

Internship Programs and the Professional and Personal Development of BSBA Financial Management Graduates

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Abstract: Internships played an important role in bridging classroom learning, work experience, and skill development. They were required by the Student Internship Program (SIPP) and provided job opportunities within financial analysis and banking, which helped Financial Management students develop their analytical problem-solving, team work, and communication skills. However, such programs were not always effective due to a lack of relevance to the workplace and experience. Although the importance of internship programs had been recognized, there was a lack of studies on internships when it came to the professional and personal development of Financial Management graduates. This study aimed to describe the internship program of Financial Management graduates of Tarlac State University in terms of their professional and personal development. A quantitative descriptive research design was utilized in the study. Data were collected from 229 BSBA Financial Management graduates from batches 2022-2025. The gathered data were analyzed using frequency, percentage, and mean to ensure a consistent and accurate interpretation of the results. The findings showed that most respondents were aged 23-25, predominantly female, had completed 600 hours of internship, and mostly worked on administrative tasks in the government sector. The overall results indicated that internships had a positive contribution on the professional and personal development of the respondents across all areas. In terms of professional development, internships provided enhanced work experience and clearer career goals. The internship also allowed respondents to relate classroom knowledge to actual workplace settings and gain exposure to professional responsibilities and work environments. In terms of professional skills, internships significantly improved teamwork, communication, interpersonal skills, critical thinking, decision-making, problem-solving, and computer skills. Meanwhile, internships contributed to personal growth such as development of maturity, responsibility, discipline, and improved work habits. It also helped respondents improve task completion and time management, particularly in meeting deadlines and accomplishing assigned duties. In addition, internships greatly enhanced personal capabilities in terms of initiative-taking, adaptability, social relationships, respect for others, ethical awareness, and time management skills. These findings underscore that internships are not solely beneficial for acquiring technical knowledge but also for enriching interpersonal and behavioral competencies that are crucial for the workplace. Overall, the research highlights that internships serve as significant learning opportunities that effectively equip students for their future professional endeavors, thereby affirming the vital role of internship programs in education and the development of Financial Management graduates.

Keywords: Financial Management Graduates, Internship Programs, Professional Development, Professional Skills

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1. Introduction

Internships bridge the gap between education and practical experience and ensure graduates can meet the industry standards. These programs enable students to integrate their learning from their studies to the workplace and develop skills for their practice. Institutions equip programs to prepare students for real-world situations, providing students with skills and knowledge needed for their careers (Alireza et al., 2024). Higher education institutions accomplish this task through practical experience integration and industry partnership development and academic curriculum design that follows their educational programs.

Previous research shows that internship programs create substantial effects on the professional development and personal growth of graduates (Anjum, 2020). Employers use academic knowledge, along with professional and personal attributes, when choosing candidates for job positions (Cheang & Yamashita, 2021). Professional development requires individuals to improve their skills and competencies and knowledge base, which they need for career advancement, while personal development requires them to develop their attitude and behavior and self-assurance and social skills. The two areas of development are necessary for students who transition from academic studies to professional careers (Whalley et al., 2024).

The Philippine educational system requires students from both public and private universities to finish required internships in their academic fields according to the Revised Guidelines for Student Internship Programs in the Philippines (SIPP) for All Programs from 2017. The Commission on Higher Education (CHED) has policies that govern these apprenticeships, known as on-the-job training (OJT), which are detailed in Commission Memorandum Order No.104 of 2017. The policy establishes work-based learning, which enables students to learn skills essential in their professional practice and development (Tero, 2026). However, Nguyen and Van (2023) stated that students experienced difficulties with their work not being in line with their course, and they could not practice with their work. Supervisors can give interns work that is not related to their professional development, as it does not align with the program's objective. Internship programs allow Financial Management students to experience different finance fields, which include banking and financial analysis and corporate finance and accounting. Students help prepare financial documents and analyze financial data in their internships and organize financial records and administrative and financial operations. They support the development of professional skills in critical thinking and attention to detail and financial problem-solving skills (Avleeva et al., 2025).

Internships are good for students' development. The workplace assists in developing students' skills in teamwork and communication as well as discipline and confidence. These skills are important for Financial Management graduates because the nature of the job is one that requires integrity and teamwork (Kottara et al., n.d.).

While the value of internship programs, in terms of professional and personal development, is recognized, limited research has been conducted on the impact of internship programs on the development of Financial Management students. Given the importance of career readiness, it is worth exploring the role of internship programs in fostering the professional and personal competencies of these students (Aliah & Fachruddin, 2023).

This study, therefore, sought to describe the internship perceptions on the professional and personal development of Financial Management graduates of Tarlac State University. The results provided useful information for academic institutions to improve the internship programs and assist students in obtaining the knowledge, skills, and personal traits needed for a successful career in Financial Management.

Statement of the Problem

This study aimed to describe the internship programs and the professional and personal development of BSBA Financial Management graduates. Specifically, it sought to answer the following questions:

1. How is the demographic and internship profile of the respondents described in terms of:
 - 1.1 Age;
 - 1.2 Sex;
 - 1.3 Required number of internship hours;
 - 1.4 Nature of work assigned during the internship; and
 - 1.5 Nature of the company where they completed their internship?
2. How did BSBA Financial Management graduates describe their internship perceptions in terms of:
 - 2.1 Professional development;
 - 2.2 Professional skills;
 - 2.3 Personal growth; and
 - 2.4 Personal capabilities?
3. What practical implications are drawn from the study for BSBA Financial Management graduates?

Significance of the Study

The significance of this study aims to understand the success of the internship programs on the individual and career development of the BSBA Financial Management graduates. Internships are very important in linking the theoretical knowledge in classrooms with the practical work in the industry. The study can offer

insight into how internship programs can help the overall development and preparation of graduates for their chosen careers.

This research may be helpful to **BSBA Financial Management students**, as it may enlighten them to understand the importance of the internship programs in enhancing their skills, work ethics, and social skills that will be needed in their future work. It may also motivate them to take advantage of the learning opportunities in internships to reach their professional and personal goals.

This study may be a reflection for **BSBA Financial Management graduates** in terms of how their internships have increased their readiness for careers, self-confidence, adaptability, and responsibility. It may also provide more intellectual stimulation and knowledge on the importance of experiential learning in preparing them for their careers.

For **educational providers**, particularly colleges and universities offering BSBA Financial Management degrees, this study may provide insights for them to assess and develop their internship policies, programs, and student learning outcomes. It can ensure their internship programs are current and effective and aligned with industry best practice and students' learning outcomes.

For **faculty members and administrators**, this study may provide some insights in designing educational strategies to enhance the quality of their pre-deployment training of students and collaboration with host training organizations. This may help to guarantee that their students are able to participate in internships.

For **host organizations and employers**, this study may offer an insight into the value of internships in developing students to be job-ready, skilled, and adaptable. It may also encourage them to continue to provide internships that would benefit the technical and personal growth of the students.

Finally, for **future academic researchers**, this study may provide an avenue for future studies in the areas of internships, graduate outcomes, experiential learning, and preparation of business students in higher education.

Scope and Delimitation

This study aimed to describe the internship programs and the professional and personal development of Tarlac State University BSBA Financial Management graduates in Tarlac City. It demonstrated the graduates' views of their internship programs regarding their growth in the aspects of professional development, professional skills, personal growth, and capabilities. It also investigated several demographic variables, namely age, gender, hours required for internship, type of work assigned during the internship, and type of company where the internship was completed.

The study surveyed 229 graduates of Tarlac State University BSBA Financial Management aged 22-30 years old from batches 2022-2025. These graduates had likely completed their internships and were able to recall their internship experiences; thus, their responses were considered reliable and relevant to the study. The researchers used a survey questionnaire based on the study of Anjum (2020), which included questions related to internship perceptions and personal and professional development.

The study only focused on Tarlac State University BSBA Financial Management graduates of a particular age group. It did not include graduates from other courses or universities or non-graduates. This study only considered the feedback of the graduates gathered through survey questionnaires and did not include the feedback of supervisors and host companies. It focused on several variables related to internship and development while excluding other variables that could have impacted the graduates' professional and personal development.

This study was conducted during the academic year 2025-2026.

Review of Related Literature and Studies

Internship Programs

Internship programs are very important in bridging the gap between theoretical knowledge and real-world experience in the workplace. Through these programs, students will be able to apply the theoretical knowledge they learn in school to real organizational situations. Barnwell (2016) also argues that the experience of an internship aids students in acquiring work-related knowledge and professional skills

required to enhance career growth. The research discovered that a huge proportion of the respondents believed that undertaking an internship is important in preparing students for actual professional work.

Moreover, educational programs in the form of internships help students to learn about the professional world and develop their skills in terms of employability and career readiness. Wu (2024) explored the experiences of internships with university students and discovered that in structured internship programs, competency development and satisfaction among students are greatly enhanced. Another finding of this study was that well-structured internship programs and a strong support system affect students positively in their development into professionals, as well as workplace preparedness. Similarly, Nguyen and Van (2023) discovered that a training program on the job has positive influences on the professional and personal development of students, especially on their readiness to communicate, work in a team, and solve problems. The results show the significance of an internship as an effective learning process that improves the career preparation of students.

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Professional Development

Professional development can be defined as the enhancement of the work-related knowledge, skills, and attitudes required to be successful in professional life. Experiences in an internship also play an important role in developing the professional growth of the students, as students can obtain practical skills and gain some experience in real work environments. Cheung et al. (2019) found that internships have essential positive effects on the career development of students by increasing their career clarity, vocational identity, and perceived employability. Their longitudinal research stated that students who participated in internships demonstrated better career exploration and decision-making skills.

Moreover, Aribon et al. (2025) have discovered that internship programs will largely develop professional skills in students based on their varied field studies. Their results show that significant work experience and appropriate mentorship during the internship period play an important role in enhancing professional skills.

Professional Skills

The experiences of the internships are also significant for acquiring the professional skills necessary in the workplace. These are communication, teamwork skills, problem-solving skills, and critical thinking skills. Anjum (2020) claims that the internship program determines the level of professionalism and skills of business students to a large degree. The researchers found that internships enable students to enhance their professional skills as well as increase their knowledge when it comes to effectively managing work-related tasks.

The paper also highlighted the fact that students enrolled in internship programs are well placed to satisfy the requirements of competitive labor markets since they acquire knowledge of the industry, as well as real job experiences. Also, the research studies on the alignment of internship skills show that exposure during an internship enabled students to gain some technical, soft, and cognitive skills that are pertinent in satisfying industry needs.

Personal Growth

Along with the professional development, internships also play the role of personal development for students. Personal development means developments in individual levels concerning confidence, independence, and interpersonal relationships. Vocal et al. (2023) reviewed the outcomes of internship programs for graduates and found that they have significant impacts on individual development, enhancing confidence, responsibility, and productivity. The paper concluded that actual experiences at the workplace help individuals become more responsible and competent at addressing professional tasks.

Similarly, Nguyen and Van (2023) concluded that learners attending on-the-job training programs developed better self-confidence and group as well as teamwork and communication skills. The experiences were also able to help students clear out their career objectives and enhance their preparedness to work. In the findings, it is revealed that the internship experiences grant students the opportunities of building professional and personal traits essential to a successful career in the future.

Personal Capabilities

The involvement of an internship is also an improvement to the individual abilities of the students, such as responsibility, adaptability, and ethical consciousness. Aribon et al. (2025) mentioned that internships help students improve their general growth by enhancing their personal competencies, ethical perception, and lifelong learning capabilities. The experiences have a way of helping students to acquire valuable competencies that will help them to adjust to the world of work once they have been out of school activities.

Also, it was noted by Brodsky et al. (2024) that meaningful work during an internship and encouraging mentorship have an important effect on the learning and performance of students. In their research, they discovered that task characteristics like feedback, autonomy, and challenge are essential in improving the perceived learning and development among the students in internship programs. These results were used to emphasize the significance of effective internship programs to add competencies to students and make them ready to face the professional role.

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Synthesis

The literature reviewed and the studies focused on the importance of internship programs on the development of students in both professional and personal ways. Other research has demonstrated that internships give students a chance to put theoretical knowledge into practice in the workplace environment, besides acquiring professional work skills, including communication skills, teamwork, problem-solving skills, and adaptability skills.

Moreover, internship experiences also help in professional development through improving employability, career preparedness, and competencies in the workplace. Simultaneously, internships enhance personal development, as they build confidence, responsibility, and independence in students.

Despite numerous research studies that discussed the positive advantages of an internship program among university students, the few studies dwelt on the internship experiences of a BSBA graduate of Financial Management and the impacts that the internship experiences have on the lives of the students as well as their careers. Thus, the current paper aimed to analyze internship studies and their contribution to the professional and personal growth of graduates in BSBA Financial Management.

Conceptual Framework

The conceptual framework for the study on the internship programs and the professional and personal development of BSBA Financial Management graduates illustrated the demographic profile, internship programs, and the professional and personal development of BSBA Financial Management graduates. The demographic profile referred to age, gender, required hours of internship, type of work during the internship, and the type of company where the internship was conducted. The internship program was the academic program that gave students exposure and experience in the workplace.

The framework described the graduates' demographic profile, internship program, and internship experiences. It also defined the personal and professional growth of BSBA Financial Management graduates based on their internship experiences. Lastly, it described the graduates' readiness for work and their outlook on securing suitable jobs after their internship.

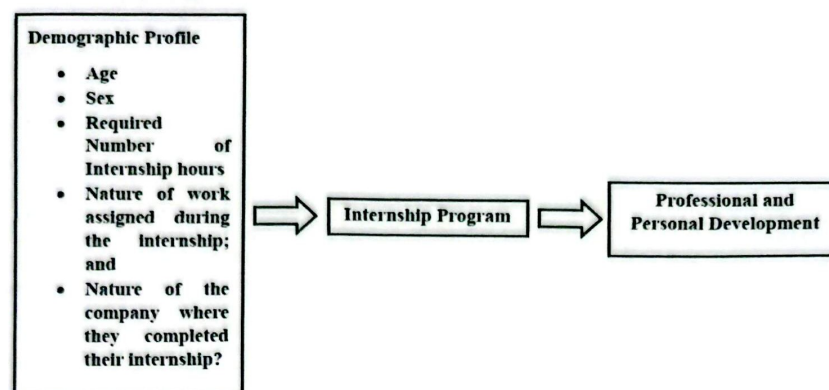


Figure 1

2. Materials and Methods

Research Design

This research used a descriptive quantitative research method approach in describing the internship programs and the professional and personal development of BSBA Financial Management graduates. This research design is suitable for research that sought to describe situations, and the data were statistically analyzed using numerical measures (Creswell, 2014).

The study used a descriptive research design since it described the internship programs and the professional and personal growth of BSBA Financial Management graduates without changing any variables (Creswell, 2014). It required the researchers to gather objective or measurable data that represented the respondents' perceptions. The researchers gathered data through the use of survey questionnaires and used statistical procedures such as frequency counts, percentages, and means to interpret the collected data.

Research Locale

This study took place at Tarlac State University (TSU), a higher education institution in Tarlac City, Tarlac (Commission on Higher Education, n.d.). The research focused on the Bachelor of Science in Business Administration major in Financial Management graduates, which was offered by the College of Business and Accountancy (CBA).

Tarlac State University was chosen as the research locale, as it oversaw and administered the internship programs of the respondents, who were Financial Management graduates from batches 2022 to 2025.

Participants of the Study

The participants of this study were 229 graduates of the Bachelor of Science in Business Administration major in Financial Management from Tarlac State University, batches 2022-2025. The list of graduates was obtained from the Dean's Office of the College of Business and Accountancy. The respondents were aged between 22 and 30 years old and had completed their respective internship programs. They were selected on the basis that their internship perceptions enabled them to provide relevant insights regarding their professional development, acquired skills, and personal capabilities.

Sampling Method

This study utilized a random sampling method in selecting the respondents. The researchers obtained a list of BSBA major in Financial Management graduates from the Dean's Office, which served as the sampling frame. From this list, participants were screened based on the following inclusion criteria: (1) must be graduates of the BSBA major in Financial Management from Tarlac State University, Batch 2022-2025; (2) have completed their internship program; and (3) be within the age range of 22 to 30 years old. These criteria ensured that all respondents possessed the necessary academic background and internship perceptions relevant to the objectives of the study. After identifying all qualified respondents, random selection was conducted to choose the final participants of the study. This method ensured fairness and reduced bias by giving each eligible individual an equal chance of being selected.

The respondents were contacted through online communication platforms, including social media and messaging applications, as well as through the official list of graduates. The data were collected through an online questionnaire to facilitate ease of access and efficient data gathering.

Research Instrument

A questionnaire was used as the main instrument for data collection. It was administered online via Google Forms for convenience. The questionnaire was adapted from the research instrument of Anjum (2020) from the study entitled "Impact of internship programs on professional and personal development of business students: a case study from Pakistan."

There were five parts in the questionnaire. The first part was the demographic profile of the respondents in terms of age, gender, required hours for internship, type of work, and company. The second part was professional development. The third part was the professional skills. The fourth part covered personal growth such as confidence and overall development of the interns. The fifth part is the personal capabilities.

The questionnaire is a five-point Likert scale, ranging from "strongly agree" to "strongly disagree." This allowed the study to demonstrate a comprehensive evaluation of the internship's influence on the professional and personal development of BSBA Financial Management graduates.

Data Gathering Procedure

The study employed a systematic approach to data collection. The study used a survey questionnaire for data collection. The researchers first obtained a list of graduates in Financial Management batches 2022 to 2025 from the College of Business and Accountancy's Dean's Office. The list obtained allowed the researchers to determine the total number of respondents for the study.

Subsequently, the researchers requested permission from the author of the work on which the current study was based to modify a suitable questionnaire. The adapted questionnaire was designed to fit the local setting of internship programs for Tarlac State University BSBA Financial Management graduates.

Consequently, the researchers distributed the research questionnaire through Google Forms, as it was the most convenient way of gathering data from the respondents. The researchers ensured the voluntary participation and informed consent of the respondents before proceeding with the data collection. The respondents were asked to answer the questionnaire honestly and to the best of their knowledge.

After the allotted duration of data gathering, the researchers obtained a total of 229 respondents. The gathered data was exported to Microsoft Excel and Jamovi for tabulation and statistical computation based on the statistical treatment employed in the study. The data were then analyzed using descriptive statistical tools such as frequency, percentage, and mean to properly interpret the results and present the findings of the study.

Data Analysis

The data gathered in this study was organized, tallied, and analyzed using descriptive statistics. Frequency and percentages were used to describe the respondents' profile, while the mean was used to assess their internship perceptions.

Statistical Treatment of Data

The following statistical tools were used in the analysis of data:

Frequency and Percentage: These statistical tools were used to describe the demographic and internship profile of the respondents in terms of age, sex, required number of internship hours, nature of work assigned during the internship, and the nature of the company where they completed their internship. Frequency distribution was utilized to determine how often each response occurred, while percentage distribution was used to express these frequencies in proportion to the total number of respondents (Cooksey, R.W., 2020).

Mean: The mean is a statistical measure used to summarize quantitative data, as it gives a measure of central tendency that reflects the general trend of responses (Kaur et al., 2018). This justified its use in this study, where the mean was used to describe the level of agreement of respondents in the following areas: professional development, professional skills, personal growth, and personal capabilities. It enabled the data to be reduced to a single number, simplifying interpretation and comparisons.

The respondents' agreement was measured using a five-point Likert scale. The Likert scale is a popular method in research that measures attitudes and perceptions (Joshi et al., 2015). Likewise, Sullivan and Artino (2013) pointed out that the Likert scale is useful for quantitative data analysis, especially in calculating means.

Using the scale allowed the researchers to easily identify the level of agreement of the respondents about their internship and provided a standard method for analyzing the data.

POINT	SCALE RANGE	VERBAL DESCRIPTION
5	4.50-5.00	Strongly Agree
4	3.50-4.49	Agree
3	2.50-3.49	Neutral
2	1.50-2.49	Disagree
1	1.00-1.49	Strongly Disagree

Table 1: Mean Value Interpretation

3. Results

Demographic Profile of BPO Professionals.

In this part, the profile of the respondents of the BSBA Financial Management graduates was discussed and described according to their age, sex, total number of hours required to complete their internship, type of work performed during the internship, and type of company where they performed their internship. The data was presented in frequency and percentage distribution to provide a clear picture of the respondents' profile.

Age

Age	Frequency	% of Total
22	27	11.8%
23	76	33.2%
24	60	26.2%
25	38	16.6%
26	18	7.9%
27	3	1.3%
28	1	0.4%
29	5	2.2%
30	1	0.4%
Total	229	100.0%

Table 1a: Profile of the Respondents in terms of Age

Table 1a showed the age distribution of the respondents, with most belonging to the 23-25 age group, indicating that the majority were in their early twenties. This table showed the age distribution of Financial Management graduates. The data revealed that the most common age of the respondents was 23 years old (33.2%), while the least common were 28 and 30 years old (0.4%). In general, the age of most of the respondents ranged from 23 to 25 years old.

Sex

Sex	Frequency	% of Total
Male	50	21.8%
Female	179	78.2%
Total	229	100.0%

Table 2: Profile of the Respondents in terms of Sex

Table 2 showed the sex of the respondents. Based on the table, most of the respondents were female. The table showed that most of the respondents were female (78.2%), while the remaining (21.8%) were male.

Required Number of Internship Hours

Required Hours	Frequency	% of Total
600 hours	229	100.0%
Total	229	100.0%

Table 3: Profile of the Respondents in terms of Required Internship Hours

Table 3 presented the respondents' profile in terms of required internship hours. The results showed that all respondents were required to complete 600 hours of internship (100.0%), indicating a standard requirement among the participants.

This consistency can be explained by curriculum adjustments implemented across batches within the scope of the study (2022-2025). During the COVID-19 pandemic, Batch 2022 experienced limitations in face-to-face internships, wherein only 400 hours of on-site training were initially required. To comply with the overall program requirements, the remaining 200 hours were credited through alternative academic activities such as narrative reports, seminars, and other related requirements. In the succeeding batches (2023-2025), the full 600-hour internship requirement was implemented under more regular conditions. As a result, all respondents included in the study were recorded as having completed a total of 600 hours, ensuring consistency in the internship requirement across batches despite differences in implementation.

Nature of Work Assigned

Nature of Work	Frequency	% of Total
Finance-Related Task	60	26.2%
Accounting Support	38	16.6%
Banking Task	8	3.5%
Administrative Task	117	51.1%
Corporate Task	3	1.3%
Other	3	1.3%
Total	229	100.0%

Table 4: Profile of the Respondents in terms of Nature of Work

Table 4 presents the distribution of respondents in terms of the nature of work assigned during their internship. The results show that the majority of the respondents were assigned to administrative tasks (51.1%), making it the highest category. This indicates that more than half of the interns were mainly exposed to general office support functions rather than specialized financial work.

These tasks generally refer to basic clerical and office duties that support the smooth flow of daily operations within an organization. These include encoding data, which involves inputting and updating information in computer systems to ensure that records are accurate and properly maintained; filing documents, which refers to organizing and storing physical or digital records in an orderly manner for easy retrieval; and organizing records, which involves sorting and classifying documents to maintain a systematic filing system. It also includes handling correspondence, which involves managing office communications such as emails and letters to ensure proper distribution, and assisting in daily office operations, which refers to general support tasks that help maintain workplace efficiency and ensure that routine activities are properly carried out (Clark, 2025)

The predominance of administrative tasks may be attributed to the operational needs of the host organizations. In many workplaces, interns are often assigned to support roles that help ease the workload of regular employees and ensure that daily operations run smoothly. Shoenfelt et al. (2012). Since administrative work is essential to maintaining organization and efficiency within the office, these tasks are usually prioritized, especially when additional manpower is needed to handle routine activities and meet daily work demands (Smith & Doe, 2023)

Another reason is that interns are rarely assigned tasks involving sensitive financial work. Financial Management-related activities often require handling confidential information, accurate computation, and careful decision-making because even small errors can affect financial records and reports (Iselin, 1996). Due to the responsibility involved, organizations tend to be cautious in assigning these tasks to interns, especially since they are still in the training and learning stage (Internship Etiquette, n.d.). As a result, tasks such as financial analysis, budgeting, and decision-making are usually handled by regular employees with greater experience and expertise (Lindemulder & Kosinski, 2026). Instead, interns are more often assigned to general support tasks that are easier to supervise and involve less risk in terms of accuracy and confidentiality

Despite the dominance of administrative tasks, finance-related tasks (26.2%) and accounting support tasks (16.6%) show that some respondents were still able to experience work aligned with their academic program. Finance-related tasks include assisting in budgeting, preparing financial documents, monitoring expenses, and supporting financial reports (Fmva, T.V., 2026). Accounting support tasks, on the other hand, involve bookkeeping assistance, preparing vouchers, recording transactions, and helping maintain financial records (Accounting, I.S., & Hood, E., n.d.). These experiences provided respondents with exposure to basic financial and accounting processes that are relevant to their field of study, although they were less frequently assigned compared to administrative work.

Meanwhile, banking tasks (3.5%), corporate tasks (1.3%), and other tasks (1.3%) were the least assigned. Banking tasks may involve basic branch support or customer service assistance, while corporate tasks may include exposure to higher-level organizational functions. The low percentages suggest that only a small number of interns were assigned to highly specialized or industry-specific roles.

Overall, the findings indicate that while some respondents were able to gain exposure to financial and accounting-related work, the majority were assigned to administrative tasks. This suggests that internship

assignments were more influenced by organizational needs rather than strict alignment with the students' academic specialization in Financial Management.

Nature of the Company

Type of Company	Frequency	% of Total
Financial Institution	22	9.6%
Corporate/Private Sector	44	19.2%
Government/Public Sector	134	58.5%
Accounting Firm	24	10.5%
Other	5	2.2%
Total	229	100.0%

Table 5: Profile of the Respondents in terms of the Nature of the Company

Table 5 showed the distribution of the respondents based on the nature of the company where they performed their internship. Most of the respondents were placed in government institutions. The table indicated that the highest percentage of respondents had their internship in the Government/Public Sector (58.5%), followed by the Corporate/Private Sector (19.2%) and Accounting Firms (10.5%). A smaller number came from Financial Institutions (9.6%) and the least from Other (2.2%). It showed that most respondents completed their internships in government-related sectors. This finding may suggest that government institutions offered more accessible internship opportunities for BSBA Financial Management students than other sectors. Government offices often host a larger number of interns and offer a range of administrative, accounting, and financial tasks aligned with students' academic backgrounds (Magsumbol, 2025). In addition, partnerships between educational institutions and government agencies may have contributed to a higher placement rate for interns in the public sector (Guman, 2020). The lower percentage in financial institutions and accounting firms may have been due to limited internship slots, stricter qualifications, or the specialized nature of work required in these organizations (Pumihic & Binwag, 2025). Nevertheless, the distribution indicated that respondents were exposed to different workplace environments, allowing them to gain diverse experiences and practical knowledge relevant to their field of study.

Internship Perceptions of BSBA Financial Management Graduates

This involved the analysis and interpretation of the internship perceptions of BSBA Financial Management graduates with regards to their professional development, professional skills, personal development, and personal capabilities. The data were gathered using a Likert scale, and the mean was used in interpreting the data.

Professional Development

Indicators	Mean	Verbal Description
My internship program changed me professionally	4.18	Agree
The internship program made my career goals clear	4.13	Agree
I have applied my classroom knowledge during my internship	3.83	Agree
Internship helped me to gain practical work experience in my field of interest	4.33	Agree
Internship helped me to identify the skills needed to get a job in my field of interest	4.31	Agree
I faced some problems in seeking and accepting work assignments during the internship	3.08	Neutral
Composite Mean	3.98	Agree

Table 6: Internship Perceptions in terms of Professional Development

Table 6 presented the respondents' internship perceptions in terms of professional development. The overall results showed a composite mean of 3.98, interpreted as "Agree," indicating that respondents generally had a positive professional development perception during their internship. The highest-rated indicators included gaining practical work experience (4.33) and identifying the skills needed for employment (4.31), suggesting that internships effectively contributed to career preparation and skills awareness.

However, some indicators obtained relatively lower mean scores, highlighting certain challenges encountered by the respondents. The item "I faced some problems in seeking and accepting work assignments during the internship" received the lowest mean of 3.08 (Neutral), indicating difficulties in adjusting to tasks and responsibilities. Meanwhile, "I have applied my classroom knowledge during my internship" obtained a lower mean of 3.83, suggesting that some respondents experienced challenges in

applying theoretical knowledge to actual work situations. These findings implied that although internships promoted professional development, there were still areas for improvement, particularly in task adaptation and bridging academic learning with real-world practice.

Professional Skills

Indicators	Mean	Verbal Description
Internship improved my communication and interpersonal team skills.	4.43	Agree
It enhanced my decision-making and problem-solving skills.	4.34	Agree
It improved my skills to work as a team.	4.50	Strongly Agree
It enhanced my critical thinking	4.38	Agree
It improved my computer skills	4.31	Agree
It improved my skills in the technical field of accounting and finance	3.99	Agree
Composite Mean	4.33	Agree

Table 7: Internship Perceptions in terms of Professional Skills

Table 7 presented the respondents' internship perceptions in terms of professional skills. The results showed a composite mean of 4.33, interpreted as "Agree," indicating that respondents generally perceived an improvement in their professional skills during the internship. The highest-rated indicator was "It improved my skills to work as a team" (4.50, Strongly Agree), followed by communication and interpersonal skills (4.43) and critical thinking (4.38). These findings suggested that internships effectively enhanced essential workplace competencies such as teamwork, communication, and problem-solving.

However, the item "It improved my skills in the technical fields of accounting and finance" obtained the lowest mean of 3.99, although it was still interpreted as "Agree." This relatively lower score suggested that some respondents experienced limited exposure to specialized or technical tasks related to their field during the internship. It also indicated that some internship roles focused more on general administrative or support functions rather than core financial or accounting responsibilities. Despite this, the overall findings confirmed that internships significantly contributed to the development of professional skills while highlighting the need for more opportunities to strengthen technical competencies.

Personal Growth

Indicators	Mean	Verbal Description
Internship program made me mature professionally and personally	4.37	Agree
It changed my personal career goals	3.96	Agree
It positively changed my interest in accounting and finance-related business	3.95	Agree
I developed a habit of accomplishing my task before the set target after the internship	4.44	Agree
My internship practically improved my classroom concepts	4.03	Agree
Internship changed my personal aspirations in some ways	4.21	Agree
Composite Mean	4.16	Agree

Table 8: Internship Perceptions in terms of Personal Growth

Table 8 presented the respondents' internship perceptions in terms of personal growth. The results showed a composite mean of 4.16, interpreted as "Agree," indicating that respondents generally perceived a positive impact of their internship on their personal development. The highest-rated indicator was "I developed a habit of accomplishing my task before the set target after the internship" (4.44), followed by "Internship program made me mature professionally and personally" (4.37). These findings suggested that internships contributed to the development of discipline, responsibility, and overall maturity among the respondents.

However, some indicators obtained relatively lower mean scores, such as "It positively changed my interest in accounting and finance-related business" (3.95) and "It changed my personal career goals" (3.96). These results implied that while internships enhanced personal growth, they did not significantly alter the respondents' initial interests or career directions. This may have been because many respondents already had established career preferences prior to their internship or were assigned tasks that reinforced rather than changed their existing interests. Nonetheless, the overall findings confirmed that internships played a significant role in fostering personal development.

Personal Capabilities

Indicators	Mean	Verbal Description
Internship improved my conscientiousness and ethics	4.37	Agree
It polished my habit of having respect for people different from myself	4.56	Strongly Agree
It taught me how to learn	4.52	Strongly Agree
It improved my skills to manage my time and money	4.42	Agree
It improved my social relationships	4.55	Strongly Agree
It enhanced my initiative-taking	4.56	Strongly Agree
Composite Mean	4.50	Strongly Agree

Table 9: Internship Perceptions in terms of Personal Capabilities

Table 9 presented the respondents' internship perceptions in terms of personal capabilities. The results showed a composite mean of 4.50, interpreted as "Strongly Agree," indicating that respondents perceived a high level of improvement in their personal capabilities during the internship. The highest-rated indicators included respect for others (4.56), initiative-taking (4.56), and improvement of social relationships (4.55), all interpreted as "Strongly Agree". These findings suggested that internships significantly contributed to the development of positive values, interpersonal relationships, and proactive behavior among the respondents.

However, relatively lower mean scores were observed in "Internship improved my conscientiousness and ethics" (4.37) and "It improved my skills to manage my time and money" (4.42), although both were still interpreted as "Agree". These results indicated that while internships enhanced personal values and self-management skills, such capabilities often required longer periods of practice and consistent real-life application to be fully developed. Nonetheless, the overall findings confirmed that internships played a vital role in strengthening students' personal capabilities, particularly in fostering responsibility, adaptability, and interpersonal competence.

Summary of the Findings

Internship Experience in terms of:	Composite Mean	Verbal Interpretation
Professional Development	3.98	Agree
Professional Skills	4.33	Agree
Personal Growth	4.16	Agree
Personal Capabilities	4.50	Strongly Agree

Table 10: Summary of the Findings

The study revealed that the internship program had a generally positive influence across all categories, namely professional development, professional skills, personal growth, and personal capabilities. In terms of Professional Development (Table 6), respondents obtained a composite mean of 3.98 and a verbal interpretation of "agree," indicating that the internship helped them gain practical experience and clearer career direction. On the other hand, some indicators received relatively lower mean scores, such as handling assigned tasks and applying classroom knowledge to actual work situations, suggesting that respondents still needed to adjust their academic learning to workplace demands (Torpey-Saboe et al., 2026). Nevertheless, despite these challenges, the overall findings indicate that the internship program contributed positively to the respondents' professional development by providing meaningful exposure to real-world settings and supporting the gradual development of their skills and competencies.

For Professional Skills (Table 7), the composite mean was 4.33 with a verbal interpretation of Agree, showing improvement in essential workplace skills such as teamwork, communication, critical thinking, and problem-solving. The highest indicator was teamwork, while technical skills in accounting and finance received the lowest rating, indicating fewer opportunities to perform specialized accounting and finance-related tasks during the internship, as interns are commonly assigned administrative and support-related duties rather than complex financial responsibilities that require extensive experience and involve confidential company information (Aminurrashid et al., 2025). Although technical skills obtained the lowest score among the indicators, the overall result still reflects a positive assessment, indicating that the internship program was generally effective in enhancing the professional skills of the respondents.

Meanwhile, in Personal Growth (Table 8), it obtained a composite mean of 4.16 and a verbal interpretation of "Agree," indicating positive development in maturity, discipline, and work habits. The indicator under personal growth was seen in task completion and responsibility. On the other hand, the indicators related to

changes in career goals and interest in accounting and finance-related business received relatively lower mean scores. This suggests that the internship experience only brought minimal influence on the respondents' existing career preferences, possibly because many of them already had established interests before entering the program (Karakiraz et al. 2021). Nevertheless, the findings still confirmed that the internship played an important role in enhancing the respondents' personal growth and work values.

Lastly, Personal Capabilities (Table 9) recorded the highest composite mean of 4.50 and a verbal interpretation of "Strongly Agree," reflecting an improvement when it comes to values, initiative, interpersonal relationships, and social behavior. This suggests that the internship was most effective in enhancing personal and behavioral competencies

4. Discussion and Implications of the Study

The purpose of this study was to describe the internship perceptions of BSBA Financial Management graduates relative to their professional and personal development. The findings suggested generally positive outcomes from their internships, indicating that internship programs played a significant role in the development of Financial Management graduates, both professionally and personally. The results aligned with a previous study conducted by Anjum (2020), which emphasized that internship experiences enhanced both the professional competencies and personal growth of students, supporting the role of internship programs in preparing graduates for the workplace.

For higher education institutions, the results serve as a basis for sustaining and strengthening existing internship programs committed to student development by ensuring that students are placed in relevant fields aligned with their programs. In addition, educational institutions may utilize these findings to further enhance internship policies through the establishment of stronger collaboration with partner organizations. The implementation of continuous monitoring and evaluation of student performance and the alignment of internship objectives with the intended learning outcomes of the program may contribute to maximizing the learning experiences of students and improve their overall readiness for future employment

For industry partners, the findings implied the importance of providing interns with meaningful and relevant tasks, adequate supervision, and constructive feedback to support both their technical and interpersonal development. Organizations may also recognize internship programs as an opportunity to contribute to the development of future professionals in the field of Financial Management.

For future interns, the study highlighted the importance of perceiving internship programs not merely as an academic requirement but as a valuable opportunity for personal and professional growth. Active engagement in internship experiences helps students develop confidence, adaptability, and essential workplace skills necessary for career advancement.

5. Conclusion

This research study sought to describe the profile of the internship programs as well as the professional and personal development of BSBA Financial Management graduates. In particular, it explored their demographic and internship profile and the impact of their internship perceptions in terms of professional development, professional skills, personal development, and personal skills. In line with this, the profile of respondents was mostly between 23 and 25 years old and predominantly female, reflecting the typical age and gender distribution of recent graduates. All respondents completed 600 internship hours, indicating a standardized requirement across batches. However, this uniformity was achieved despite variations in implementation, particularly during the COVID-19 pandemic, wherein adjustments such as the crediting of alternative academic activities were made to comply with the required hours. In terms of internship exposure, most respondents were assigned to administrative tasks and were deployed in government institutions, indicating that internship opportunities were often concentrated in administrative functions within the public sector.

The results further showed that the respondents generally had positive internship perceptions. In terms of professional development, internships enabled them to gain practical work experience and better understand the skills required in their chosen field, which were essential in career preparation. However, some respondents encountered challenges in adapting to assigned tasks and in applying theoretical knowledge to actual work situations, indicating a gap between academic learning and workplace demands. In terms of

professional skills, the internship significantly enhanced competencies such as teamwork, communication, decision-making, and critical thinking. Nevertheless, technical skills in accounting and finance were relatively less developed, which may have been attributed to fewer opportunities to perform specialized tasks and the nature of work assignments given to interns.

Moreover, internships contributed positively to the personal growth of the respondents by enhancing their maturity, sense of responsibility, and work discipline. These experiences helped them develop better work habits and a stronger sense of accountability. However, the internship had minimal influence on changing their career goals and interests, suggesting that most respondents already had established career directions prior to their internship experience. In terms of personal capabilities, respondents strongly agreed that their values, interpersonal relationships, and initiative were significantly improved. This highlighted the role of internships in fostering positive attitudes, adaptability, and self-management skills that are essential in professional environments.

In conclusion, internships played a crucial role in enhancing both the professional and personal development of BSBA Financial Management graduates. They served as an essential component in preparing students for the workplace by providing real-world exposure and opportunities to develop key competencies. Despite some limitations in terms of technical skill exposure and task alignment, internships remained a valuable learning experience that bridged academic knowledge and practical application, ultimately equipping graduates with the skills, values, and readiness needed in their chosen field.

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