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Business Education Learning Gaps of K-12 Accountancy, Business and Management Graduates

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About Article

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ABSTRACT

This study examines the learning gaps in specialized courses of the K-12 Accountancy, Business, and Management (ABM) Strand, including the merits and limitations of the Senior High School ABM Curriculum in terms of course contents and teaching methods as a basis for remediation initiatives for the Bachelor of Science in Business Administration (BSBA) program in a Higher Education Institution (HEI) in Ifugao. Using a patterned instrument, a descriptive-quantitative research design was used to gather data among thirty-eight ABM graduates enrolled in the BSBA program at a University in Ifugao. In contrast, the descriptive-qualitative research design was used to gather data among eight (8) Senior High School-ABM teachers through key informant interviews and focus group discussions. Using descriptive statistics and inductive analysis, findings revealed that specialized course contents in SHS courses were covered adequately, though some areas were partially taught by teachers requiring remediation initiatives. On the other hand, the SHS Curriculum is designed to equip students with the knowledge and skills needed for business success. However, areas for improvement were noted. Proposed remediation initiatives were forwarded to the HEI in Ifugao – BSBA program to bridge instructional deficiencies, enhance the academic preparedness of BSBA students, improve their performance in specialized courses, and equip them with practical skills necessary for real-world business applications.

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1. INTRODUCTION

Poverty remains a pervasive challenge worldwide, with millions of people lacking access to opportunities for a dignified life. To address these issues, the United Nations (UN) introduced the 2030 Agenda for Sustainable Development in 2015, which encompasses 17 Sustainable Development Goals (SDGs) and 169 targets aimed at eradicating poverty, promoting sustainable societies, empowering marginalized populations, and protecting the planet (United Nations, 2015; Apostolopoulos *et al.*, 2018). Central to this agenda is SDG 4, which emphasizes inclusive and equitable quality education as a cornerstone for building sustainable, inclusive, and resilient societies (Cardoso & Steiner-Khamsi, 2017). Education is a fundamental human right and a vital tool for reducing inequality and enhancing social mobility (Boeren, 2019).

In alignment with SDG 4, the Philippines has embraced a comprehensive national vision, Ambisyon Natin 2040, which aspires to build a middle-class society free from poverty by 2040 (National Economic and Development Authority, 2017). A critical component of this vision is providing high-quality education designed to develop Filipino learners' competencies and character for success in both the workforce and society (NEDA, 2023). In line with these objectives, the K-12 program, implemented under Republic Act No. 10533 in 2013, enhances the basic education curriculum by extending schooling to Grades 11 and 12. Within this program, the Accountancy, Business, and Management (ABM) strand aim to equip senior high school (SHS) students with foundational knowledge in business, finance, and management, preparing them for higher education and future careers in business-related fields (Alonzo, 2015; Mingala-Pagay *et al.*, 2019; Abragan *et al.*, 2022).

Despite the K-12 program's aspirations, there are concerns about the alignment and continuity between the ABM strand and tertiary-level business programs, such as the Bachelor of Science in Business Administration (BSBA). The smooth transition from SHS to higher education is pivotal for students' academic success. However, existing studies highlight learning gaps in ABM courses that could hinder their readiness for college-level education. These concerns have been further amplified by the disruptions caused by the COVID-19 pandemic, which, from 2019 to 2022, resulted in significant learning losses, challenges in teaching delivery, and reduced skill acquisition across educational levels (Donnelly & Patrinos, 2022).

The lack of comprehensive studies addressing these gaps—particularly in specialized ABM courses—underscores the need for targeted research. Identifying and addressing these gaps is essential for ensuring that ABM students are adequately prepared for the academic rigor and professional demands of BSBA programs. Furthermore, there is a pressing need for evidence-based interventions to enhance curriculum alignment and improve instructional strategies in ABM courses.

This study investigates the learning gaps in specialized ABM courses among ABM graduates currently enrolled in the BSBA program at a higher education institution (HEI) in Ifugao. Specifically, it evaluates the merits and limitations of contents and teaching methods used in the SHS ABM curriculum, identifies areas requiring remediation, and proposes strategies to strengthen the transition from secondary to tertiary business education. By contributing empirical insights, this research

aligns with the broader objectives of SDG 4 and the Philippines' Ambisyon Natin 2040, offering actionable recommendations to bridge educational gaps and support the development of future business professionals.

2. LITERATURE REVIEW

2.1. Business Education

Mathematical literacy has become a fundamental driver of growth, innovation, and adaptability across various fields in an ever-changing world. As technology reshapes industries, individuals with strong mathematical skills are better equipped to navigate emerging challenges and opportunities. Beyond professional competence, mathematical literacy enhances individuals' ability to perform everyday tasks, make informed financial decisions, and develop critical thinking skills—key competencies for a knowledgeable and empowered populace in an increasingly complex society (Serin, 2023; Turner & Wood, 2023). Furthermore, student success in mathematics is strongly associated with comprehensive curriculum coverage, emphasizing the importance of aligning instruction with assessment to reinforce conceptual understanding and application (Rosén & Nilsen, 2024).

In developing countries, the ability to think mathematically and computationally is particularly vital, as it fosters problem-solving skills essential for academic achievement and professional advancement (Watanabe, 2023). However, despite the recognized importance of mathematics, gaps persist in its application within specialized fields such as accounting education. Many accounting programs struggle to keep pace with evolving industry demands, often presenting disjointed concepts and insufficient practical experiences that hinder students' ability to grasp core accounting principles (Oh *et al.*, 2024; Rajeevan, 2020). These challenges are further exacerbated by limited study time and comprehension difficulties (Angay Kutluk *et al.*, 2018). Addressing these issues requires a pedagogical shift, integrating industry-specific training, experiential learning, and modern accounting tools into curricula to bridge the gap between theoretical knowledge and practical application (Rajeevan, 2020). Interactive teaching strategies, such as using PowerPoint presentations with hands-on exercises, have been shown to enhance student comprehension and engagement (Kutluk *et al.*, 2018). Moreover, fostering closer collaboration between accounting professionals and educators is essential to restructuring coursework and ensuring students acquire practical, real-world skills (Pandit, 2021).

Despite the increasing relevance of accounting education, deficiencies in foundational knowledge continue to impede student progress. For instance, students in advanced accounting courses frequently feel that the curriculum does not sufficiently prepare them for more complex topics, leaving them disadvantaged (Handoyo & Anas, 2019). Furthermore, a disconnect exists between employer expectations and student self-assessments, particularly concerning soft skills such as teamwork, time management, and work ethic (Dolce *et al.*, 2019; Aryanti & Adhariani, 2020). Educators should incorporate real-world examples and precise instructional methods to mitigate these discrepancies, enhance student engagement, and improve learning outcomes (Velasco, 2019).



A related challenge is financial literacy, which research underscores as a crucial competency that should be cultivated early. Introducing financial concepts in high school has equated students with essential money management skills for adulthood, including budgeting, investing, and navigating financial responsibilities in college and the workforce (Yunikawati *et al.*, 2021; Rossi & Araújo, 2021). However, despite its significance, financial education is often overlooked in school curricula, leaving many individuals unprepared to make informed financial decisions (Kulkarni & Chandratre, 2023). Embedding financial literacy in educational programs can foster responsible financial behaviors, enhance awareness, and enable individuals to navigate financial challenges effectively in adulthood (Rossi & Araújo, 2021). Given the centrality of finance in everyday life, there is a compelling need for its inclusion in formal education to prepare future generations for sound financial decision-making (Kulkarni & Chandratre, 2023).

Beyond technical competencies, students increasingly emphasize the importance of creativity and practical experience over theoretical instruction (Mamica & Mazur, 2019). Studies suggest that students who recognize the real-world applications of economic and financial principles are more likely to appreciate the relevance of these subjects despite initial resistance (Farkačová, 2022). Educators, therefore, play a crucial role in bridging this gap by delivering compelling and contextually relevant content that aligns with student expectations and market demands. Nevertheless, persistent misalignment between academic offerings and industry realities highlights the need for curricula that better reflect students' aspirations and future employment prospects (Mamica & Mazur, 2019).

As businesses increasingly prioritize ethical considerations and stakeholder interests over pure profit maximization, educational institutions are adapting their curricula to include corporate social responsibility (CSR), sustainability, and ethics (Gigauri, 2021). Research indicates that pedagogical initiatives to foster students' ethical awareness and personal values can significantly enhance their understanding of social responsibility and its implications in professional settings (Saunders *et al.*, 2022). Integrating CSR and ethics into business education influences students' perspectives on these critical issues. It equips them with the ethical frameworks to navigate workplace challenges and advocate for responsible business practices (Gigauri, 2021).

2.2. Merits and Limitations of Accountancy, Business and Management

The Accountancy, Business, and Management (ABM) strand in senior high school is designed to equip students with the foundational knowledge and skills necessary for college and entrepreneurship. Research suggests that ABM students generally feel academically, socially, and emotionally prepared for higher education, indicating the program's effectiveness in fostering readiness (Magnaye, 2020). Furthermore, the curriculum promotes entrepreneurial attitudes and aspirations, with many students prefer starting their businesses rather than pursuing traditional employment (Santos, 2018; Cuaresma *et al.*, 2024). However, despite its strengths, challenges in implementation persist, including insufficient instructional

resources and a reliance on lecture-based teaching methods, which may limit student engagement and practical skill development. Nevertheless, ABM students have demonstrated satisfactory academic performance, suggesting that, while improvements are needed, the program still provides a strong foundation for future careers (Mingala-Pagay *et al.*, 2019).

Dizon (2019) identifies broader challenges within the K-12 education system, such as shortages of tertiary instructors, inadequate awareness of implementation standards, delayed university enrollment, and insufficient funding. These systemic issues highlight a critical gap between the curriculum's competency goals and the available resources for effective instruction. The lack of alignment between educational objectives and implementation capacity underscores the need for continuous investment in educational infrastructure, teacher training, and curriculum development to meet the workforce's and society's evolving demands.

Similarly, research on accounting, business, and management education in the Philippines reveals significant deficiencies in essential instructional inputs. A persistent reliance on traditional lecture-based methods limits students' engagement and skill acquisition (Mingala-Pagay *et al.*, 2019). Addressing these gaps requires a shift toward more dynamic and application-based teaching approaches that integrate real-world business scenarios, industry partnerships, and experiential learning. By bridging the divide between theoretical instruction and practical application, business education can better prepare students for the complexities of the modern professional landscape.

3. METHODOLOGY

3.1. Research Design

This study employed a multi-method research design to comprehensively investigate the learning gaps of the Senior High School (SHS) Accountancy, Business, and Management (ABM) graduates along specialized courses.

Quantitative data were collected through surveys and assessments to identify specific learning gaps in specialized courses taken by SHS ABM graduates enrolled in the BSBA program. Qualitative data were gathered through focus group discussions and interviews with SHS faculty members to explore the merits and limitations of the SHS ABM curriculum, particularly regarding course content and teaching methods.

The analysis provided empirical insights into the alignment of secondary and tertiary business education, identifying areas where the SHS ABM curriculum inadequately prepared students for BSBA coursework.

3.2. Research Respondents

The BSBA students enrolled for the 1st Semester of SY 2023-2024 were the primary respondents of the study. 38 ABM graduates currently enrolled in the BSBA program for 1st Semester SY 2023-2024 participated in the study. On the other hand, eight SHS-ABM teachers participated in this study to determine the strengths and weaknesses of the ABM Curriculum, focusing on the contents and teaching methods of the subjects identified. All SHS ABM teachers currently teaching or those who have taught specialized subjects since 2019- 2024 in public and private schools offering ABM strand in the province of Ifugao



participated in this study. This study was limited to private and public schools in Ifugao offering ABM strands, as other strands differ with specialized courses.

3.3. Research Instrument

To answer the objectives of this study, the learning gaps were determined by students through a modified questionnaire patterned from available Curriculum Guides of the Department of Education. The questionnaire on the learning gaps used was structured on a Likert scale. Face validity was observed for parts lifted from the DepEd Curriculum. On the other hand, the researcher used the semi-structured interview form to analyze the strengths and weaknesses of the Senior High School ABM Curriculum, focusing on identified subjects regarding contents and teaching methods. However, further probing questions not included in the interview form were also asked to understand participants' views better. The steps for developing the qualitative data collection tool were followed when developing the interview form. First, the item pool was created, and expert opinions were taken. Finally, the instrument was revised, and the questions that the expert and researcher agreed to be problematic were omitted from the form.

3.4. Data Analysis

A comprehensive approach was adopted to treat data, leveraging quantitative and qualitative data in the analyses. Quantitative data from questionnaire administration underwent statistical analysis, such as weighted mean. On the other hand, the qualitative data gathered through semi-structured interviews through Key Informant Interviews (KII) and Focus Group Discussions (FGD) were subjected to thematic analysis.

4. RESULTS AND DISCUSSION

Section I. A. Contents Discussed by Teachers During Senior High School- ABM Along with Specialized Courses

Table 1. Mean on Contents Discussed by Teachers During Senior High School Along with Business Mathematics

Business Math Course Contents	Mean	D.I
1. Fundamental operations on Fractions	2.68	Taught
2. Fundamental operations on Decimals	2.53	Taught
3. Fundamental operations on Percentage	2.87	Taught
4. Ration & Proportion	2.51	Taught
5. Buying & Selling	2.67	Taught
6. Salaries & wages	2.70	Taught
7. Presentation and Analysis of Business Data	2.13	Partially Taught
Grand Mean	2.58	Taught

Legend: 1.00 – 1.49 = Not Taught (NT); 1.50 – 2.49 = Partially Taught (PT); 2.50 – 3.00 = Taught (T)

Table 1 presents the contents discussed by teachers during senior high school, along with business mathematics. Generally, findings reveal that most of the core topics in Business

Mathematics were rated as Taught by students, with a grand mean of 2.58, indicating consistency in contents taught by subject teachers. Specifically, among the topics, “Fundamental operations on Fractions” ($\bar{x} = 2.68$), “Decimals” ($\bar{x} = 2.53$), and “Percentages” ($\bar{x} = 2.87$) received relatively higher mean scores, reflecting that these foundational mathematical skills were consistently taught. Similarly, “Ratio & Proportion” ($\bar{x} = 2.51$) and “Buying & Selling” ($\bar{x} = 2.67$). This suggests that these topics were adequately emphasized, with room for improvement to enhance clarity or relevance. However, it can be noted that the presentation and analysis of Business data were partially taught by SHS Teachers as perceived by the respondents. This finding underscores a critical gap in equipping students with data handling and analysis skills, which are vital for decision-making in business contexts.

In an ever-changing world, mathematics literacy has emerged as a crucial enabler of growth, innovation, and flexibility across various fields. As technology continues to transform sectors, people with excellent mathematical skills are better positioned to take on new challenges and possibilities. Mathematical literacy improves people's ability to manage daily chores, make sound financial decisions, and promote critical thinking. Promoting mathematics literacy is critical for developing a capable, knowledgeable, and empowered populace better prepared to negotiate the complexity of the modern world (Serin, 2023; Turner & Wood, 2023). Furthermore, research has demonstrated that student success in mathematics is favorably connected with thorough curriculum coverage, underlining the importance of aligning the taught material with assessments (Rosén & Nilsen, 2024).

In developing countries, the capacity to think mathematically and computationally is critical. Effective mathematics education is essential for providing children with the tools they need to excel academically and professionally (Watanabe, 2023).

Table 2. Mean on the Extent of Contents Taught Teachers During Senior High School Along with Organization & Management

Organization & Management Course Contents	Mean	D.I
1. Nature and Concept of Management	2.69	Taught
2. The Firm and the Environment	2.47	Partially Taught
3. Planning	2.33	Partially Taught
4. Organizing	2.34	Partially Taught
5. Staffing	2.36	Partially Taught
6. Leading	2.57	Taught
7. Controlling	2.18	Partially Taught
8. Introduction to the Different Functional Areas of Management	2.33	Partially Taught
9. Special Topics in Management	2.52	Taught
Grand Mean	2.42	Partially Taught

Legend: 1.00 – 1.49 = Not Taught (NT); 1.50 – 2.49 = Partially Taught (PT); 2.50 – 3.00 = Taught (T)



Table 2 presents the mean on contents discussed by teachers during senior high school along with the Organization and Management Course. The results reveal that most course contents are “Partially Taught” (PT), with an overall mean of 2.42. The topic of the “Nature and Concept of Management” ($\bar{x} = 2.69$) was consistently taught as perceived by respondents. This suggests that foundational concepts such as management functions, theories, and managerial skills were adequately covered, reflecting their importance in establishing a robust understanding of management principles. Similarly, “Leading,” encompassing motivation, leadership theories, and managing diversity, received a mean of 2.57 (T) from students. The “Firm and the Environment” topic, which includes environmental forces and business environments, was rated “Partially Taught” by students ($\bar{x} = 2.47$). This suggests a gap in instructional

consistency or depth of engagement with these topics during the students’ tenure. “Special Topics in Management,” addressing small business and entrepreneurship, followed a similar pattern, rated as “Taught” by students ($\bar{x} = 2.52$). The topics “Controlling” $\bar{x} = 2.18$) and “Introduction to the Different Functional Areas of Management” ($\bar{x} = 2.33$) were also partially taught and perceived by students. These areas, critical for understanding management control systems, functional integration, and business operations, appear to have received less instructional emphasis, suggesting a need for greater focus on these practical and analytical components. Similarly, “Planning” and “Organizing,” foundational managerial functions, were also rated “Partially Taught,” indicating insufficient depth or practical application during instruction.

Table 3. Mean on the Extent of Contents Taught by Teachers During Senior High School Along with Fundamentals of Accounting 1 & 2

Fundamentals of Accounting 1 Course Contents	Mean	D.I
1. Introduction to accounting	2.69	Taught
2. Branches of accounting	2.55	Taught
3. Users of Accounting Information	2.60	Taught
4. Forms of Business Organization	2.75	Taught
5. Types of business according to activities	2.51	Taught
6. Accounting concepts and principles	2.25	Partially Taught
7. The accounting equation	2.82	Taught
8. Types of major accounts	2.12	Partially Taught
9. Book of accounts	2.33	Partially Taught
10. Business transactions and their analysis as applied to the accounting cycle of Service Business	2.00	Partially Taught
11. Accounting Cycle of a Merchandising Business	1.87	Partially Taught
Grand Mean	2.41	Partially Taught
Fundamentals of Accounting 2 Course Contents	Mean	D.I
1. Statement of financial position	1.76	Partially Taught
2. Statement of comprehensive income	1.59	Partially Taught
3. Statement of Changes in Equity	1.79	Partially Taught
4. Cash Flow Statement	1.88	Partially Taught
5. Analysis and Interpretation of Financial Statements	1.51	Partially Taught
6. Accounting Books - Journal and Ledger	2.13	Partially Taught
7. Basic Documents and Transactions related to Bank Deposits	2.00	Partially Taught
8. Bank Reconciliation Statement	1.54	Partially Taught
9. Accounting Practice Set	1.89	Partially Taught
10. Income and Business Taxation	1.66	Partially Taught
Grand Mean	1.78	Partially Taught

Legend: 1.00 – 1.49 = Not Taught (NT); 1.50 – 2.49 = Partially Taught (PT); 2.50 – 3.00 = Taught (T)



Table 3 shows the contents discussed by teachers during senior high school along with the Fundamentals of Accounting 1 & 2. The grand mean of 2.41 classifies the overall instruction as “Partially Taught” (PT). Specifically, the topic “The Accounting Equation” ($\bar{x} = 2.8$) was rated as “Taught,” which indicates a strong emphasis on the foundational concept of accounting, which serves as the backbone for understanding the subject. Similarly, “Introduction to Accounting” ($\bar{x} = 2.69$) and “Forms of Business Organization” ($\bar{x} = 2.75$) were also rated as “Taught,” reflecting adequate instruction in these fundamental concepts—graduates in real-world applications. The topics with lower means include “Accounting Cycle of a Merchandising Business” ($\bar{x} = 1.87$) and “Business Transactions and Their Analysis” ($\bar{x} = 2.00$). These critical components, essential for practical accounting skills, were consistently classified as “Partially Taught,” reflecting insufficient instructional focus. Additionally, “Types of Major Accounts” ($\bar{x} = 2.12$) and “Book of Accounts” ($\bar{x} = 2.33$) received low mean scores, further underscoring the lack of comprehensive coverage of applied accounting practices.

On the other hand, the analysis of the mean rating for the contents of Fundamentals of Accounting 2 reveals that all topics are rated as “Partially Taught” (PT), with a grand mean of 1.78 (students). This indicates an overall insufficient emphasis on the critical components of this subject during Senior High School.

The highest-rated content is “Accounting Books - Journal and Ledger,” with a mean of 2.13. This indicates that some foundational aspects of recording transactions received relatively better instructional focus. Similarly, “Basic Documents and Transactions Related to Bank Deposits” ($\bar{x} = 2.00$) and “Accounting Practice Set” ($\bar{x} = 1.89$) were also given moderate attention, emphasizing procedural knowledge but still falling short of comprehensive instruction. The topics of “Cash Flow Statement” ($\bar{x} = 1.88$) and “Statement of Changes in Equity” ($\bar{x} = 1.79$) were also partially taught. These are essential for understanding financial health and ownership equity changes but were only partially covered, which may affect students’ ability to prepare and analyze such statements effectively. “Statement of Comprehensive Income” ($\bar{x} = 1.59$) and

“Statement of Financial Position” ($\bar{x} = 1.76$) indicate that even critical components of financial reporting were insufficiently addressed. The “Bank Reconciliation Statement” ($\bar{x} = 1.54$) and “Income and Business Taxation” ($\bar{x} = 1.66$) received particularly low ratings, highlighting a lack of focus on essential skills for resolving discrepancies and understanding tax responsibilities. Lastly, the topic for students is “Analysis and Interpretation of Financial Statements” ($\bar{x} = 1.51$) was insufficiently taught. This suggests that while classroom instruction may have been insufficient, additional exposure to financial statement analysis in higher education or workplace settings may increase learning in this area.

Accounting education has struggled to keep up with the needs of today’s workforce. Disjointed concepts and inadequate practical experience have made it difficult for students to completely understand important accounting principles (Oh *et al.*, 2024; Rajeevan, 2020). Inadequate study time and comprehension issues are common challenges in accounting courses (Angay Kutluk *et al.*, 2018). To solve these difficulties, educators should include industry-specific training, experiential learning, and modern accounting tools in their curricula (Rajeevan, 2020). Interactive teaching strategies, such as mixing PowerPoint presentations with hands-on exercises, can improve student comprehension and engagement (Kutluk *et al.*, 2018). Closer coordination between accounting professionals and educators is required to rearrange courses and ensure students receive practical, real-world application training (Pandit, 2021).

Despite the growing relevance of accounting education, many students struggle because of deficiencies in their fundamental knowledge. Accounting 2 students frequently believe that the information is not sufficiently covered or presented, leaving them unprepared for more challenging issues (Handoyo & Anas, 2019). Employers’ expectations often differ from students’ self-assessments, especially for soft skills like teamwork, time management, and work ethics (Dolce *et al.*, 2019; Aryanti & Adhariani, 2020). Enhancing teaching tactics by including real-world examples and offering clear instructions can increase student interest in the subject and improve learning outcomes (Velasco, 2019; Gracia *et al.*, 2020).

Table 4. Mean on the Extent of Contents Taught by Teachers During Senior High School Along with Business Finance

Business Finance Course Contents	Mean	D.I
1. Introduction to Financial Management	2.67	Taught
2. Review of Financial Statement Preparation, Analysis and Interpretation	1.76	Partially Taught
3. Financial Planning Tools and Concepts	1.78	Partially Taught
4. Sources and uses of short-term and long-term funds	2.54	Taught
5. Basic Long-term Financial Concepts	2.13	Partially Taught
6. Introduction to Investments	2.69	Taught
7. Managing Personal Finance	2.80	Taught
Grand Mean	2.34	Partially Taught

Legend: 1.00 – 1.49 = Not Taught (NT); 1.50 – 2.49 = Partially Taught (PT); 2.50 – 3.00 = Taught (T)



Generally, the grand mean of 2.34 suggests that the course was “Partially Taught” (PT), though a few topics were taught. The highest-rated topic is “Managing Personal Finance,” with a mean of 2.80, indicating a strong emphasis on this area. This reflects the practical importance of teaching personal financial management skills immediately applicable to students’ lives. Topics on “Introduction to Investments” ($\bar{x} = 2.69$) and “Introduction to Financial Management” ($\bar{x} = 2.67$), highlighting a focus on foundational knowledge in finance and investment principles. “Sources and Uses of Short-term and Long-term Funds” also received favorable ratings ($\bar{x} = 2.54$), showing moderate attention to funding concepts. Topics on “Financial Planning Tools and Concepts” ($\bar{x} = 1.78$) and “Review of Financial Statement Preparation, Analysis, and Interpretation” ($\bar{x} = 1.76$) remained “Partially Taught.” These topics are critical for strategic decision-making and financial analysis, but the limited focus may hinder

students’ ability to apply these tools effectively.

Research emphasizes the necessity of financial literacy at a young age. Teaching financial concepts in high school can assist kids in learning important money management skills for adulthood, including college, the workforce, and independent living (Yunikawati *et al.*, 2021; Rossi & Araújo, 2021). Despite its importance, financial education is frequently disregarded in school curricula, leaving children and adults unprepared to make sound financial decisions (Kulkarni & Chandratre, 2023). Including financial education in school curricula can improve pupils’ responsibility, awareness, and ability to navigate financial issues in adulthood (Rossi & Araújo, 2021). Given the importance of finance in everyday life, there is a compelling justification for including it in education to ensure that future generations are prepared to make prudent financial decisions (Kulkarni & Chandratre, 2023).

Table 5. Mean on the Extent of Contents Taught by Teachers During Senior High School Along with Applied Economics

Applied Economics Course Contents	Mean	D.I
1. Introduction to Applied Economics	2.66	Taught
2. Supply and Demand	2.70	Taught
3. Contemporary Economic Issues Facing the Filipino Entrepreneur	2.80	Taught
4. Principles, Tools, and Techniques in competition, customer, suppliers, competitors, and substitutes	2.33	Partially Taught
5. Types of Industries (Agribusiness, Manufacturing, Retail and services, International Trade – Import and Exports)	2.54	Taught
6. Identification of Business Opportunities	2.24	Partially Taught
7. Socio-economic impact study on consumer, Government. Households, international trade	2.40	Partially Taught
Grand Mean	2.51	Taught

Legend: 1.00 – 1.49 = Not Taught (NT); 1.50 – 2.49 = Partially Taught (PT); 2.50 – 3.00 = Taught (T)

The Applied Economics course content analysis reveals that respondents perceived most topics as “Taught,” with an overall mean of 2.51. Notably, the graduates have a deeper understanding of the subject. The topics were well-covered overall, but some areas received more focus than others. Contents on “Contemporary Economic Issues Facing the Filipino Entrepreneur” ($\bar{x} = 2.80$) were rated as taught, emphasizing addressing real-world economic challenges and equipping students with relevant knowledge to understand entrepreneurial issues within the local context. “Supply and Demand” with students giving it a slightly lower mean score ($\bar{x} = 2.70$). This indicates consistent instruction on a fundamental economic principle essential for understanding market dynamics. “Introduction to Applied Economics” also received high ratings ($\bar{x} = 2.66$), showing solid foundational instruction in the field. Similarly, “Types of Industries” ($\bar{x} = 2.54$) was well-covered, reflecting efforts to familiarize students with diverse sectors and their economic roles. Topics such as “Identification of Business Opportunities” ($\bar{x} = 2.24$) and “Principles, Tools, and Techniques in competition, customer, suppliers, competitors,

and substitutes” ($\bar{x} = 2.33$) were perceived as partially taught. These scores suggest that these topics may require more detailed instruction during Senior High School to improve comprehension and practical application. “Socio-economic impact study on consumer, Government, households, and international trade” received similar ratings ($\bar{x} = 2.40$), highlighting a need for enhanced discussion of economics in a broader social and global context.

Students generally emphasize creativity and practical experience more than theoretical knowledge (Mamica & Mazur, 2019). According to Farkačová (2022), students who comprehend the practical applications of economic principles realize the usefulness of economic courses despite initial reluctance. According to Farkačová (2022), teachers play a significant role in enhancing understanding through relevant and compelling content. However, students frequently feel a disconnect between their expectations and what colleges provide, emphasizing the need to align course material with student requirements and market realities to increase the perceived value of education (Mamica & Mazur, 2019).



Table 6. Mean on the Extent of Contents Taught by Teachers During Senior High School Along with Business Ethics and Responsibility

Business Ethics and Responsibility Course Contents	Mean	D.I
1. The role of business in social and economic development	2.66	Taught
2. Foundations of the principles of business ethics	2.70	Taught
3. Social responsibility of entrepreneurs	2.76	Taught
4. Business beyond profit motivation	2.69	Taught
Grand Mean	2.70	Taught

Legend: 1.00 – 1.49 = Not Taught (NT); 1.50 – 2.49 = Partially Taught (PT); 2.50 – 3.00 = Taught (T)

Overall, students rated the discussed contents as “Taught,” with an overall mean of 2.70, indicating that they felt the topics were sufficiently addressed during their Senior High School education. Specifically, all contents of the business ethics and responsibility course, such as “Social responsibility of entrepreneurs” (\bar{x} = 2.76), “Foundations of the principles of business ethics” (\bar{x} = 2.70), “Business beyond profit motivation” (\bar{x} = 2.69), and “The role of business in social and economic development” (\bar{x} = 2.66), were comprehensively taught by their subject teachers during senior high school. This implies that respondents recognized the importance of teaching the ethical and social dimensions of business, particularly beyond profit motivation and social responsibility, reflecting the educational system’s alignment with evolving societal expectations. Companies increasingly prioritize stakeholder interests over profit maximization as society moves toward more

ethical business practices. Institutions are expanding their courses to cover these vital areas to address the increased demand for workers trained in corporate social responsibility (CSR), sustainability, and ethics (Gigauri, 2021). Pedagogical initiatives targeted at students’ personal values and ethical convictions can considerably improve their understanding of social responsibility and its role in the workplace (Saunders *et al.*, 2022). Incorporating CSR and ethics into business school curricula might influence students’ attitudes towards these issues, preparing them to handle ethical challenges in the workplace and encouraging social responsibility in business operations (Gigauri, 2021).

Section II. Merits and Limitations of the Senior High School Curriculum in Terms of Course Contents and Teaching Methods

Table 7. Summary of Themes on the SHS ABM Curriculum Merits with Focus on Course Contents and Teaching Methods

Themes	Sample Quotations
Comprehensive Scope of Topics	"The ABM curriculum covers a range of topics, from principles of marketing to business ethics, ensuring students are well-prepared for business courses in college. These are all included in the curriculum in college, particularly if they will choose business-related courses."
Relevance of Core Topics	"We concentrate discussions on practical applications in reality of business, like market analysis, preparing business plans and in accounting 1 & 2. This is because we wanted them that be ready either for work or for continuing education:"
Collaborative Learning/Varied Teaching Methods	Students are frequently engaged in group work, such as creating business proposals and analyzing case studies, enhancing their teamwork and critical thinking skills."

The comprehensive scope of ABM specialized subjects, such as Business Finance, Marketing, and Organization and Management, ensures that students are exposed to a wide range of relevant topics that build a strong foundation for college courses in business and management. These insights reveal that while the ABM curriculum is a robust foundation for business education, its success depends on a collaborative effort between students, educators, and administrators to address challenges in engagement and comprehension. Additionally, the emphasis on relevant core topics, such as financial analysis, business ethics, and entrepreneurship, mirrors the course’s focus on practical applications, providing ABM students with essential knowledge for real-world business scenarios. Including collaborative learning opportunities in ABM subjects, such as group case

studies, business plan development, and simulations, fosters teamwork and problem-solving—skills highly valued in the corporate world. Similarly, varied teaching methods, including project-based learning, role-playing exercises, and interactive discussions, cater to different learning styles and keep ABM students engaged. The Accountancy, Business, and Management (ABM) strand in senior high school aims to prepare students for college and entrepreneurship. Studies show that ABM students generally feel academically, socially, and emotionally prepared for college (Magnaye, 2020). The curriculum fosters entrepreneurial attitudes and intentions among students, with many preferring to start their businesses rather than work for others (Santos, 2018; Cuaresma *et al.*, 2024). However, implementation

challenges exist, including insufficient instructional resources and a predominance of lecture-based teaching methods (Mingala-Pagay *et al.*, 2019). Despite these limitations, ABM students generally achieve satisfactory academic outcomes

(Mingala-Pagay *et al.*, 2019). Recommendations to enhance the program's effectiveness include improving reading and writing skills, providing more course information, and developing collaborative teaching strategies (Magnaye, 2020).

Table 8. Summary of Themes on the SHS ABM Curriculum Limitations with Focus on Course Contents and Teaching Methods

Themes	Sample Quotations
Overwhelming Number of Competencies / Unmet Competency Targets	Too many topics that we need to discuss, we cannot finish required competencies based on the prescribed curriculum guide by the Department of Education. One thing more, the supposed 2 semesters course was compressed as one in one semester which makes it a marathon subject"
Lack of Sufficient Resources	"Modules are insufficient, and sometimes we need to personally photocopy our own materials on our own expense to use it in class".

One of the most pressing concerns is the overwhelming number of competencies required within the curriculum. While comprehensive coverage is an asset, attempting to address too many objectives in a limited timeframe often results in a surface-level understanding of topics. Teachers may rush through lessons to meet deadlines, leaving students with insufficient time to grasp key concepts or develop critical skills fully. This creates a gap between what is taught and what is learned, leading to unmet competency targets undermining the curriculum's effectiveness. Compounding this issue is the lack of sufficient resources to support effective learning. Limited access to up-to-date textbooks, digital tools, laboratory equipment, and other learning materials hinders students and teachers from fully engaging with the curriculum. For subjects requiring practical applications, such as science and technical-vocational courses, this insufficiency severely limits students' opportunities for experiential learning, which is essential for retention and skill-building. Conversely, teachers may face additional challenges in delivering quality instruction without the tools necessary to supplement lessons.

Dizon (2019) highlights various obstacles in the K-12 education system, including tertiary instructor shortages, insufficient awareness of implementation standards, a two-year delay in university enrollment, and a lack of funding for proper implementation. These difficulties illustrate the gap between the K-12 curriculum's competency goals and the resources required for efficient delivery, emphasizing the importance of ongoing investment in education infrastructure to meet the changing demands of the workforce and society. Recent studies highlight limitations in accounting, business, and management education curricula. Research indicates deficiencies in essential instructional inputs and a predominance of lecture-based teaching in the Philippines (Mingala-Pagay *et al.*, 2019).

5. CONCLUSIONS

Based on the study findings, it concludes that senior high school instruction covers many business subjects adequately. However, there are apparent gaps in applied and analytical aspects, particularly in courses like Accounting, Business Finance, and Marketing. These gaps are particularly evident in practical skills, strategic thinking, and real-world applications. On the other hand, the SHS-ABM curriculum (Specialized courses) excels in providing a broad scope of topics and

fostering collaborative and practical learning approaches. However, it struggles with insufficient depth in key areas, limited resources, and a compressed timeframe for delivering competencies. Thus, the proposed remediation program was deemed necessary to address the identified learning gaps of ABM graduates enrolled in a Bachelor of Science in Business Administration program at a higher education institution in Ifugao.

5.1. Implications to Theory and Practice

The findings of this study offer significant insights into theoretical frameworks and practical applications in teaching and learning ABM-specialized courses in senior high school. The results underscore notable gaps in curriculum implementation, particularly the need for a stronger focus on advanced skills such as data analysis in Business Mathematics. Additionally, a more integrated and holistic teaching approach is required in Organization and Management to address key concepts like planning and control, which are currently underrepresented.

Critical areas like the accounting cycle and financial statement preparation were found to be inadequately emphasized in the Fundamentals of Accounting 1 and 2 courses. This gap indicates the need for curriculum adjustments that balance foundational accounting knowledge with practical, real-world applications. These findings suggest redesigning curricula to better prepare students for higher education and professional environments by integrating modern skills, such as financial analysis and business taxation, into the courses.

Moreover, including practical exercises, case-based learning, and a greater emphasis on digital literacy within the curriculum will help bridge the gap between academic instruction and the practical demands of the workplace. Teacher training programs must be enhanced to address these challenges and equip instructors with contemporary pedagogical strategies and industry-relevant materials. Educational policymakers should consider revising the curriculum to ensure that all essential business topics are sufficiently covered while fostering partnerships with local businesses to provide students with valuable hands-on experiences.

Addressing these gaps in the curriculum will better prepare students to meet the evolving demands of higher education and the workforce, thus contributing to the development of a skilled, industry-ready workforce.



5.2. Remedial Activities for BSBA Programs

The Bachelor of Science in Business Administration (BSBA) program prepares students for careers in business by equipping them with knowledge and skills in management, accounting, finance, and marketing. However, recent evaluations of senior high school instruction in foundational subjects reveal significant gaps in the coverage and depth of critical topics in Business Mathematics, Organization and Management, Fundamentals of Accounting, and Business Finance. These gaps may hinder students' ability to grasp advanced concepts and perform effectively in core courses during their undergraduate studies. The evaluation highlights areas such as business data presentation and analysis, controlling the accounting cycle,

preparing financial statements, and financial analysis that were only partially or insufficiently covered in senior high school. Some foundational topics, such as business transactions, bank reconciliation, taxation, and managerial functions, were inadequately emphasized, leaving students underprepared for more complex coursework.

This remedial program addresses these gaps by strengthening students' competencies in these critical areas by providing targeted interventions. By reinforcing foundational knowledge and bridging instructional deficiencies, the program seeks to enhance the academic preparedness of BSBA students, improve their performance in core courses, and equip them with practical skills necessary for real-world business applications.

Table 9. Remedial Activities for BSBA Programs

Course	Remedial Activity
Business Mathematics	<ul style="list-style-type: none"> - Hands-on workshops on data presentation tools (e.g., Excel, Power BI). - Real-life business scenarios for data analysis exercises.
Organization & Management	<ul style="list-style-type: none"> - Group activities to simulate management functions (e.g., creating a business plan). - Case studies highlighting management practices in small businesses.
Fundamentals of Accounting 1 & 2	<ul style="list-style-type: none"> - Modular approach covering each topic with real-world examples (e.g., preparing financial statements for a small business). - Interactive exercises such as reconciling mock bank statements.
Other Additional Strategies	<ul style="list-style-type: none"> - Develop easy-to-follow study guides for each course topic. - Use multimedia resources (e.g., instructional videos, online quizzes, interactive presentations). - Provide access to online resources, such as financial literacy courses or Khan Academy for math skills. - Pair students struggling in specific areas with advanced peers or alumni for personalized guidance. - Encourage peer teaching sessions to build confidence and collaboration. - Use business simulation software to provide experiential learning.

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