

Financial Management Graduates Competencies: Gaps Between Workplace Requirements and Skills

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Abstract: *The study evaluated the competencies of Financial Management graduates from Tarlac State University against the expectations of employers. Specifically, it analyzed required employer competencies, actual graduate skills, employment factors, and training programs, along with differences between expectations and competencies. Using a descriptive-comparative research design, data was collected from 150 graduates and 30 employers via structured questionnaires and analyzed using statistical tools such as gap analysis and paired t-tests. Results indicated employers prioritize communication skills, business knowledge, experience, and related skills, while graduates excelled in ICT, networking, business skills, communication, and report writing. Nonetheless, business experience scored the lowest, suggesting limited real-world exposure for graduates. Gap analysis showed graduates surpassed employer expectations in several areas, but significant deficiencies were identified in business experience, knowledge, presentation skills, and social activities. Statistical analysis revealed notable competency differences, especially in business experience and presentation skills. Both employers and graduates recognized job training, leadership development, mentorship, and technical training as critical for career development. The conclusion highlighted that while graduates largely meet, and sometimes exceed, employer needs, improvements are essential in practical experience and interpersonal skills. The findings advocate for enhanced experiential learning and curriculum adjustments to align graduate training with workplace requirements.*

Keywords: Employability Skills, Employer Expectations, Financial Management Graduates, Job Readiness

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1. Introduction

Graduating from college and earning a bachelor's degree represents sixteen years of formal education. Graduates move beyond learning to using the skills and competencies they have acquired to promote the productivity and growth of their organizations. But it's still difficult for many fresh graduates to find a job because the companies expect candidates to have technical and soft skills suitable to the work environment. Research suggests that whilst graduates have generally good employability skills, there are areas where their skills do not match those expected by industry, including problem- solving, numeracy, and attention to detail (Bagares, 2024).

Financial Management graduates have a wide range of career opportunities, including positions such as data analysts, financial advisors, and financial officers in various organizations. Also, in the business realm, financial management is a crucial part in directing the procedure of making decisions and the sustainable development of the organizations. This means that demand for people who have good skills in financial management and accounting has grown. But, despite the career opportunities, a lot of the graduates are still facing problems to get a job in their field. The job market is more competitive, and there is a gap between the skills demanded by employers and the skills acquired by graduates. Employability skills are skills that employers value when hiring employees and include leadership, communication, and interpersonal skills, among others. Research indicates that although technical skills may be a required part of a job, they are not the only ones that can ensure employment, and that a person's employability skills are also important to employers when hiring (Briones et al., 2021).

Likewise, it is suggested that the gaps between graduate competencies and workplace requirements are also a determinant of the employment problems among graduates (Alagrabawi & Alshurafat, 2021). These challenges make many employers believe that fresh graduates are not ready for employment, as some graduates end up taking up jobs that have nothing to do with their discipline of study, resulting in a mismatch in jobs in the labor market.

One of the most common sources of job mismatch in the Philippines and elsewhere in the labor market is when the skills and competencies of graduates are not aligned with job requirements. This is where the skills and competencies that graduates have are not congruent with the technical and employability skills required by employers, and it is difficult for employers to fill the existing vacancies in the organizations. It has been found that the skills of graduates do not match well with the skills required by industries, especially with respect to communication, decision-making, teamwork, and critical thinking. This makes it difficult for many graduates to find a job in their discipline of study (Mercado & Mercado, 2025).

Tarlac City's initiatives focus on skill development for workforce readiness, emphasizing the need to match skills with job needs. For example, a study concerning the Tarlac Center for Learning and Skills Success (TCLASS) revealed that although training programs have a positive impact on enhancing employability, some limitations exist, such as less availability of training resources and gaps in the development of practical skills among the trainees. This means that at the local level in particular, competency-based training must be bolstered to boost people's employability. Employability skills are becoming a core part of the curriculum as employers demand more of their graduates in terms of technical skills and employability skills. Limited evidence, however, do exist that graduates are neither fully equipped to meet these expectations, and there is a need to assess the coincidence of the graduate competencies with workplace requirements in Tarlac City.

The gap between the skills of graduates and the skills that employers are seeking adds to the employment problems and emphasizes the need for better alignment between the preparation of graduates and the needs of the labor market. The mismatch between financial management curriculum and requirements for the job market has been a growing concern. Sometimes the skills gained in an academic environment do not meet industry standards and/or the technology changes, leaving a gap between the two. Communication, teamwork, and problem-solving are among the soft skills that are highly valued by employers; however, graduates are perceived to have moderate soft skills, which means there is a mismatch between their academic training and the expectations of employers (Ekere & Azih, 2024). A mismatch is a situation where graduates' competencies and qualifications do not match the skills and abilities needed in their jobs. The disconnect between what graduates know and what employers expect can result in underemployment, which refers to occupations that do not make the best use of graduates' knowledge and skills. This imbalance can lead to low employee satisfaction, poor performance, and increased employee turnover. Research has identified some disconnects between the skills that employers are looking for and the ones that graduates possess, especially in soft skills, technical skills, and digital literacy (Hegde & Kavade, 2025).

The graduates of financial management gain different skills: financial analysis, decision making, analytical thinking, and so on, which may be used in financial management and financial planning for the improvement of the operation of the enterprise. These skills acquired through academic education and hands-on projects are geared towards fostering a financial workforce. Many graduates have such skills, but they still have problems in their employment because of their course of study. This could be due to the mismatch between the skills acquired in academic preparation and the desired skills in the workplace, especially in the technical and technological domains (Kwarteng & Mensah, 2022).

Employability skills are attributes and characteristics of a person that enable them to gain employment and to succeed in their career. While these skills are not only tied to academic qualifications, employers are also seeking skills that can enhance their productivity and effectiveness in the workplace. These abilities may not always be listed in job postings, but they are always desirable in the workplace and beneficial to career advancement. This is because there are many instances in which employers have come to appreciate these transferable skills, as they can be used across a range of careers and levels in the workplace and are important for professional development and employee performance (Fajaryati et al., 2020).

The study intends to give significant information about the competencies of the Financial Management graduates in Tarlac City. It is also intended to determine the gaps between the competencies of the graduates and those expected by their employers. The study further evaluates the technical and personal skills of the graduates, including communication, business acumen, ICT skills, networking skills, problem-solving, leadership skills, and interpersonal skills that the graduates may face in satisfying the demands of their industry. It attempts to contribute to the increasing knowledge base on the issue of graduate employability by highlighting the need for academic institutions to integrate the industrial needs and competencies of the

graduates in their academic programs. In doing so, it will develop more competent graduates who are ready to satisfy the demands of their industries.

1.1 Statement of the Problem

Specifically, it sought to answer the following questions:

1. How may the competencies of graduates describe as required by the employers?
2. How many important qualifications of graduate described as taken into consideration by the employer?
3. How many competencies of graduates compared as assessed by the graduates and their employer?
4. How many the most important qualifications of graduates compared as assessed by the graduates and their employer?
5. What are the things provided as rank by: Graduates, and Employers
6. How many things provided by the employer compared to the actual need of the graduates?

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1.2. Hypothesis

(H₀): There is no significant difference between the competencies possessed by Financial Management graduates and the competencies required by employers in the industry in Tarlac State University.

(H_a): There is a significant difference between the competencies possessed by Financial Management graduates and the competencies required by employers in the industry in Tarlac State University.

1.3. Significance of the Study

This study is important because it explores the gap between what companies actually need to practice in the workplace and financial management graduates' competencies. While many graduates have a strong theoretical knowledge base at the outset, they might not have acquired the professional and practical skills that are sought after by employers, including financial analysis, problem solving, decision making, and communication. To help graduates become more equipped and competitive in their careers, it is crucial to comprehend this gap.

To the students and graduates will use this research to identify the skills they need to acquire to meet the needs of employers. It can assist students in focusing on the skills, technical and otherwise, needed to be successful in the business world of finance, in addition to technical knowledge.

To the educational institutions, they can be used to enhance training programs, methods, and curriculum. Graduates are better prepared and more employable when academic preparation is in accordance with the real demands of the profession.

To the employers, they get information regarding the advantages and disadvantages of the recent graduates through this study. Businesses can leverage this data to enhance hiring, training, and onboarding processes, address skills shortages, and improve worker productivity.

Lastly, to the future researchers, this study can serve as a guideline to explore how to increase the linkages between the needs of industries and higher education, particularly in financial management

1.4. Scope and Delimitation

This study will focus on assessing the competencies of Financial Management graduates and identifying the gaps between their acquired skills and the workplace requirements of the employers. It will examine both technical and employability skills, which will include communication, problem-solving, analytical thinking, and financial competencies, as it is recognized by the graduates and aligned with the expectation of the industry. This study also aims to determine the extent of the inconsistency between academic preparation and the actual job requirements, specifically in relation to employability and job readiness.

However, this study is limited only to the selected Financial Management graduates in Tarlac State University and does not cover graduates from other programs. It also focuses only on the general workplace requirements and will not explore specific industry sectors thoroughly. Additionally, the study relies on self-reported data and selected employer perspectives, which may not represent all workplace expectations fully. There are also external factors such as economic conditions, job availability, and individual career choices, which is beyond the scope of this study.

1.5. Review of Related Literature and Studies

This chapter presents a review of related literature and studies from both local and foreign sources that are relevant to the present research. These sources range from books to scholarly journals, theses, dissertations, and credible online sources by various scholars and experts. This review aims to shed light on the abilities financial management graduates are expected to have and the abilities/skills needed in the workplace. It also seeks to map any possible mismatch between the knowledge and skills acquired in higher education and those that are required in the financial and business sectors in employment.

With the changing business world and the emergence of technology, the demand for Employability Skills among students has risen in recent years. Employers are seeking graduates with both hard and soft skills to carry out on-the-job (Fajaryati et al., 2020). Communication skills, teamwork, problem-solving, and technological competency are all included. The study highlighted that educational institutions need to integrate the competencies into their study content to make students more suited for further employment.

In the same way, Pang et al. (2019) stated that employers want the graduates to have positive attitudes in the workplace, including adaptability to learning, cooperation, discipline, and analytical thinking. These characteristics enable graduates to fit in better in a work context and to make a positive contribution to the achievement of organizational objectives.

Competency Requirements of Financial Management Graduates: The competency is one of the crucial factors to measure the effectiveness of financial management graduates in their professional careers. According to Wei Qinliu and Zhou Ping (2018), graduates need to be competent in areas like communication, analysis, teamwork, motivation, and learning in order to achieve success in financial management. It also showed that the curriculum design, practical training, and student activities have a significant impact on the development of these competencies.

Another study, conducted by Mokhtar et al. (2022), emphasized that the factors affecting the employability of graduates include skills development, work experience, and labor market conditions. They concluded that a combination of technical knowledge and soft skills is an important quality that graduates must possess for them to be successful in the professional world.

Similarly, Montales (2023) reviewed the competencies of business education graduates in government banking institutions and revealed that the business education graduates generally have good knowledge, skills, and a professional attitude. The study noted, however, that technical skills are important factors to enhance job performance.

Employability Skills and Workplace Expectations: Employers want graduates to have a variety of skills that will enable them to be productive and adaptable in the workplace. Communication is one of the most critical skills that employers seek in the finance industry, along with teamwork, adaptability, and problem-solving abilities, as highlighted by Constantino and Rodzinka (2022). Likewise, Jackson (2016) explained that employability skills like collaboration, critical thinking, and effective communication enable graduates to excel in their work. These skills help them to correct problems and function within a company.

Moreover, Rizvi, Teckchandany, and Ahuja (2017) claimed that employers hold both technical and interpersonal skills as important skills to hire graduates in the financial and banking sector. The study indicates that a balanced skillset of graduates is better equipped to fulfil workplace expectations.

Workplace Expectation for Financial Management Graduates: A graduate in financial management must come out of the school with a balanced skill set that is not confined to the knowledge of the accounting books alone in the present financial world. This demonstrates the importance of financial information analysis, which is a skill highly valued by employers, as this is a fundamental skill needed for spotting errors, risk assessment, and decision making, which are all crucial job duties (Al Mallak, Tan, & Laswad, 2020).

Technical skills are still important, such as being able to maintain financial records, manage budgets, and keep accounting and financial software up to date, and allow graduates to carry out daily activities accurately and independently (Kunz & De Jager, 2019). Other areas of soft skills, including effective communication, collaboration, and decision making, are vital in enabling graduates to function within the organizational

culture, to manage with their clients, and to positively contribute to their team's performance (Smith, Maguire, & Han, 2018; Uyar & Çavuşoğlu, 2020).

This is the application of the neo-correspondence theory, which highlights the relationship between qualifications in higher education and demands in the labor market, and can be seen as an indication that universities should prepare students for the labor market by developing not only explicit skills that are taught in class, but also implicit skills, including adaptability, problem-solving, and attitude. Moreover, the importance of digital literacy and data analysis skills for informed decision-making and strategic planning is growing. In general, students are expected to possess a well-rounded collection of skills— Technical, Analytical, Ethical, and Interpersonal—to better serve the needs of the current workplace.

Skills Gaps Between Graduate Competencies and Workplace Requirements: The employment market is becoming more and more competitive, and in the fields of finance and business, employers are more inclined to hire graduates who have not only theoretical knowledge but are also able to link their knowledge to practical tasks. However, many of the studies indicate that there is still a lack of match between skills acquired in universities and the industry. According to Jackson and Li (2021), the majority of graduates are employed shortly after leaving school; however, over 1/3 are overqualified for their positions. This implies that most universities might be too theory-driven.

Concurrently, Kellevezir and Cakir (2020) concluded that strong technical skills, such as advanced Excel, management information systems, enterprise resource planning, and logistics operations, are desired by employers among graduates. But these skills are not generally picked up in the course of academic education and are mainly acquired through work experience. This deferral problem slows the graduates' contribution to organizational objectives. Moreover, Shi and Wang (2021) reported that skill mismatching reduces employment opportunities and also affects early career performance. In many cases, students find out what they are lacking in when they start their career. This mismatch between school and work emphasizes the need to make curriculum design more effective in order to increase employability.

The importance of curriculum alignment to industry needs on improving the skills of graduates and preparing them for industry roles was emphasized by Misni et al. (2020). Recent research indicates that the successful engagement of higher education institutions with industry partners is important to bridging the skills gap and ensuring that curricula remain relevant. These studies collectively indicate that financial management curriculum should transcend the theory teaching. They need to integrate and incorporate real-world skills into their curriculum that is applicable to the field of study. Dealing with these skills gaps is essential not only to enhance employability but also to enable graduates to contribute to organizational performance from the off. Based on this literature, it is evident that the current financial management curricula are justifiable for further investigation to determine the extent to which the curricula reflect the practices of the industry, and the rationale for continual assessment and enhancement to narrow the gap between the competency of financial management graduates and the requirements of the industry.

However, the reviewed literature indicates that graduates have basic skills, but there are limitations on practical and advanced skills. The study, however, will attempt to remedy the lack of studies that concentrate on the Financial Management graduates in the Financial Management Graduates in TarlaCity.

1.6. Conceptual Framework

The concept of this study is based on the financial management graduates' competencies and how academic preparation relates to industry needs.

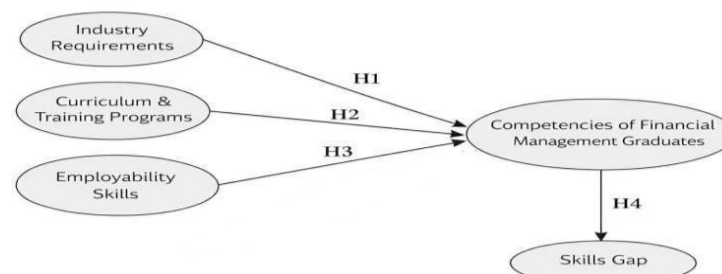


Figure 1: The variables in this study are related.

Employability skills and technical skills are both important to the employer, but it's not uncommon for there to be a disconnect between what employers are looking for and what graduates actually have. The framework highlights industry needs, curriculum and training programs, and employability skills as being of significance in determining the competencies of graduates. It also makes the assumption that these skills affect the existence of a skills gap.

2. Methodology

2.1. Research Design

This study utilized a descriptive-comparative research design to examine and compare the competencies possessed by Financial Management graduates and the competencies expected by employers in the workplace. The descriptive method was appropriate because it allowed the researchers to describe the current level of technical and employability skills of the graduates, while the comparative approach was used to identify whether significant differences exist between the perceptions of employers and graduates regarding workplace competencies. Through this design, the researchers were able to analyze competency gaps in areas such as communication skills, business knowledge, ICT skills, leadership, teamwork, and problem-solving. This research design also helped determine whether graduates are adequately prepared to meet industry standards and workplace expectations.

2.2. Research Locale

The study was conducted in Tarlac City, Philippines, specifically among Financial Management graduates in Tarlac State University and employers residing or operating within the area. Tarlac City was selected as the locale of the study because it is one of the growing business centers in Central Luzon where different industries such as banking, retail, insurance, real estate, and business process outsourcing are present. These industries provide employment opportunities for Financial Management graduates and therefore serve as appropriate sources of information regarding workplace competency requirements. Conducting the study within Tarlac City also allowed the researchers to gather data that reflect the local employment situation and the alignment between academic preparation and industry expectations in the area.

2.3. Respondents of the Study and Sampling Design

The respondents of the study consisted of 150 Financial Management graduates in Tarlac State University and 30 employers from different industries in Tarlac City. The graduates served as the primary source of information regarding the actual competencies they possess, while the employers provided insights regarding the competencies required in the workplace. The study employed a purposive sampling technique, wherein respondents were intentionally selected based on their relevance to the objectives of the research. Graduates were chosen because they had educational backgrounds in Financial Management and could provide firsthand experiences regarding employability and workplace preparation. Employers, on the other hand, were selected because they are directly involved in hiring and evaluating employees. This sampling method ensured that the participants possessed sufficient knowledge and experience necessary to provide reliable and relevant data for the study.

2.4. Research Instrument

The primary research instrument used in this study was a structured questionnaire designed by the researchers. The questionnaire was divided into several parts to gather comprehensive information from both graduates and employers. The first part focused on the profile of the respondents, including demographic information such as sex, year graduated, honors received, and eligibility. The second part measured the competencies required by employers and the competencies possessed by graduates using a Likert scale. The third part assessed employability skills such as communication, leadership, teamwork, analytical thinking, presentation skills, and time management. The fourth part identified the factors considered by employers during recruitment, while the fifth part focused on training programs and support provided or needed in the workplace. The questionnaire allowed the researchers to systematically collect quantitative data that could be statistically analyzed to determine competency gaps and differences between employer expectations and graduate competencies.

2.5. Data Gathering Procedure

The researchers conducted the data gathering process through both face-to-face surveys and online questionnaires. Prior to data collection, the researchers prepared and distributed letters requesting permission and participation from the respondents. Once permission was granted, the questionnaires were administered to the selected graduates and employers. The respondents were informed about the purpose of the study and were assured that all information gathered would remain confidential and be used strictly for academic purposes only. The researchers personally approached some respondents, while online survey forms were also distributed to ensure convenience and wider participation. Respondents were given approximately five to ten minutes to answer the questionnaire. The entire data gathering process lasted for seven days to ensure that sufficient responses were collected from both employers and graduates. After collecting the questionnaires, the researchers organized and encoded the data using Microsoft Excel for accurate computation and statistical analysis.

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2.6. Data Analysis

The data gathered from the respondents were analyzed using appropriate statistical tools and techniques. Descriptive statistics such as frequency and percentage were used to summarize and describe the profile of respondents, including their sex, year graduated, honors, and eligibility. To determine the level of competencies required by employers and possessed by graduates, the researchers used the weighted mean and Likert scale interpretation. The weighted mean allowed the researchers to identify whether competencies were interpreted as: *Always, Sometimes, High, or Very High*.

Furthermore, gap analysis was utilized to determine the difference between the competencies expected by employers and the actual competencies possessed by graduates. This analysis helped identify areas where graduates met, exceeded, or fell short of workplace expectations. To test whether there was a statistically significant difference between employer requirements and graduate competencies, the study used a paired t-test. The paired test was appropriate because it compared two related sets of data — the employers' required competencies and the graduates' actual competencies. Statistical computations were performed using Excel to ensure accuracy, reliability, and proper interpretation of the results.

Rank	Range	Verbal Description	Interpretation
5	4.50-5.00	Very High	Very High possessed.
4	3.50-4.49	High	High possessed.
3	2.50-3.49	Moderate	Moderate possessed.
2	1.50-2.49	Low	Low possessed.
1	1.00-1.49	Very Low	Very Low possessed.

Table 1

Likert Scale	Range of Mean	Description
3	2.50-3.00	Always
2	1.50-2.49	Sometimes
1	1.00-1.49	Never

Table 2

In the present study, employability skills and graduate competence were measured using Likert scale analysis and weighted mean, similar to the methods utilized in studies conducted by Fajaryati et al. (2020), Pang et al. (2019), Mokhtar et al. (2022), and Briones et al. (2021).

3. Statistical Treatment

After the researchers evaluated the results of the data from the respondents, some descriptive statistical tools were used to analyze and interpret the data thoroughly.

3.1. Nature of the Company

Nature of the Company	Counts	% of Total
Automotive	1	3.30%
Bank	5	16.70%
Call Center	2	6.60%
Convenience Store	1	3.30%

Government Agency	1	3.30%
Hospitality and Beverage	1	3.30%
Insurance Company	4	13.30%
Logistics	1	3.30%
Pharmaceuticals	1	3.30%
Private Company	1	3.30%
Real Estate	4	13.30%
Retail	7	23.30%

Table 3: Nature of the Company of Employers

The results from Table 3 show that the respondents are indeed employed in various industries, but some are concentrated in a few sectors. The retail industry, as per the results, has the highest representation (23.30%), which suggests that many graduates enter jobs that require facing customers or roles that are related to sales. This is followed by banking (16.70%) and both insurance and real estate (13.30%), which also show a strong presence in fields related to finance. There is also an adequate number of respondents who are present in the BPO industry (Business Process Outsourcing), also known as call centers (6.60%). Other sectors, such as automotive, logistics, and government agencies, have the smallest representation (3.30%) each, which shows that the graduates are less likely to be employed in these industries.

3.2. Graduates Profile

Statement	Counts	% of Total
Female	98	65.33%
Male	52	34.67%
Prefer not to say	0	0.00%
TOTAL:	150	100%

Table 4: Graduates Profile: Sex

Table 4 shows that the respondents are balanced in terms of the distribution of gender. However, females (65.33%) have slightly outnumbered the males (34.67%), which suggests that there is a small female majority in the sample. The 0.00% who chose not to say is minimal and does not affect the overall distribution. This implies that the findings of the study reflect the perspectives from both genders with no strong bias toward the other group.

Statement	Counts	% of Total
2019-2023	86	57.33%
2024-2025	64	42.67%
TOTAL:	150	100%

Table 5: Year Graduated

Table 5 presents the distribution of respondents according to their year of graduation. Out of 150 respondents, 86 or 57.33% graduated between 2019 and 2023, while 64 or 42.67% graduated from 2024 to 2025. This indicates that the respondents are mostly composed of recent graduates, suggesting that the study mainly reflects the perspectives and experiences of individuals who are newly entering or have recently entered the workforce.

Moreover, the relatively high percentage of graduates from 2024 to 2025 shows that many respondents may still be adjusting to professional work environments or exploring career opportunities related to their field. Overall, the data imply that the findings of the study are strongly influenced by the views and competencies of early-career Financial Management graduates.

Statement	Counts	% of Total
Magna Cum Laude	7	4.67%
Cum Laude	39	26.00%
N/A	104	69.33%
TOTAL:	150	100%

Table 6: Honor Received

Table 6 presents the honors received by the respondents. Out of 150 respondents, 104 or 69.33% answered N/A, while 39 or 26.00% graduated as Cum Laude, and 7 or 4.67% graduated as Magna Cum Laude. This indicates that the majority of the respondents did not report receiving academic honors.

Meanwhile, a considerable portion of the respondents achieved Latin honors, particularly Cum Laude, which suggests that some graduates demonstrated strong academic performance during their studies. Overall, the data show that while most respondents did not indicate academic distinctions, there are still graduates in the study who attained notable academic achievements.

Statement	Counts	% of Total
CSC Professional	28	18.67%
Bookkeeping National	8	5.33%
Training Cert	9	6.00%
N/A	105	70.00%
TOTAL:	150	100%

Table 7: Eligibility

Table 7 presents the eligibility and certifications of the respondents. Out of 150 respondents, 105 or 70.00% answered N/A, while 28 or 18.67% possess CSC Professional eligibility, 9 or 6.00% have Training Certificates, and 8 or 5.33% obtained Bookkeeping National certification. This indicates that the majority of the respondents did not report any eligibility or certification.

Among those who reported professional credentials, CSC Professional eligibility has the highest percentage, suggesting that some graduates are qualified for civil service and government-related positions. On the other hand, only a few respondents obtained Training Certificates and Bookkeeping National certification. Overall, the data suggest that only a limited number of respondents acquired professional qualifications or certifications beyond their academic degree.

hiring graduates. The findings also agree with Constantino and Rodzinka, who stated that communication, adaptability, and problem-solving skills are among the most important competencies expected by employers in the financial sector.

3.3. Employers' Required Competencies and Graduates' Actual Competencies, Gap and T-test (Part 1)

Statements	Mean	SD	Verbal Description
Ability to see the bigger picture (i.e. ability to see how things are interconnectedness; manifested by an ability to think about the business both strategically and operationally)	3.70	0.596	High
Communication (i.e. ability to communicate clearly and concisely, using a range of verbal and written methods)	4.77	0.430	Very High
Critical/Analytical (i.e. ability to analyze problems and situations in a critical and logical manner)	4.57	0.504	Very High
Influencing and persuading (i.e. ability to use communication and negotiation skills to positively influence individual behavior)	4.63	0.490	Very High
Leadership (i.e. ability to take responsibility for a task, give direction, provide structure, and assign responsibility for others)	4.40	0.498	High
Presentation (i.e. ability to prepare and deliver effective presentations to different audiences)	4.40	0.563	High
Self and time management (i.e. ability to organize oneself, one's time effectively)	3.87	0.730	High
Teamwork and relationship building (i.e. ability to work in teams whilst utilizing appropriate interpersonal skills to build relationships with colleagues, team members, and external shareholders)	4.80	0.407	Very High
Composite Mean	4.39		HIGH

Table 8: Required Skills of Employers

The competencies that employers are expected to possess are displayed in Table 8, with a composite mean of 4.39, which is regarded as high. According to the aforementioned research, employers anticipate that new hires will be very competent in fulfilling their job criteria. Communication (4.77) and teamwork and

connections (4.80) were the most highly rated of the identified competencies. The aforementioned results show that companies greatly value employees' capacity for productive teamwork and communication. Persuasion/influence (4.63) and analytical/critical skills (4.57) received extremely high ratings. This highlights the value of both problem-solving and interpersonal abilities in the workplace. Conversely, leadership (4.40), presentation skills (4.40), time and self-management (3.87), and strategic thinking (3.70) have all received good scores. These abilities are still crucial, but they might not be as crucial as cooperation and communication, given their significantly lower scores. According to the findings, employers need applicants with strong interpersonal, communication, and critical/analytical abilities, but they also need them to be effective leaders.

This indicates that leadership, critical thinking, teamwork, communication skills, and the capacity to influence others are highly valued by employers. This outcome supports the findings of the Pang et al. study, which found that companies require graduates to have a positive attitude, discipline, teamwork, and analysis. Furthermore, Jackson asserts that employability skills like communication and cooperation are essential for success in the workplace. The findings align with those of Briones et al., who emphasized that communication and leadership are among the most sought-after competencies by employers.

Statements	Mean	SD	Verbal Description
Ability to see the bigger picture (i.e. ability to see how things are interconnectedness; manifested by an ability to think about the business both strategically and operationally)	4.16	0.37	High
Communication (i.e. ability to communicate clearly and concisely, using a range of verbal and written methods)	4.85	0.36	Very High
Critical/Analytical (i.e. ability to analyze problems and situations in a critical and logical manner)	4.62	0.58	Very High
Influencing and persuading (i.e. ability to use communication and negotiation skills to positively influence individual behavior)	4.94	0.24	Very High
Leadership (i.e. ability to take responsibility for a task, give direction, provide structure, and assign responsibility for others)	4.70	0.47	Very High
Presentation (i.e. ability to prepare and deliver effective presentations to different audiences)	3.91	0.70	High
Self and time management (i.e. ability to organize oneself, one's time effectively)	4.08	0.60	High
Teamwork and relationship building (i.e. ability to work in teams whilst utilizing appropriate interpersonal skills to build relationships with colleagues, team members, and external shareholders)	4.71	0.47	Very High
Composite Mean	4.49		HIGH

Table 9: Actual Skills of Graduates

The data presented in Table 9 reveal that the graduates possess high levels of skills across all competency areas, with a composite mean of 4.49, verbally interpreted as "High." This indicates that graduates generally demonstrate the necessary skills expected in their respective professions and are capable of performing effectively in workplace settings.

Among the skill areas, Influencing and Persuading (4.94) obtained the highest mean score and was interpreted as "Very High." This suggests that graduates are highly capable of using communication and negotiation skills to positively influence others. Communication Skills (4.85) also received a "Very High" rating, indicating that graduates are very effective in expressing ideas clearly and concisely using both verbal and written methods. Likewise, Teamwork and Relationship Building (4.71), Leadership (4.70), and Critical/Analytical Skills (4.62) all obtained "Very High" ratings, showing that graduates are competent in collaborating with others, leading teams, and analyzing situations critically and logically.

On the other hand, the competencies Ability to See the Bigger Picture (4.16), Self and Time Management (4.08), and Presentation Skills (3.91) were interpreted as "High." Although these competencies still received favorable ratings, they obtained comparatively lower mean scores than the other skill areas. In particular, Presentation Skills recorded the lowest mean, suggesting that graduates may still benefit from additional training and exposure in preparing and delivering presentations effectively to different audiences. Similarly,

strategic thinking and time management skills may still require further enhancement to strengthen graduates' overall workplace readiness.

Overall, the findings indicate that graduates possess strong interpersonal, leadership, communication, and analytical skills, which are essential in professional environments. However, there is still room for improvement in presentation skills, strategic thinking, and self-management competencies to further enhance their employability and professional performance.

The results are consistent with the findings of Montales, who emphasized that graduates generally possess strong competency skills needed in the workplace. Similarly, Pang et al. highlighted that graduates with strong analytical, collaborative, and communication skills are more capable of adapting successfully to professional environments. However, the relatively lower ratings in presentation and strategic thinking skills support the findings of Ekere and Azih, who noted that while graduates often possess strong soft skills, some higher-level competencies still require further development and practical application.

Statements	Required Mean	Actual Mean	Gap	Interpretation
Ability to see the bigger picture (i.e. ability to see how things are interconnectedness; manifested by an ability to think about the business both strategically and operationally)	3.70	4.16	-0.46	Exceeds Requirements
Communication (i.e. ability to communicate clearly and concisely, using a range of verbal and written methods)	4.77	4.85	-0.08	Meets Requirements
Critical/Analytical (i.e. ability to analyze problems and situations in a critical and logical manner)	4.57	4.62	-0.05	Meets Requirements
Influencing and persuading (i.e. ability to use communication and negotiation skills to positively influence individual behavior)	4.63	4.94	-0.31	Exceeds Requirements
Leadership (i.e. ability to take responsibility for a task, give direction, provide structure, and assign responsibility for others)	4.40	4.70	-0.03	Meets Requirements
Presentation (i.e. ability to prepare and deliver effective presentations to different audiences)	4.40	3.91	+0.49	Significant Gap
Self and time management (i.e. ability to organize oneself, one's time effectively)	3.87	4.08	-0.21	Exceeds Requirements
Teamwork and relationship building (i.e. ability to work in teams whilst utilizing appropriate interpersonal skills to build relationships with colleagues, team members, and external shareholders)	4.80	4.71	+0.09	Meets Requirements
Composite Mean	4.39	4.49	-0.10	Exceeds Requirements

Table 10: Gap Between Required and Actual Competencies

The results presented in Table 10 show the gap between the required and actual competencies of graduates in terms of workplace skills. The composite mean gap of -0.10 indicates that graduates generally exceed the competency requirements expected by employers. This suggests that graduates possess skills and abilities that are slightly higher than the standards required in most competency areas.

Among the competencies, the largest positive gap was observed in Presentation Skills (+0.49), indicating that graduates fall below the expected level in preparing and delivering effective presentations to different audiences. This suggests that graduates may still require additional exposure and training in presentation techniques and public speaking. Teamwork and Relationship Building (+0.09) also showed a slight gap, implying that although graduates are competent in teamwork and interpersonal relationships, there is still room for improvement in collaborating and building stronger professional relationships with colleagues and stakeholders.

On the other hand, most competencies exceeded employer expectations, as reflected by their negative gap values. The Ability to See the Bigger Picture (-0.46) recorded the highest exceeded requirement, indicating that graduates are highly capable of understanding how business operations are interconnected both strategically and operationally. Similarly, Influencing and Persuading (-0.31), Self and Time Management (-0.21), Communication (-0.08), Critical/Analytical Skills (-0.05), and Leadership (-0.03) all exceeded the

required competency levels. These findings demonstrate that graduates possess strong communication, analytical, leadership, and strategic thinking skills that are valuable in professional environments.

Overall, the findings indicate that graduates generally meet and even exceed the competency standards required by employers. However, presentation skills and teamwork-related competencies still need further enhancement to ensure that graduates become more effective and well-rounded professionals in workplace settings.

The findings are consistent with the studies of Jackson and Constantino and Rodzinka, who emphasized the importance of communication, teamwork, problem-solving, adaptability, and critical thinking in the workplace. The results support the idea that graduates possess strong competencies in these essential skills. However, the observed gaps in presentation and teamwork competencies suggest that continuous training and practical exposure are still necessary for graduates to fully satisfy workplace expectations. Furthermore, while previous literature often focused on soft skills, the present findings highlight the importance of strategic thinking, leadership, and practical workplace application in improving graduate employability and professional performance.

Statements	T-test	Interpretation
Ability to see the bigger picture (i.e. ability to see how things are interconnectedness; manifested by an ability to think about the business both strategically and operationally)	- 6.040	Significant
Communication (i.e. ability to communicate clearly and concisely, using a range of verbal and written methods)	- 1.311	Not Significant
Critical/Analytical (i.e. ability to analyze problems and situations in a critical and logical manner)	- 0.966	Not Significant
Influencing and persuading (i.e. ability to use communication and negotiation skills to positively influence individual behavior)	- 4.654	Significant
Leadership (i.e. ability to take responsibility for a task, give direction, provide structure, and assign responsibility for others)	- 3.489	Significant
Presentation (i.e. ability to prepare and deliver effective presentations to different audiences)	3.222	Significant
Self and time management (i.e. ability to organize oneself, one's time effectively)	- 2.161	Significant
Teamwork and relationship building (i.e. ability to work in teams whilst utilizing appropriate interpersonal skills to build relationships with colleagues, team members, and external shareholders)	- 1.398	Not Significant

Table 11: Test if Significant Difference (Independent)

The results presented in Table 11 reveal that there are significant differences between the required and actual competencies in several workplace skill areas. Based on the paired t-test results, Ability to See the Bigger Picture ($t = -6.040$, $p < 0.001$), Influencing and Persuading ($t = -4.654$, $p < 0.001$), Leadership ($t = -3.489$, $p = 0.001$), Presentation Skills ($t = 3.222$, $p = 0.001$), and Self and Time Management ($t = -2.161$, $p = 0.032$) all showed significant differences because their p-values are lower than the 0.05 level of significance. This indicates that there is a mismatch between the required and actual competencies of graduates in these skill areas.

The negative t-values in Ability to See the Bigger Picture, Influencing and Persuading, Leadership, and Self and Time Management suggest that graduates' actual competencies exceeded the required competency expectations of employers. This implies that graduates possess strong strategic thinking, leadership abilities, communication influence, and self-management skills that are highly valuable in professional settings. Among these competencies, the Ability to See the Bigger Picture recorded the highest negative t-value, indicating that graduates are highly capable of understanding organizational operations both strategically and operationally.

On the other hand, Presentation Skills obtained a positive t-value ($t = 3.222$), indicating that graduates' actual competency level is lower than the required competency level expected by employers. This suggests that graduates may still need further improvement in preparing and delivering effective presentations to different audiences. Meanwhile, Communication Skills ($t = -1.311$, $p = 0.191$), Critical/Analytical Skills ($t = -0.966$, p

= 0.335), and Teamwork and Relationship Building ($t = -1.398$, $p = 0.163$) showed no significant differences because their p -values are greater than 0.05. This means that graduates' competencies in communication, analytical thinking, and teamwork are generally aligned with employer expectations, indicating that graduates are able to meet the required standards in these areas.

Overall, the findings suggest that graduates possess strong competencies in leadership, strategic thinking, persuasion, and self-management. However, presentation skills remain an area that requires further enhancement to ensure that graduates can fully meet workplace expectations and perform more effectively in professional environments.

The findings are consistent with the studies of Jackson and Li, who emphasized the existence of competency mismatches between academic preparation and workplace expectations. Similarly, Shi and Wang highlighted that graduates often recognize skill deficiencies only after entering the workforce. Furthermore, the findings support the claims of Misni et al. that integrating industry-based and practical learning experiences into academic curricula can help strengthen graduate employability and workplace readiness.

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3.4. Employers and Graduates Factor Perspective, Gap and T-test (Part 2) Table

Factors	Mean	SD	Verbal Description
Academic Performance	2.67	0.479	Always
College Program	2.77	0.430	Always
Experience	2.83	0.379	Always
Extracurricular Activities	1.63	0.490	Sometimes
Performance at Interview	2.83	0.379	Always
Relevant Skills	2.60	0.498	Always
Social Activities	2.40	0.498	Sometimes
Sports Involvement	1.13	0.346	Never
Voluntary Work	1.90	0.548	Sometimes
Composite Mean	2.31		SOMETIMES

Table 12: Factors Considered by Employers

One clear conclusion about the criteria the company considers when recruiting graduating students can be drawn from the data gathered in Table 12 (Criteria Considered by the company). Nevertheless, taking into account the composite mean score of 2.31, not every aspect was given equal weight.

Experience (2.83), interview performance (2.83), college program (2.77), academic success (2.67), and pertinent skills (2.60) are all ranked as Always by employers. This implies that job-oriented skills and performance potential are important factors in hiring decisions. Employers prefer candidates who can demonstrate practical expertise and present themselves convincingly over those with strong academic records, which is why experience and interview performance are valued the most among them. In contrast, participation in athletics is never considered (1.13), while extracurricular activities (1.63), socializing (2.40), and volunteer work (1.90) are occasionally significant. These findings imply that employers are less interested in candidates' extracurricular and non-work-related pursuits unless they have a direct bearing on how well one performs at work. However, it should be noted that these experiences are still beneficial for personal development.

This result leads to the conclusion that, when it comes to hiring, employers are practical and focused on outcomes. Here, the focus is mostly on applicants who can swiftly adapt to their role and contribute to the organization right away. One explanation for this behavior on the part of the employers could be the intense competition in the labor market, which makes it necessary for the employers to spend less money and time training the chosen candidates since they have already received all the required training.

Factors	Mean	SD	Verbal Description
Academic Performance	2.61	0.49	Always
College Program	2.89	0.31	Always
Experience	2.91	0.29	Always
Extracurricular Activities	1.93	0.42	Sometimes

Performance at Interview	2.95	0.23	Always
Relevant Skills	2.66	0.48	Always
Social Activities	2.29	0.47	Sometimes
Sports Involvement	1.23	0.44	Never
Voluntary Work	2.24	0.49	Sometimes
Composite Mean	2.41		SOMETIMES

Table 13: Factors Considered by Graduates

The data presented in Table 13 show the factors considered by graduates in relation to employment and career opportunities, with a composite mean of 2.41, verbally interpreted as “Sometimes.” This indicates that graduates moderately consider different factors that may influence their employability and career success.

Among the factors, Performance at Interview (2.95) obtained the highest mean score and was verbally interpreted as “Always.” This suggests that graduates strongly believe that performing well during interviews is an important factor in securing employment opportunities. Experience (2.91) and College Program (2.89) also received high mean scores, indicating that graduates consistently recognize the importance of work experience and the relevance of their academic program in obtaining employment. Similarly, Relevant Skills (2.66) and Academic Performance (2.61) were interpreted as “Always,” showing that graduates value both technical competencies and academic achievement as essential qualifications for employment.

On the other hand, Extracurricular Activities (1.93), Social Activities (2.29), and Voluntary Work (2.24) were verbally interpreted as “Sometimes.” This implies that graduates only occasionally consider these activities as important factors in improving employability. Furthermore, Sports Involvement (1.23) obtained the lowest mean score and was interpreted as “Never,” suggesting that graduates generally do not view sports participation as a significant factor in employment opportunities or career advancement.

Overall, the findings indicate that graduates place greater importance on professional qualifications such as interview performance, experience, academic preparation, and relevant skills rather than extracurricular and social involvement. This suggests that graduates prioritize competencies and experiences that are directly connected to workplace requirements and career readiness.

The findings are consistent with the studies of Jackson and Pang et al., who emphasized that employers often prioritize relevant skills, academic preparation, and practical experience in hiring decisions. Similarly, Mokhtar et al. highlighted the importance of technical competencies and interview performance in improving graduate employability. However, the relatively low ratings for extracurricular, social, and sports involvement suggest that graduates perceive these activities as less directly related to professional success and workplace requirements.

Factors	Required	Actual	Gap	Interpretation
Academic Performance	2.67	2.61	+0.06	Meets Requirements
College Program	2.77	2.89	-0.12	Exceeds Requirements
Experience	2.83	2.91	-0.08	Meets Requirements
Extracurricular Activities	1.63	1.93	-0.30	Exceeds Requirements
Performance at Interview	2.83	2.95	-0.12	Exceeds Requirements
Relevant Skills	2.60	2.66	-0.06	Meets Requirements
Social Activities	2.40	2.29	+0.11	Slight Gap
Sports Involvement	1.13	1.23	-0.10	Exceeds Requirements
Voluntary Work	1.90	2.24	-0.34	Exceeds Requirements
Composite Mean	2.31	2.41	-0.10	Exceeds Requirements

Table 14: Gap Between Required and Actual Factors

The results presented in table 14 show the gap between the required and actual factors considered by graduates in relation to employability and career opportunities. The composite mean gap of -0.10, interpreted as “Exceeds Requirements,” indicates that graduates generally perform beyond the expectations of employers in most employability-related factors. This suggests that graduates possess qualifications, experience, and competencies that are more than sufficient for workplace demands.

Among the factors, Voluntary Work (-0.34) and Extracurricular Activities (-0.30) recorded the highest exceeded requirements, indicating that graduates are actively engaged in voluntary and extracurricular activities beyond what employers expect. These activities may contribute to the development of leadership, teamwork, communication, and interpersonal skills. Similarly, College Program (-0.12), Performance at Interview (-0.12), and Sports Involvement (-0.10) were interpreted as “Exceeds Requirements,” showing that graduates possess strong educational preparation, confidence in interviews, and participation in activities that contribute to personal development.

Experience (-0.08), Relevant Skills (-0.06), and Academic Performance (+0.06) were interpreted as “Meets Requirements.” This indicates that graduates possess adequate work experience, competencies, and academic achievement that align with employer expectations. These findings suggest that graduates are capable of meeting the minimum standards necessary for employment and workplace performance.

On the other hand, Social Activities (+0.11) showed a “Slight Gap,” indicating that graduates may be slightly below employer expectations in terms of social involvement and participation in activities that enhance networking and interpersonal relationships. This suggests that graduates may still need further engagement in social and community-related activities to strengthen their communication and relationship-building skills.

Overall, the findings reveal that graduates generally exceed employer expectations in most employability factors, particularly in extracurricular involvement, voluntary work, educational preparation, and interview performance. However, slight improvement in social participation and engagement may further enhance graduates’ employability and readiness for professional environments.

Factors	T-test	Interpretation
Academic Performance	-0.614	Not Significant
College Program	1.906	Not Significant
Experience	1.191	Not Significant
Extracurricular Activities	3.398	Significant
Performance at Interview	2.206	Significant
Relevant Skills	0.626	Not Significant
Social Activities	-1.197	Not Significant
Sports Involvement	1.105	Not Significant
Voluntary Work	3.417	Significant

Table 15: Test if Significant Difference (Independent)

The results presented in Table 15 reveal whether there are significant differences between the required and actual factors considered by graduates in relation to employability. Based on the paired t-test results, Extracurricular Activities ($t = 3.398$, $p < 0.001$), Performance at Interview ($t = 2.206$, $p = 0.0286$), and Voluntary Work ($t = 3.417$, $p < 0.001$) showed significant differences because their p-values are lower than the 0.05 level of significance. This indicates that there is a mismatch between the required and actual levels of these factors among graduates.

The positive t-values for Extracurricular Activities, Performance at Interview, and Voluntary Work suggest that graduates demonstrated higher actual levels compared to the required expectations in these areas. This implies that graduates are actively involved in extracurricular and voluntary activities and are highly capable of performing effectively during interviews. These competencies may contribute positively to their employability, communication skills, confidence, and interpersonal development.

On the other hand, Academic Performance ($t = -0.614$, $p = 0.5398$), College Program ($t = 1.906$, $p = 0.0583$), Experience ($t = 1.191$, $p = 0.2351$), Relevant Skills ($t = 0.626$, $p = 0.5320$), Social Activities ($t = -1.197$, $p = 0.2328$), and Sports Involvement ($t = 1.105$, $p = 0.207$) showed no significant differences because their p-

values are greater than the 0.05 level of significance. This means that the graduates' actual qualifications and experiences in these areas are generally aligned with employer expectations.

Overall, the findings indicate that graduates generally meet employer expectations in most employability related factors. However, significant differences in extracurricular involvement, interview performance, and voluntary work suggest that graduates may possess stronger participation and engagement in these areas than what employers typically require. These findings emphasize the importance of holistic development, including active participation in extracurricular and community-related activities, in enhancing graduate employability and workplace readiness.

3.5 Training Provided by Employers and Needed by the Graduates

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Statement	Frequency (n=30)	Rank
Career Counseling	13	9th
Career Development Programs	16	6th
Cross-Functional Training	15	7th
Diversity and Inclusion Training	6	15 th
Employee Assistance Programs	20	2nd
Employee Resource Groups	12	14 th
Goal Setting and Performance Management	19	3rd
Health and Wellness Programs	13	10 th
Job Training	30	1st
Leadership Development	14	8th
Mentorship Programs	18	4th
Networking Opportunities	13	11 th
Soft Skills Development	13	12 th
Technical Training	17	5th
Workshop and Seminars	13	13 th

Table 16: Training Provided by the Employers

The results from Table 16 present the different training and development programs provided by employers to Financial Management graduates. Among all the programs listed, Job Training ranked first with a frequency of 30, indicating that all employers consider job training as the most important program for newly hired graduates. This suggests that organizations highly prioritize practical work preparation and task-related learning to ensure that graduates can effectively perform their assigned responsibilities in the workplace.

Employee Assistance Programs ranked second with a frequency of 20, followed by Goal Setting and Performance Management with 19, and Mentorship Programs with 18. These findings imply that employers also value employee support systems, performance improvement, and guidance from experienced professionals to help graduates adjust and grow in their careers. Technical Training ranked fifth with a frequency of 17, showing that employers recognize the importance of strengthening technical competencies and workplace-related skills necessary in the financial industry.

Career Development Programs ranked sixth with a frequency of 16, while Cross-Functional Training ranked seventh with 15. These programs indicate that some employers aim to broaden graduates' career opportunities and improve their adaptability in handling different organizational functions. Leadership Development ranked eighth with a frequency of 14, suggesting that only some organizations focus on preparing graduates for future leadership roles at the early stage of employment.

Meanwhile, Career Counseling, Health and Wellness Programs, Networking Opportunities, Soft Skills Development, and Workshops and Seminars received frequencies ranging from 13, indicating moderate implementation among employers. This suggests that although these programs are available in several organizations, they are not consistently prioritized compared to job-related and technical training. Employee Resource Groups ranked fourteenth with a frequency of 12, while Diversity and Inclusion Training ranked last with only 6 responses. This indicates that diversity-related and inclusion-focused initiatives are less emphasized by employers compared to practical and performance-oriented training programs.

Overall, the findings imply that employers focus more on practical job preparation, technical competency development, employee support, and performance management programs rather than long-term professional

development and organizational culture initiatives. The results highlight the importance of strengthening leadership, interpersonal, and diversity-related programs to better support the holistic professional growth of Financial Management graduates.

The findings are consistent with the related literature and studies on workplace expectations for Financial Management graduates. The high ranking of Job Training and Technical Training supports the studies of Al Mallak, Tan, and Laswad, as well as Kunz and De Jager, which emphasized that employers expect graduates to possess strong technical knowledge, analytical skills, and professional competencies necessary in performing financial tasks. Similarly, the provision of Mentorship Programs, Goal Setting and Performance Management, and Career Development Programs reflects the importance of continuous learning and adaptability in the workplace, which aligns with the neo-correspondence theory emphasizing the alignment between higher education outcomes and industry requirements.

Furthermore, the inclusion of Employee Assistance Programs, Networking Opportunities, Soft Skills Development, and Workshops and Seminars supports the studies of Smith, Maguire, and Han, together with Uyar and Çavuşoğlu, which highlighted the significance of communication skills, teamwork, professionalism, and interpersonal competencies in modern workplaces. These programs help graduates become more adaptable, collaborative, and prepared to meet the changing demands of the financial management profession.

Statement	Frequency (n=150)	Rank
Career Counseling	86	11 th
Career Development Programs	72	13 th
Cross-Functional Training	64	15 th
Diversity and Inclusion Training	93	9 th
Employee Assistance Programs	78	12 th
Employee Resource Groups	65	14 th
Goal Setting and Performance Management	124	5 th
Health and Wellness Programs	87	10 th
Job Training	150	1 st
Leadership Development	134	2 nd
Mentorship Programs	129	4 th
Networking Opportunities	107	7 th
Soft Skills Development	98	8 th
Technical Training	108	6 th
Workshop and Seminars	134	3 rd

Table 17: Training Needed by the Graduates

The results presented in the table 17 show the different training and development programs needed by Financial Management graduates. Among all the programs listed, Job Training ranked first with a frequency of 150, indicating that it is the most needed program among graduates. This suggests that graduates highly value practical and hands-on workplace training that can help them improve their job performance, gain relevant experience, and adjust effectively to professional work environments.

Leadership Development and Workshops and Seminars ranked second and third with frequencies of 134 each. These findings imply that graduates also recognize the importance of enhancing their leadership abilities and participating in professional learning activities that can improve their knowledge, confidence, and career readiness. Mentorship Programs ranked fourth with a frequency of 129, indicating that graduates highly appreciate guidance and support from experienced professionals who can help them navigate workplace challenges and career growth opportunities.

Goal Setting and Performance Management ranked fifth with a frequency of 124, while Technical Training ranked sixth with 108 responses. These results indicate that graduates are interested in improving their work performance, productivity, and technical competencies necessary in the financial management field. Networking Opportunities ranked seventh with a frequency of 107, suggesting that graduates value professional connections and relationship-building opportunities that may contribute to career advancement and employment opportunities.

Meanwhile, Soft Skills Development ranked eighth with 98 responses, followed by Diversity and Inclusion Training with 93 and Health and Wellness Programs with 87. These findings suggest that graduates also acknowledge the importance of communication skills, interpersonal relationships, inclusivity, and personal wellbeing in maintaining professional effectiveness and workplace adaptability. Career Counseling ranked eleventh with 86 responses, while Employee Assistance Programs ranked twelfth with 78, indicating moderate interest in career guidance and employee support services.

On the other hand, Career Development Programs, Employee Resource Groups, and Cross-Functional Training ranked thirteenth, fourteenth, and fifteenth, respectively. Although these programs received lower rankings compared to the others, the results still imply that graduates recognize their importance in supporting longterm career growth, collaboration, and adaptability within organizations.

Overall, the findings reveal that Financial Management graduates prioritize practical job preparation, leadership enhancement, mentoring, technical competency, and professional development opportunities. These results highlight the importance of providing comprehensive workplace training programs that not only strengthen technical knowledge but also develop leadership, communication, and interpersonal competencies necessary for long-term career success.

The findings are consistent with related studies on workplace expectations and graduate employability. The strong preference for Job Training, Technical Training, and Leadership Development supports the studies of Al Mallak, Tan, and Laswad, as well as Kunz and De Jager, which emphasized the importance of practical skills, technical competencies, and professional preparedness in the workplace. Similarly, the high ranking of Mentorship Programs, Networking Opportunities, and Soft Skills Development aligns with the studies of Smith, Maguire, and Han, together with Uyar and Çavuşoğlu, which highlighted the significance of communication skills, collaboration, adaptability, and professional relationships in achieving workplace success and employability.

Statement	Rank by Employers	Rank by Graduates	Difference	Spearman Rank Correlation
Career Counseling	9th	11 th	-2	r = 0.24 p = 0.39
Career Development Programs	6th	13 th	-7	
Cross-Functional Training	7th	15 th	-8	
Diversity and Inclusion Training	15 th	9th	6	
Employee Assistance Programs	2nd	12 th	-10	
Employee Resource Groups	14 th	14 th	0	
Goal Setting and Performance Management	3rd	5th	-2	
Health and Wellness Programs	10 th	10 th	0	
Job Training	1st	1st	0	
Leadership Development	8th	2nd	6	
Mentorship Programs	4th	4th	0	
Networking Opportunities	11 th	7th	4	
Soft Skills Development	12 th	8th	4	
Technical Training	5th	6th	-1	
Workshop and Seminars	13 th	3rd	10	

Table 18: Training Provided by the Employers and Needed by the Graduates

The findings in Table 18 reveal that there is a weak positive relationship between the training programs provided by employers and the training programs needed by Financial Management graduates, as shown by the Spearman Rank Correlation coefficient of $r = 0.24$ and $p = 0.39$. This means that although employers and graduates share some similar views regarding important workplace training, their priorities are not strongly aligned.

Both employers and graduates ranked Job Training as first, indicating strong agreement on the importance of practical and work-related training in preparing graduates for actual job responsibilities. Likewise, Mentorship Programs ranked fourth for both groups, while Employee Resource Groups and Health and Wellness Programs showed no ranking difference. These findings suggest that both employers and graduates

recognize the value of support systems and practical learning opportunities in improving employee development and workplace adjustment.

However, there were several notable differences in ranking. Workshops and Seminars showed the highest positive difference, ranking thirteenth among employers but third among graduates. This indicates that graduates highly value seminars and workshops as opportunities for professional growth and skills enhancement, while employers may not prioritize them as much. Similarly, Leadership Development and Diversity and Inclusion Training ranked higher among graduates, suggesting that graduates seek more opportunities related to leadership skills and inclusive workplace practices.

In contrast, Employee Assistance Programs showed the largest negative difference, ranking second among employers but only twelfth among graduates. This implies that employers place strong importance on employee support services, whereas graduates may not yet fully appreciate their relevance. Career Development Programs and Cross-Functional Training were also valued more by employers, indicating that employers focus more on long-term career growth and organizational adaptability compared to graduates.

Overall, the findings suggest that although employers and graduates agree on the importance of practical job training and mentorship, there are still gaps between the training priorities of both groups. The weak positive correlation indicates the need for stronger coordination between academic institutions, employers, and graduates to ensure that workplace training programs better match the developmental needs and expectations of graduates.

4. Conclusion

Based on the findings of the study, it was concluded that Financial Management graduates of Tarlac State University generally possess the competencies, skills, and employability factors required by employers in the workplace. Graduates demonstrated strong performance in ICT, networking, communication, leadership, teamwork, influencing and persuading, and business-related skills, indicating that they are capable of adapting to professional environments and meeting industry expectations. In several competency areas, graduates even exceeded employer requirements, particularly in technical skills, strategic thinking, extracurricular involvement, and voluntary work.

However, despite these positive results, the study also identified competency gaps in practical business experience, business knowledge, presentation skills, and social involvement. Business experience showed the largest gap between employer expectations and graduate competencies, suggesting that graduates still lack sufficient exposure to real-world workplace practices and professional environments. Presentation skills also emerged as an area needing further improvement, indicating the need for additional training in public speaking, confidence-building, and professional communication.

The results further revealed that there were significant differences between some employer-required competencies and the actual competencies of graduates, particularly in business experience, leadership, strategic thinking, presentation skills, and extracurricular participation. These findings confirm the existence of a mismatch between certain workplace expectations and academic preparation. Nevertheless, communication skills, critical thinking, teamwork, and relevant technical competencies were generally aligned with employer expectations, demonstrating that graduates possess strong foundational and employability skills.

Moreover, both employers and graduates recognized the importance of job training, leadership development, mentorship programs, technical training, and workshops and seminars in improving workplace readiness and professional growth. This highlights the need for continuous collaboration between academic institutions and industries in designing programs that strengthen practical competencies, technical expertise, and professional development among graduates.

Overall, the study concludes that while Financial Management graduates are generally competent and employable, there remains a need to strengthen practical and experiential learning opportunities. Enhancing internship programs, industry immersion, leadership training, and presentation-related activities may help bridge the gap between academic preparation and workplace demands, ultimately improving graduate employability and long-term career success.

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APPENDIX (Questionnaires)

Questionnaires/the data collection/research analysis have been verified and the same is available at Annalyn M. Caymo, (annalyn.m.caymo@gmail.com), Corresponding Author.