generally believe that faculty's teaching ability significantly influenced their productivity, likewise, graduates have high regards in curriculum in enhancing their productivity. Other factors such as instruction, library/laboratory facilities, and student services were assessed with great extent which implies that although there are foundational recognitions by the graduates, there are also rooms for improvement. However, as graduates make their way through workforce, they encountered challenges/difficulties in terms of employment and productivity that include mismatched education and job requirements, difficulty in effective communication, struggles with time management and work-life balance, lack of opportunities for training and skill development, stressfull workplace and interpersonal conflicts, and limited opportunities for career advancement and job security.

Keywords: Curriculum, faculty, instruction, library/laboratory facilities, productivity, student services

INTRODUCTION

The importance of education in creating global economic settings emphasizes the great requirement of matching the curriculum of higher education with the demands of modern society and industry (Nhleko & Van der Westhuizen, 2021; Dearden, et., 2011). The global emphasis on enhancing graduate employability and productivity is proof of the evolving expectations from higher education institutions to generate not only academically competent students but also professionals who make significant contributions to industry and society growth (Munishi, 2016; Misni et al., 2020). This worldwide dilemma calls for an extensive evaluation of educational results and graduate output, a field that measures the efficacy of academic programs in equipping individuals for needs of the actual world (Darmawan, 2021).

Globally, the discourse on graduate productivity and employability emphasizes a conscious attempt to equip students with a combination of academic knowledge and practical skills required for significant contributions to their respective disciplines (Joseph, 2015; Misni et al., 2020). Nations all around, including the Philippines, have realized the value of curricular innovations that align job market needs and national development goals (Toquero & Ulanday, 2021). This alignment allows one to promote graduate relevance, efficacy, and their capacity to effectively negotiate professional paths. Though much study has been done on employability and the academicindustry nexus, there is still a clear knowledge gap regarding the extent of the contributions of different factors - faculty, instruction, curriculum, library/laboratory facilities, and student services on graduate's productivity, particularly for graduates from specialized programs like the Bachelor of Science in Business Administration





major in Financial Management (BSBA-FM).

Universities like Isabela State University (ISU) leading the way in curricular innovation aimed to boost the employability and productivity of their graduates, the educational scene of the Philippines mirrors this worldwide trend at the national level. Current literature heralds a wealth of insights into various facets of graduate outcomes. Studies such as those conducted by Loc et al., 2025 have delved into the realms of On-the-Job Training (OJT), underscoring its contribution to knowledge, skills, and experience as a guide to develop careers in the future. In a more localized context, initiatives have also been undertaken to assess and enhance the efficacy of educational practices amidst unprecedented challenges such as the COVID-19 pandemic (Pelayo & Pelayo, 2020). Further, studies on numerous facets of graduate employability—including career pathways and the results of on-the-job training—help to clarify the employability qualities of business graduates. Despite of these, not much research has been done to assess the factors that have significant impact on the productivity of graduates on the job market, especially those from the BSBA-FM program at ISU Cauayan.

Located at the heart of Cauayan City, Isabela, Philippines, Isabela State University is well-known for its commitment to producing people ready to fulfill the needs of the global corporate and financial sectors. Under the College of Business and Management (CBM), the Bachelor of Science in Business Administration major in Financial Management (BSBA-FM) program is meant to equip students the necessary skills and knowledge for competent financial decision-making inside businesses. This study attempts to assess the career trajectories and career advancement of BSBA-FM graduates by assessing the extent of the contributions of different factors in their productivity. By means of an analysis of these components, the study aims to provide perceptive analysis for policy-making, curriculum creation, and industry-education partnerships to fit the program with national and international job market needs.

By widening the focus from immediate employability to include long-term career advancement and professional contributions, this study seeks to present a whole picture that may advise stakeholders all throughout the educational and professional spectrum. The outcomes are probably a transformational agent, pushing strategic alignment and excellence in both professional and educational settings and thus enhancing the larger consequences of educational achievement on society and the international economy.

Statement of the Problem

This study aimed to assess the extent of the contribution of different factors on the productivity of the graduates of the Bachelor of Science in Business Administration major in Financial Management of Isabela State University, Cauayan Campus, for the academic years 2015 - 2020.

Specifically, the study sought to answer the following questions:

- 1. What is the profile of the respondents in terms of:
 - 1.1 year graduated; and
 - 1.2 waiting time of employment?
- 2. What is the extent of the contribution of different factors on the productivity of graduates in terms of:
 - 2.1 faculty:
 - 2.2 instruction;
 - 2.3 curriculum;
 - 2.4 library/laboratory facilities; and
 - 2.5 student services?
- 3. Is there a significant difference on the extent of the contribution of different factors on the productivity of graduates when grouped according to profile variables?
- 4. What are the challenges/difficulties encountered by the respondents in terms of their employment and productivity?
- 5. What plan of action can be crafted to improve productivity of the BSBA Financial Management graduates of Isabela State University Cauayan Campus?

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Hypothesis

The study tested the hypothesis at 0.05 level of significance:

There is no significant difference on the extent of the contribution of different factors on the productivity of the graduates when grouped according to profile variables.

Scope and Limitations

There are several limitations on this study. The sample size may not be sufficient to reflect the general population of BSBA FM graduates of ISU Cauayan for academic years 2015–2020. Self-reported survey data, which may be influenced by respondents' bias to provide socially acceptable responses, could potentially impact the study. Some elements not taken into account were personal drives, financial situations, technological improvements, economic environment, and the likes, which could impact the relevance and use of the findings over time.

METHODOLOGY

Research Design

This study utilized a mixed-methods research approach, particularly the quantitative and qualitative methods. The quantitative method is used to analyze the profile of the participants, their assessment on the extent of the contribution of different factors on the productivity of graduates, while qualitative method was used to analyze challenges/difficulties encountered by the respondents in terms of their employment and productivity.

Respondents of the Study

The respondents of this study were graduates of the Bachelor of Science in Business Administration major in Financial Management of Isabela State University, Cauayan Campus, for the academic years 2015 - 2020. To ensure a representative sample, Stratified Purposive Sampling Technique was used in determining the sample size of the respondents.

Instrumentation

The instrumentation used for this research was enhanced by incorporating a modified questionnaire adapted from Castillejo, 2019, structured into three parts: Part I - focus on profile of the respondents, Part II assessed the extent of the contribution of different factors such as faculty, instruction, curriculum, library/laboratory facilities, and student services to the productivity of the graduates, and part III - includes a prompt to reflect on the personal experiences and judgement designed to gather qualitative data on the specific challenges/difficulties that respondents encountered in terms of their employment and productivity.

Data Gathering Procedure

In obtaining the data needed, the following procedures were undertaken by the researcher.

- 1. For ethical consideration, the researcher sought clearance from the Ethics Review Committee of the University.
- 2. Following approval, the researcher requested the endorsement of the Adviser and the Dean of the Graduate School for the conduct of data gathering.
- 3. After which, the researcher requested for permission to conduct the study from the administrators.
- 4. Prior to the data collection, the validity of the research instrument was established and the participants of the study were identified.
- 5. To ensure that the conduct of the study conformed with the ethical norms, the researcher sought informed consent from the participants.
- 6. Upon approval form the school heads, the researcher administered the survey through online platforms and in-person.

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- 7. Organization of quantitative data was done through excel spreadsheet and were statistically processed using SPSS, while qualitative data were analyzed through thematic analysis.
- 8. Furthermore, the researcher guaranteed data privacy by means of access, security, and disposal control as well as by safeguarding the confidentiality and anonymity of the data.

Data Analysis

The data collected were tallied and treated using the following analytic tools:

Frequency and Percentage. These were used to describe the profile of the participants.

Weighted Mean. This was used to analyze the participant's assessment on the extent of the contribution of different factors on the productivity of the graduates and were further analyzed by utilizing the following arbitrary scale, consistent with the one employed by Liu, 2024:

Table 1 Scale for Interpreting the Mean

Weighted Mean	Descriptive Interpretation
3.25 - 4.00	very great extent
2.50 - 3.24	great extent
1.75 - 2.49	moderate extent
1.00 - 1.74	low extent

Analysis of Variance. This was used to test the significant difference on the respondent's assessment on the extent of the contribution of different factors on productivity of the graduates.

Thematic Analysis. This was used to analyze the challenges/difficulties encountered by the participants in terms of their employment and productivity.

RESULTS AND DISCUSSIONS

Table 2 Frequency and Percentage Distribution of The Participants in Terms of Year Graduated

Year Graduated	Frequency	Percentage
2014-2015	65	21.89
2015-2016	66	22.22
2016-2017	49	16.50
2017-2018	31	10.44
2018-2019	67	22.56
2019-2020	19	6.40
Total	297	100.00

Table 2 shows the frequency and percentage distribution of the respondents in terms of year graduated.

It is revealed from the table that most or 22.56% of the respondents are graduates of batch 2018-2019.

Table 3 Frequency and Percentage Distribution of The Participants in Terms of Waiting Time of Employment

Job Waiting Time	Frequency	Percentage
less than 2 months after graduation	41	13.80
after 2 to 3 months after graduation	93	31.30

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Job Waiting Time	Frequency	Percentage
after 5 to 10 months after graduation	121	40.70
1 year after graduation	13	4.40
more than 1 year but not beyond 2 years after graduation	14	4.70
Others	15	5.10
Total	297	100.00

Table 3 shows the frequency and percentage distribution of the respondents in terms of waiting time of employment.

It is revealed from the table that most or 40.70% of the respondents have secured employment within 5 to 10 months after graduation.

Extent of the Contribution of Different Factors on the Productivity of the Graduates

Table 4 Mean and Descriptive Interpretation of The Extent of The Contribution of Different Factors on The Productivity of Graduates in Terms of Faculty

Faculty	Mean	Descriptive Interpretation
Quality of Teaching	3.51	Very Great Extent
Relatedness of subject matter to current issues and community	3.32	Very Great Extent
Relevant project requirement in class	3.33	Very Great Extent
Others (personality, professionalism, flexibility, etc.)	3.27	Very Great Extent
Category Mean	3.37	Very Great Extent

Table 4 presents the mean and descriptive interpretation faculty.

The data reveal that generally, the respondents assessed the contribution of faculty as very great extent with category mean of 3.43 with mean ranging from 3.35 to 3.57. This implies that respondents generally believe that faculty's teaching ability significantly influenced their productivity.

The findings align with the study of De Leon et al, 2021, who emphasized the critical role that high-quality teaching play significant role in preparing graduates for the demands of their professional roles, directly influencing their ability to perform effectively in their careers.

Table 5 Mean and Descriptive Interpretation of The Extent of The Contribution of Different Factors on The Productivity of Graduates in Terms of Instruction

Instruction	Mean	Descriptive Interpretation
Adequacy of program for human and national development	3.26	Very Great Extent
Analytical and critical judgment	3.27	Very Great Extent
Awareness of institutional values	3.23	Great Extent
Social awareness and other values	3.18	Great Extent
Conduciveness to independent study	3.17	Great Extent
Relatedness to actual life situations and practice	3.29	Very Great Extent
Student research subjects	3.02	Great Extent





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Instruction	Mean	Descriptive Interpretation
Maintenance of proper academic atmosphere and discipline in the class	3.24	Great Extent
Variety of evaluation techniques	3.22	Great Extent
Effectiveness of instruction by encouraging involvement in group discussions, seminars, etc.	3.35	Very Great Extent
Category Mean	3.22	Great Extent

Table 5 presents the mean and descriptive interpretation of the extent of the contribution of different factors on the productivity of graduates in terms of instruction.

The data reveal that the respondents assessed the contribution of instruction as great extent with category mean of 3.22 with mean ranging from 3.02 to 3.35. The dimension "Effectiveness of instruction by encouraging involvement in group discussions, seminars, etc." has the highest mean of 3.35, while the dimension "student research subjects" has the lowest mean with 3.02.

This implies that respondents found instructional methods to have fair influence on their productivity, but acknowledged that they do not fully meet the potentials, suggesting an evaluation of the current methods and strategies for improvement.

Ahmed (2022), who emphasized the importance of interactive and engaging instructional methods in fostering critical skills that are directly applicable in professional settings. Likewise, Yorke (2024) stressed the need for every program in equipping students with the relevant skills, knowledge and experiences to thrive in their future careers and concluded that institution must provide opportunities to students to learn and allow them to gain first-hand experiences in real-world scenarios enabling them to become confident, adaptable, and ready to meet the demands of the real-world works, thereby fostering productivity.

Table 6 Mean and Descriptive Interpretation of The Extent of The Contribution of Different Factors on The Productivity of Graduates in Terms of Curriculum

Curriculum	Mean	Descriptive Interpretation
The needs of the institutions/industry	3.40	Very Great Extent
The professional needs of the students	3.42	Very Great Extent
The individual needs of the students	3.21	Great Extent
The needs of the community	3.09	Great Extent
Subject offerings that prepare the students for their professional life	3.49	Very Great Extent
Subject offerings in consonance with the needs of the hiring institution/industries	3.48	Very Great Extent
Category Mean	3.34	Very Great Extent

Table 6 presents the mean and descriptive interpretation of the extent of the contribution of different factors on the productivity of graduates in terms curriculum.

Moreover, the results indicate that respondents assessed the contribution of curriculum to be of very great extent and have an overall category mean of 3.34.

Specifically, the mean assessment ranges from 3.09 to 3.49 in which the dimension "Subject offerings that prepare the students for their professional life" has the highest mean of 3.49 described as very great extent, while

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the dimension "The needs of the community" got the lowest mean of 3.09 described as great extent.

This implies that while respondents have high regards in the curriculum in enhancing their productivity, the results reveal an important area for improvement in terms of addressing community needs allowing graduates to prepare for professional challenges contributing to the enhancement of their productivity.

The results align with the findings in the study of Misni et. al, 202 who concluded that curriculum design significantly impacts competencies of graduates in the workplace thereby potentially increasing the overall productivity of graduates.

Table 7 Mean and Descriptive Interpretation of The Extent of The Contribution of Different Factors on The Productivity of Graduates in Terms of Library/Laboratory Facilities

Library/laboratory facilities	Mean	Descriptive Interpretation
Balanced library holdings	2.52	Great Extent
Adequacy of updated collection of books, subscription of periodicals, and other library materials needed for researches	2.47	Moderate Extent
Provision of internet facilities to meet the demands of the students and faculty researches	2.74	Great Extent
Provision and accessibility of non-print instructional materials	2.42	Moderate Extent
Availability of updated equipment needed for laboratories	2.87	Great Extent
Category Mean	2.60	Great Extent

Table 7 presents the mean and descriptive interpretation of the extent of the contribution of different factors on the productivity of graduates in terms library/laboratory facilities.

As revealed in the table, library/laboratory facilities' contribution to the productivity of graduates was assessed by the respondents to be of great extent, with a category mean of 2.60.

Specifically, the mean assessment ranges from 2.42 to 2.87 in which the dimension "Availability of updated equipment needed for laboratories" has the highest mean of 2.87 described as great extent, while the dimension "Provision and accessibility of non-print instructional materials" got the lowest mean of 2.42 described as moderate extent.

This implies that respondents assessed library/laboratory facilities as contributing with great extent to their productivity. However, the insufficient access to non-print materials potentially hinders students to engage in various learning formats, thus suggesting substantial room for improvement which when addressed is crucial for enhancing educational quality and better prepare graduates for their future careers.

According to Kempa, et. al (2024), in supporting the educational process, it requires efficient management of school facilities. Ugwouti, et.al (2022) revealed that skills are enhanced with practical experiences using laboratory facilities thereby contributing to the graduates' productivity.

Table 8 Mean and Descriptive Interpretation of The Extent of The Contribution of Different Factors on The Productivity of Graduates in Terms of Student Services

Student Services	Mean	Descriptive Interpretation
Availability of adequate personnel, physical facilities, equipment, and materials	3.11	Great Extent



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Student Services	Mean	Descriptive Interpretation
Presence of health professionals to implement the healthcare program	2.68	Great Extent
Confidentiality of student records are maintained	3.18	Great Extent
Foods are prepared and served nutritiously in a sanitary and comfortable place	2.37	Moderate Extent
The presence of Alumni Association officers in school programs	2.13	Moderate Extent
Category Mean	2.69	Great Extent

Table 8 presents the mean and descriptive interpretation of the extent of the contribution of different factors on the productivity of graduates in terms of student services.

As shown in the table, the data indicates that respondents assessed the contribution of student services to their productivity to be of great extent, having an overall category mean of 2.69.

Specifically, the mean assessment ranges from 2.13 to 3.18 in which the dimension "Confidentiality of student records are maintained" has the highest mean of 3.18 described as great extent, while the dimension "The presence of Alumni Association officers in school programs" got the lowest mean of 2.13 described as moderate extent.

This implies that respondents believe that student services have reasonably influence their productivity. However, data suggests that certain services were seen to have lesser influence in the graduates' overall productivity.

Sampson, et. al (2011) in their study, discussed some important points about career development which form part of the student services offered in an institution. Accordingly, students' participation in career development helps them plan, think through and manage their careers. As a consequence, this support for transition can enhance job satisfaction and more importantly, career development can have an impact on the individual's short-to-medium earnings and cultivate a more positive attitude toward work.

Test for Significant Difference in the Assessment on the Extent of the Contribution of Different Factors on the Productivity of the Graduates When Grouped according to Profile Variables

Table 9 Significant Difference in The Assessment of The Respondents on The Extent of The Contribution of Different Factors on The Productivity of Graduates When Grouped According to Year Graduated

Factors	Year Graduated	Mean	F-ratio	Prob. Value	Decision at 0.05
Faculty	2015	3.22	4.43	0.00	Reject Ho
	2016	3.26			
	2017	3.53			
	2018	3.45			
	2019	3.45			
	2020	3.38			
Instruction	2015	3.09	4.16	0.01	Reject Ho
	2016	3.10			
	2017	3.35			
	2018	3.34			





2017

2018

2019

2020

2.89

2.882.71

2.82

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Factors	Year Graduated	Mean	F-ratio	Prob. Value	Decision at 0.05
	2019	3.29			
	2020	3.21			
Curriculum	2015	3.24	4.44	0.00	Reject Ho
	2016	3.20			
	2017	3.39			
	2018	3.44			
	2019	3.49			
	2020	3.32			
Library/	2015	2.39	10.56	0.00	Reject Ho
Laboratory	2016	2.43			
Facilities	2017	2.91			
	2018	2.83			
	2019	2.86			
	2020	2.64			
Student	2015	2.73	4.08	0.00	Reject Ho
Services	2016	2.59			
	I	I	1		

Table 9 presents the results of the test for significant difference in the assessment of the participants on the extent of the contribution of different factors on the productivity of graduates when grouped according to year graduated.

As revealed in the table, the p-values 0.002, 0.005, 0.002, 0.001, and 0.003 on faculty, instruction, curriculum, library/laboratory facilities, and student services, respectively, are less than 0.05 level of significance, hence, the rejection of null hypotheses. This means that there are significant differences in the assessment of the respondents on the extent of the contribution of different factors on the productivity of graduates when grouped according to year graduated.

Generally, as indicated by the means, batch 2016-2017 have assessed the extent of the contribution of different factors on the productivity of graduates significantly higher compared to other batches of graduates.

This implies that interventions, improvements, and or external opportunities have been introduced during the academic year that positively influenced graduates' productivity setting apart from other cohorts.

One of the many external opportunities that an institution can offer to its students for career readiness that can impact their productivity post-graduation is attendance to conferences. The results of the study of Hauss (2020), revealed that one of the impacts perceived in attending a conference relates to "access to knowledge". As noted, attendance to conference is useful in providing participants access to information such as availability job opportunities. However, differences in the assessment in this profile may have brought by changes in educational agenda. So that, Koh et. al (2021), in their study, underscore that in response to initial agenda and shifts to educational priorities, interventions may have loss relevance over time.





Table 10 Significant Difference in The Assessment of The Respondents on The Extent of The Contribution of Different Factors on The Productivity of Graduates When Grouped According to Waiting Time of Employment

Factors	Waiting Time of Employment	Mean	F-ratio	Prob. Value	Decision at 0.05
Faculty	<2mos	3.17	00.96	0.09	Accept Ho
	2 to 3mos	3.40			
	5-10months	3.37			
	1yr	3.46			
	1-2yrs	0.63			
	Others	3.24			
Instruction	<2mos	3.06	0.05	3.39	Accept Ho
	2 to 3mos	3.21			
	5-10months	3.24			
	1yr	3.32			
	1-2yrs	3.25			
	Others	3.21			
Curriculum	<2mos	3.21	0.80	0.55	Accept Ho
	2 to 3mos	3.37			
	5-10months	3.42			
	1yr	3.38			
	1-2yrs	3.37			
	Others	3.36			
Library/	<2mos	2.57	2.37	0.04	Reject Ho
Laboratory Facilities	2 to 3mos	2.54			
	5-10months	2.66			
	1yr	3.14			
	1-2yrs	2.70			
	Others	2.84			
Student Services	<2mos	2.74	4.70	0.14	Accept Ho
	2 to 3mos	2.75			
	5-10months	2.78			
	1yr	3.10			
	1-2yrs	2.40			
	Others	3.01			

Table 10 presents the results of the test for significant difference in the assessment of the respondents on the extent of the contribution of different factors on the productivity of graduates when grouped according to waiting time of employment.



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The above table shows that p-values of 0.085, 3.389, 0.552, 0.135 on faculty, instruction, curriculum, and student services, respectively, are greater than 0.05 level of significance, hence, the acceptance of the null hypotheses. This means that there are no significant differences in the assessment of the respondents on the extent of the contribution of different factors on the productivity of graduates when grouped according to waiting time of employment.

However, the p-value of 0.040 on library/laboratory facilities is less than 0.05 level of significance, thus, the rejection of null hypothesis. This means that there is a significant difference in the assessment of the respondents on the extent of the contribution of different factors on the productivity of graduates in terms when grouped according to waiting time of employment.

As indicated by the means, graduates who find job 1 year after graduation have assessed the extent of the contribution of different factors on the productivity of graduates significantly higher compared to other cohorts. This implies that library/laboratory facilities have influenced how quickly these graduates have secured employment.

Rimamsomte, et. al (2021), emphasized that engaging on hands-on learning through the use of laboratories allow students develop abilities and talents. Thus, enabling improved competencies that will give graduates the opportunity to quickly secure employment as they began to penetrate the workforce landscape.

Challenges/Difficulties Encountered by the Respondents in Terms of Their Employment and Productivity

The section delves into the challenges/difficulties faced by the Bachelor of Science in Business Administration major in Financial Management graduates from Isabela State University Cauayan Campus in their professional lives.

Respondents were interviewed to identify the challenges and difficulties they encountered regarding their employment and productivity. From these interviews, 6 main themes emerged:

Mismatched Education and Job Requirements

Mismatched Education and Job Requirements Many graduates believed that their jobs did not directly relate to their education, and that there was a noticeable gap between the skills they learned/acquired in college and those they needed in the in their role/s, as a result, it requires them to spend extra time learning. Similarly, some graduates highlighted that their college education gave them a vast of theories and principles that they did not use in their current roles, forcing them to take advantage of opportunities as they come up.

Difficulty in Effective Communication

Communication problems within organizations were often cited which included poor communication stemming from organizational culture, difficulties interacting with coworkers, language proficiency, writing business letters, and professional interactions.

Struggles with Time Management and Work-Life Balance

Some graduates claimed that managing time efficiently pose a significant challenge especially if they juggle multiple jobs at the same time. Additionally, the high demands of work usually resulted to burnout and stress. As a result, these graduates felt that they do not have sufficient time to recover, manage personal responsibilities, and personal life.

Lack of Opportunities for Training and Skill Development

A lot of employers preferred applicant-candidates who were experienced, they having practical knowledge about the job, leaving newly graduated and inexperienced applicant-candidates at a disadvantage. Inadequacy in computer education and limited internet accessibility have delimited their digital skills which they believed

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significantly affect their employability and productivity. Additionally, with education putting more focus on tasks and exams rather than real-world preparations, soft skills like communication and decision- making skills were disregarded.

Stressful Workplace and Interpersonal Conflicts

For many recent graduates, they found their work environment to be stressful. Issues like interpersonal and office conflicts, opposing personalities, and different working methods among teams. Graduates also mentioned having trouble coping with unreasonable managers, arguments with coworkers, and trust issues. Dealing with consumers also brought its own set of difficulties, as they struggled to control the stress that came with dealing with customers. Handling impolite clients and controlling their attitudes were frequent challenges.

Limited Opportunities for Career Advancement and Job Security

Career advancement, motivation, and job security were some of the issues raised. Many graduates expressed their concern regarding job security challenge as they struggled in obtaining permanent work/position due to eligibility restrictions especially with government offices. Graduates had also to deal with low and even unpaid salaries and felt that their efforts were unappreciated which resulted in low morale and low productivity.

Plan of Action to Improve Productivity of BSBA Financial Management Graduates of Isabela State University Cauayan Campus

This plan of action offers a framework designed for the implementation of a wide range of strategies/activities that will address the different focus areas, taking into account the results of assessment of different factors such as faculty, instruction, curriculum, library/laboratory facilities, and student services that contribute to the productivity of graduates, as well as the various challenges/difficulties they encountered in their professional trajectories.

The plan of action aims to:

- 1. improve the productivity of the BSBA Financial Management graduates of Isabela State University Cauayan Campus; and
- 2. address the challenges/difficulties encountered by the respondents in terms of their employment and productivity.

Table 11 Plan of Action to Improve the Employability and Productive of The Bachelor of Science in Business Administration Major in Financial Management Graduates of Isabela State University Cauayan Campus

Key Result Areas	Objectives	Strategies/ Activities	Persons Involved	Resources	Expected Outcome
Mismatch of education and job requirements to meet industry demands	To equip graduates with the competencies necessary to meet industry demands.	Update curriculum to incorporate evolving industry demands.	Faculty Academic Affairs	training programs digital platforms funding	Graduates who possess the competencies necessary to meet industry demands.
	To equip graduates with	Collaborate with different fields for			Graduates with variety of skills.



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Key Result	Objectives	Strategies/	Persons	Resources	Expected Outcome
Areas Result	Objectives	Activities	Involved	Resources	Expected Outcome
	variety of skills.	multidisciplina ry learning			
Difficulty among graduates in terms of effective communication, issues on inter- personal conflicts, and stressful work environment	To provide graduates with balanced set of soft skills.	Offer trainings and workshops especially dedicated in enhancing soft skills.	Faculty Academic Affairs External Trainers	Training programs	Graduates with a balanced set of soft skills.
Limited career growth and opportunities	To improve graduates' employme nt possibilitie s.	Collaborate regularly and establish placement services with the industry partners. Establish individualized career counseling and mentorship network. Conduct labor market research to identify trends and job possibilities.	Faculty Academic Affairs Research Dept. Industry Partners	Workshop and seminar programs Research funds Digital platforms funding	Improved graduates' career possibilities
Challenges such economic distress and job security	To improve students' adaptive economic capability	Conduct trainings that foster entrepreneurial mindsets and financial	Faculty Academic Affairs External Trainers	Training programs Professional networks	Improved graduates' adaptive economic capability





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Key Result Areas	Objectives	Strategies/ Activities	Persons Involved	Resources	Expected Outcome
	To improve students' opportuniti es in securing stable jobs	literacy workshops Facilitate students' engagement in various professional associations and networking events	Profession al associatio ns Alumni	Digital platforms	Improved graduates' opportunities for securing stable
Insufficient training and skills among graduates	To improve graduates' diversity and adaptabilit y skills to the everchanging job market	Identify and offer training on job market breakthroughs	Faculty Academic Affairs External Trainers	Training programs	Improved students' adaptability to ever-changing job market

CONCLUSION

Based on the findings, the researcher drew the following conclusions:

The very great extent assessment on faculty and curriculum on the extent of the contribution to the graduates' productivity implies that faculty's teaching ability has significant influence on their productivity and graduates have high regards in curriculum in enhancing their productivity. Instruction, library/laboratory facilities, and student services on the extent of contribution to the graduates' productivity were assessed with great extent which implies that although there are foundational recognitions, there are also rooms for improvement. The lower ratings for library and laboratory facilities suggests a critical need for investment in these areas to better prepare graduates for the demands of the job market. As the graduates transitioned to the workforce, they encountered different challenges/difficulties that may have had significant impact affecting their employability and productivity. This highlights the importance of a targeted interventions and regular program assessment to enhance graduates-turned-employees' productivity. By aligning the educational experiences with the job market requirements and by providing graduates the resources and assistance they need as they enter the very competitive job market, the university can better prepare its students for successful career in the modern workplace.

RECOMMENDATIONS

Based on the findings and the conclusions drawn, the researcher recommends the following:

- 1. The Isabela State University Administration may consider the review of the results of the assessment to improve employability and productivity of graduates.
- 2. The BSBA FM program may consider integrating industry-relevant content in their instruction and incorporating soft skills training into the classroom activities in order to give students the knowledge and skills necessary to thrive in the job market.

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- 3. The BSBA FM students are encouraged to actively developed skills for enhanced preparedness to thrive in the job market likewise, to take advantage of any mentorship opportunities offered by the Alumni.
- 4. The researcher may consider presenting the results of the study to the management of Isabela State University Cauayan Campus.
- 5. Future Researchers may conduct similar studies to include other variables not considered in this study.

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