INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY: APPLIED BUSINESS AND EDUCATION RESEARCH
2025, Vol. 6, No. 8, 4238 – 4258
http://dx.doi.org/10.11594/ijmaber.06.08.36

Research Article

Employability Skills Perception of Employers and Student Interns

Elaissa C. Valdez*, Marjorie O. Perez, Zaira Kristel T. Samson, Hannah Trisha C. Valtoribio, Mercedes B. Pumihic

College of Business Education, Nueva Vizcaya State University 3700, Philippines

Article history:
Submission 19 May 2025
Revised 31 July 2025
Accepted 23 August 2025

**Corresponding author:*
E-mail:
elaissacarmesisvaldez@gmail.com

ABSTRACT

Despite earning their degrees, many graduates still face a harsh truth—they're not meeting employer expectations. This study explores the skill gap between employers and student interns, focusing on Financial Management graduates from Nueva Vizcaya State University. Using a descriptive-quantitative method, data were gathered through survey questionnaires from 65 student interns and 15 Host Training Establishment (HTE) supervisors. Findings revealed both similarities and gaps in perceptions. For basic skills, employers placed more importance on communication, computer literacy, and being good with numbers than students. In hard skills, employers valued financial reporting, data analytics, risk assessment, and business acumen more than students did. For interpersonal skills, employers emphasized collaboration and negotiation, while students ranked them lower. In 21st-century skills, employers rated initiative and ICT literacy higher than students. Finally, regarding supplementary skills, employers gave greater importance to decision-making and data analysis — areas where students showed less awareness. The results indicate a disconnect between academic preparation and industry expectations, highlighting the need for stronger collaboration between schools and employers.

Keywords: *Employability Skills, Workplace Readiness, Student Perceptions, Employer Expectations, Skills Gap*

Background of the Study

According to the Labor Force Survey - Philippine Statistics Authority, in February 2024, the unemployment rate in the Philippines declined to 3.5 percent, a significant drop from 4.8 percent in the same month of the previous year and 4.5 percent in January 2024. This positive trend indicates an improvement in the job market. Despite its sustained growth, young people struggling to find jobs after they leave school is still a persistent problem in the Philippines. It is not able to absorb all new entrants

How to cite:
Valdez, E. C., Perez, M. O., Samson, Z. K. T., Valtoribio, H. T. C., & Pumihic, M. B. (2025). Employability Skills Perception of Employers and Student Interns. *International Journal of Multidisciplinary: Applied Business and Education Research*. *6*(8), 4238 – 4258. doi: 10.11594/ijmaber.06.08.36

to the job market or reduce their entry into the informal market (Asian Development Bank, 2018). The problem is there are more jobs available than there are qualified jobseekers, and according to Chanco (2023), this is what they call job-skills mismatch.

The key factor for getting into a job today depends upon the additional skills apart from the subject- specific skills. Employers today seek employees with the right combination of generic, technical, and job- specific skills and ensure that they can transfer skills from one context to another. Employers are more interested in recruiting a "right" candidate with multi-dimensional skills rather than a graduate with very high academic knowledge but poor interpersonal skills. The change has taken place gradually but very steadily. In connection to the development of technological advances and knowledge in the modern day, globalization is permanent. It requires everyone to be self-sufficient in the situation. With this, employers prefer candidates with a wide range of employability skills to complement their job-specific skills and studies.

As a higher education institution with the mandate of providing globally competitive service to its clients, Nueva Vizcaya State University (NVSU), particularly the College of Business Education (CBE), offers programs designed to prepare students for global competitiveness in both local and international job markets. Among these programs is the Bachelor of Science in Business Administration majoring in Financial Management (BSBA-FM). This program provides students with a comprehensive understanding of management theories, accounting principles, taxation regulations, and related areas. Additionally, the curriculum incorporates a 600-hour on-the-job training component, allowing students to acquire practical experience that complements their classroom learning.

This paper investigated the perceptions of employers and BSBA-FM student interns regarding employability skills and workplace readiness, offering a distinctive perspective by comparing their views within the context of a regional academic program. By examining both employability and supplementary skills critical for workplace success, the study provides valuable insights into the skills gap in the Financial Management field. It aimed to identify strengths and areas for improvement in students' skillsets, enabling the College of Business Education (CBE) to better equip them for success in today's increasingly globalized job market. The focus on contrasting perspectives between employers and student interns sets this research apart, highlighting on the disconnect between industry expectations and academic preparation.

Statement of the Problem

Students usually enroll in higher education institutes to earn an academic qualification or degree, gain appropriate skills, and step into the corporate world via employment opportunities (Charu Sarin 2019). However, according to Zanele Ditse (2020), institutions of higher learning do not equip graduates with practical knowledge and skills that will enable them to be effective and adaptable in the workplace. The curriculum design and teaching methodologies used by institutions of higher learning must be re-evaluated to equip graduates with the skills that the industry requires to adapt to its changing environment.

There is a significant gap between employers' expectations and graduates' competencies in business and economics, as highlighted in the study conducted by Ahmed and Tessma in 2020. The findings revealed that employers felt there was a lack of essential skills, knowledge, and abilities among graduates. This disconnect underscores the need for educational institutions to bridge the gap by enhancing curricula to better align with the skills demanded in the workforce. The study suggests that graduates often enter the job market without the practical skills and competencies necessary to meet employers' expectations, creating challenges for both employers and new hires in adapting to the workplace environment. It proves that there is no match between the university curriculum and market demand. Similarly, in the study of Al- Shebab, N., et al. (2020), it was concluded that the competence of new employees is far from the managers' expectations in decision-making, problem-solving, lifelong learning, leadership, and analyzing information skills. This indicates that there is a need to

improve the teaching methods for business students. Additionally, in a study entitled "Employers' Perception Regarding 10 Employability Skills of Management Students Undergoing Internship (2020)", the results showed that although intern students fared well in other parameters like self-management, using Information, Communication and Technology (ICT) efficiently, people relations, and team spirit, innovative approach and critical thinking, self-confidence, and assertiveness and drive to learn, it also indicates that they lacked in communication skills, problem solving ability, analytical skills, and business understanding. This proves that even though they possess other skills, there are still some that they lack, which employers need.

Thus, preparing business students for their careers involves a gap between what employers expect and what intern business students think about job skills. While schools focus on teaching academic and job- related skills, there's a disconnect between what students learn and what employers want. This mismatch makes it hard for new graduates to find jobs and succeed in their careers.

Objectives of the Study

This study aimed to investigate the perceptions of employers and interns in business administration regarding workplace readiness and employability skills. Specifically, it sought to:

1. Determine the socio-demographic profile of student interns and employers in terms of
   a. age
   b. sex
   c. ethnicity
   d. type of Host Training Establishment
2. Identify the employability skills perception of student intern for entry-level positions.
3. Identify the employability skills perception of employers for entry-level positions.
4. Determine the employability skills perceptual difference between potential employers and student interns regarding full development of the identified employability skills – basic skills, applied skills, interpersonal skills, and 21st century skills- in new Financial Management graduates.
5. Determine supplementary skills necessary in the industry for integration in the academic program offered for Financial Management students.

Conceptual Framework

The framework used in this study is adopted and on the study of Erni Tanius (2016) entitled “Employability Skill Readiness Among Business’ Students” and was slightly developed. The study links four key employability skills: basic skills, hard skills, interpersonal skills, and 21st century skills. These skills are the core skills of business students. They allow students to adjust to changing job requirements, meet what employers want, and do well in different work settings. Basic skills provide the groundwork for good communication and effective work. Hard skills ensure that business students have the technical knowledge needed for specific jobs. Interpersonal skills help with teamwork and leadership, making it easier to work well with others. Lastly, 21st century skills give business students the ability to adapt and solve problems in a fast-changing world.

Additionally, supplementary skills, such as proficiency in Excel (Shahzaib, 2021), familiarity with QuickBooks (Boulianne, 2014), statistical methods for financial forecasting, and knowledge of ethics and corporate governance (Racelis, 2016), are emphasized as essential for enhancing employability. As industries evolve and digital transformation accelerates, these supplementary skills are increasingly vital for competitiveness.

The conceptual framework connects employability and supplementary skills, offering a structured paradigm for the study, bridging academic preparation with industry demands. The figure shown below will serve as a paradigm of the study.

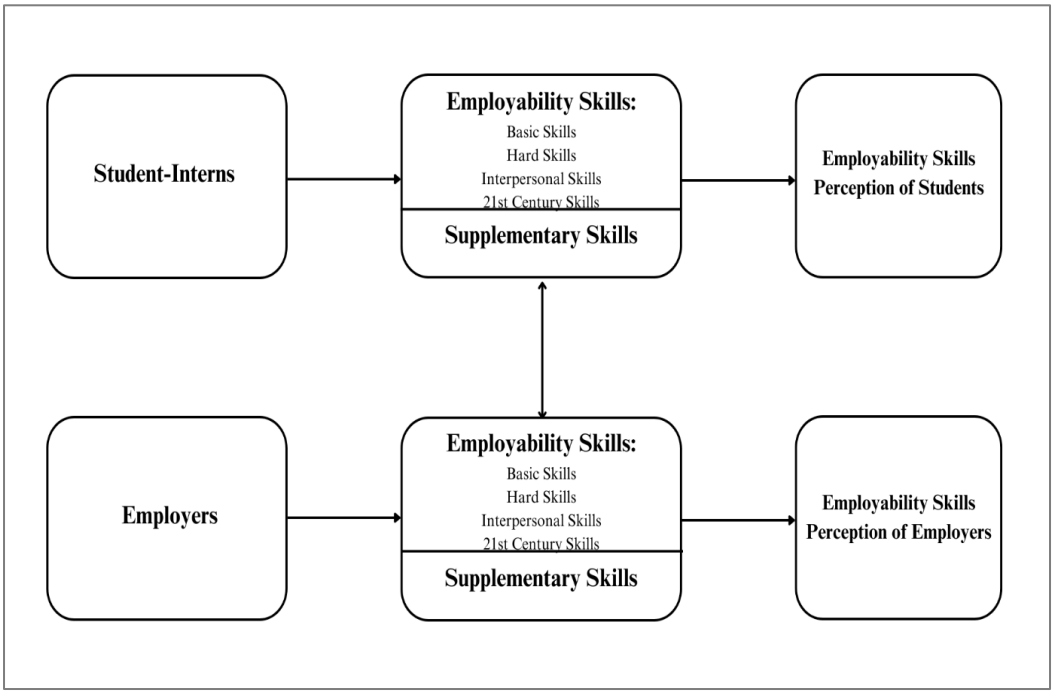

Figure 1. Conceptual Framework

The conceptual framework, which was illustrated in Figure 1, highlights the relationship between the study variables, the independent variable (employability skills and supplementary skills) and the dependent variable (employers' perception and students' perception).

This conceptual framework is designed to explore how employability skills and supplementary skills shape the perceptions of both employers and students. It will help identify whether there is alignment between what students believe they have in terms of skills and what employers value. This framework will be instrumental in guiding the research to understand where improvements can be made in educational programs or where there may be a need to better communicate employer expectations to students.

Scope and Limitation of the Study

This study focused on and was limited to the perceptions of employers and intern business students regarding employability skills—basic skills, soft skills, applied/technical skills, interpersonal skills, and 21st-century skills, where the researchers investigated the perceived most important or necessary skills to be hired by a company for entry-level positions and determined the significant relationship between the respondent's profile and their perception of employability skills.

The target respondents of this study were from the two groups of the population. The first group consists of the student interns of the College of Business Education (CBE) batch 2023-2024, majoring in Financial Management, and the second group consists of a group of Host Training Establishments (HTE) that provide the internships and training for the students.

Significance of the Study

It was necessary to conduct this study because it provided actionable insights for improving the alignment between educational programs in business administration and industry demands. This study will be beneficial to these groups:

Students. This study can provide knowledge to students on what specific skills and competencies to develop and enhance for a greater chance of employability.

Faculty Members. This study can help faculty members become more knowledgeable on how to provide employability skills, as well as relevant learning materials and training to

their students to meet the demand employers seek.

College/University. This study can assist policy planners, educators, and decision-makers of the College of Business Education and the Nueva Vizcaya State University in the enrichment of curriculum and improvement of the university in general.

Employers. This study can assist employers, in the case of hiring, to balance their hiring for alignment with hiring for fit by gaining insights into the specific skills and competencies students possess.

Future Researchers. This study can suffice as a baseline data for other researchers who want to improve the scope of the study and broaden and emphasize the concept of the study.

Research Design

The researchers applied the descriptive-quantitative approach to this study. It was primarily a descriptive approach because the researchers described the characteristics of the respondents, as well as the perceptions of employers and student-interns of Business Administration – Financial Management regarding workplace readiness and employability skills. A quantitative method was also utilized to assess the most important and necessary employability and supplementary skills.

Research Method

The researchers utilized a quantitative approach, whereby survey questionnaires were used as the method. The overarching aim of the quantitative approach study was to classify features, count them, and construct statistical models to explain what was observed. It allowed for the gathering and collection of information and the statistical analysis of numerical data to determine which employability skills potential employers and student interns perceived as most important when new business graduates were being recruited for entry-level positions. It also aimed to determine the perceptual differences between potential employers and student-interns regarding the full development of the identified employability skills—basic skills, applied skills, interpersonal skills, and 21st-century skills in new financial management graduates, and to identify the supplementary skills necessary in the industry for integration into the academic program offered for financial management students.

Population/Respondents of the Study

The population of the study consisted of two groups. The first group was composed of the interns from the College of Business Education, majoring in Financial Management at Nueva Vizcaya State University, batch 2023-2024. The second group was the Host Training Establishments (HTEs) that provided internships and training for the students.

The researchers chose the respondents using a random sampling technique to gather actionable insights for improving the alignment between educational programs in Business Administration – Financial Management and industry demands. This involved identifying the intern-students' profiles, the most important employability skills, and the supplementary skills necessary in the industry, which were included in the survey questionnaire.

Research Instruments

Survey questionnaires were the instruments used for this study to gather the needed data. The questionnaire was adapted from Erni Tanius' study and was slightly developed by the researchers to align with the study's objectives. The research instrument consisted of four parts.

The first part of the research instrument is consisted of the respondents' profiles, such as their age, gender, ethnicity, and type of HTE (whether private or government). The second part consisted of four employability skills—basic, hard/applied/technical, interpersonal, and 21st century—which aimed to determine the level of importance of these employability skills for new business graduates being recruited for entry-level positions. The third part consisted of employability skills, with ten (10) abilities, aiming to identify the most important skills for new Financial Management graduates to be hired for entry-level positions. Lastly, the fourth part included ten supplementary skills necessary in the industry for integration into the academic program offered for financial management students.

Data Gathering Procedure

For the completion of this study, a step-by-step data gathering procedure was accomplished accordingly. The researchers first adopted a questionnaire and then it was presented to their adviser for further comments and suggestions. As the questionnaire was finally approved, the researchers conducted the survey. The researchers collected quantitative data using an online survey questionnaire created via Google Forms, which was distributed personally to intern students through Messenger. For employers, the researchers conducted face-to-face surveys to easily connect with the respondents. Participants were given 1- 3 days to complete the questionnaires. After distributing the questionnaire, the researchers gathered all the data provided by the respondents and verified the accuracy and consistency of the data. They then proceeded with data processing, data analysis and interpretation.

Statistical Tools

The researcher used two (2) statistical tools. The first (1) tool was descriptive analysis.

This tool was used to describe the profiles of the respondents. This includes summarizing data on age, gender, ethnicity, and type of Host Training Establishment (HTE), as well as exploring the perceptions between employers and student-interns of Business Administration – Financial Management regarding workplace readiness and employability skills. This tool helped the researchers identify gaps in expectations between both groups, which was important for understanding how well new graduates matched organizations' wants and needs.

The second (2) tool was Likert scale. The researcher used a 4-point scale (1- Very Unimportant/Unnecessary, 2-Unimportant/Unnecessary, 3- Important/Necessary, and 4- Very Important/Necessary) to assess how much respondents valued different aspects of the study. By averaging the scores, the researcher obtained an idea of which aspects the respondents considered important.

Result and Discussion

This chapter presents the results and discussion of the results from the data collected.

Profile of the Student Respondents

The results presented in Tables 1 to 4 outline the profiles of student respondents at the College of Business Education – Financial Management, including their age, sex, ethnicity, and the type of Host Training Establishment (HTE) they were affiliated with. This demographic profile provides valuable insights for understanding the perspectives of the students, which may influence their perceptions of employability skills.

Profile of the Student Respondents

Age of Student Respondents

The results in Table 1 shows the age distribution of the students. The majority of respondents are 22 years old, with a percentage of 46.2 (30 individuals) of the sample. The age group of 23 years old follows, with a percentage of 27.7 (18 individuals).

Table 1. Age of Student Respondents

Age	Frequency	Percent
21	1	1.5
22	30	46.2
23	18	27.7
24	9	13.8
25	2	3.1
27	1	1.5
28	2	3.1
29	1	1.5
34	1	1.5
Total	**65**	**100.00**

Sex of Student Respondents

The results in Table 2 reveal the sex distribution of the students. Females represent the majority, comprising 86.2% (56 individuals), while males make up 13.8% (9 individuals). This indicates a higher female representation among the student respondents.

Table 2. Sex of Student Respondents

Sex	Frequency	Percent
Female	56	86.2
Male	9	13.8
Total	**65**	**100.00**

Ethnicity of Student Respondents

The results in Table 3 highlight the ethnicity distribution among the students. The majority of the respondents, 55.4% (36 individuals), are Ilocano. Tagalog students make up 32.3% (21 individuals), followed by Ifugao (7.7%, 5 individuals) and others (4.6%, 3 individuals). This suggests a significant representation of the Ilocano ethnic group among the students.

Table 3. Ethnicity of Student Respondents

Ethnicity	Frequency	Percent
Tagalog	21	32.3
Ilocano	36	55.4
Ifugao	5	7.7
Others	3	4.6
Total	**65**	**100.00**

Type of Host Training Establishment

The results in Table 4 indicate the type of Host Training Establishments (HTE) that the students attend. A majority of 56.9% (37 individuals) are from government institutions, while 43.1% (28 individuals) are from private institutions. This shows a slightly higher affiliation with government establishments among the student respondents.

Table 4. Type of Host Training Establishment

Type	Frequency	Percent
Government Institutions	37	56.9
Private Institutions	28	43.1
Total	**65**	**100.00**

Profile of the HTE Respondent

The results presented in Tables 5 to 8 outline the profiles of supervisors from Host Training Establishments that provided internships and training for the students at the College of Business Education – Financial Management, including their age, sex, ethnicity, and the type of Host Training Establishment (HTE) they were affiliated with.

Age of HTE Respondents

The results in Table 5 show the age distribution of the supervisors. A significant portion of the respondents, 20% (or 3 individuals), are 42 years old. This indicates that the age distribution is diverse, with supervisors falling into various age categories, highlighting a mix of experience levels.

Table 5. Age of HTE Respondents

Age	Frequency	Percent
24	1	6.7
27	1	6.7
28	2	13.3
29	2	13.3
32	1	6.7
34	1	6.7
40	1	6.7
41	1	6.7
42	3	20.0
51	1	6.7
52	1	6.7
Total	**15**	**100.00**

Sex of HTE Respondents

The results in Table 6 reveal the gender distribution of the supervisors. There is a near-even split, with females comprising 53.3% (8 individuals) and males 46.7% (7 individuals). This indicates a balanced representation of both genders among the supervisors.

Table 6. Sex of HTE Respondents

Sex	Frequency	Percent
Female	8	53.3
Male	7	46.7
Total	**15**	**100.00**

Ethnicity of HTE Respondents

The results in Table 7 highlight the ethnicity distribution among the supervisors. The majority, 60.0% (9 individuals), belong to the Ilocano group. The remaining respondents are primarily Tagalog (33.3%) and Ifugao (6.7%). This suggests a strong representation of the Ilocano ethnic group.

Type of Host Training Establishment

The results in Table 8 indicate the type of Host Training Establishments. Slightly more supervisors are affiliated with private institutions (53.3%, or 8 individuals) compared to government institutions (46.7%, or 7 individuals).

Table 7. Ethnicity of HTE Respondents

Ethnicity	Frequency	Percent
Tagalog	5	33.3
Ilocano	9	60.0
Ifugao	1	6.7
Total	**15**	**100.00**

Table 8. Ethnicity of HTE Respondents

Type	Frequency	Percent
Government Institutions	7	46.7
Private Institutions	8	53.3
Total	**15**	**100.00**

Employability Skills Perception of Students and Employers for Entry-level Positions

Table 9. Employability Skills Perception of Students and Employers

Skill Type	Employers		Students		Qualitative description
	Mean	SD	Mean	SD	
Basic Skills	3.93	.258	3.85	.364	Important
Hard Skills	3.60	.632	3.65	.513	Important
Interpersonal Skills	3.67	.488	3.77	.425	Important
21st Century Skills	3.73	.458	3.68	.471	Important

In the data findings above, intern students and employers have both similarities and differences in their perceptions of employability skills. In terms of similarities, both rank the basic skill as their highest skill, this indicates that basic skill is important for entry-level positions. This align with the study of Barman and Das (2020) and Okoye and Nkanu (2020) which employers are more interested in soft skills than hard skills. This suggest that basic skill play a crucial role in enhancing employability. Additionally, hard skills are rated as the least important skill by both intern students and employers indicating that they view technical or job-specific skills as less critical for entry-level roles. This aligns with the study of Chowdhury and Miah (2019) found that for entry-level roles in marketing and sales, employers prioritized skills like planning, organizing, and professionalism more than technical expertise. This shows that employers tend to value how well hard skills are applied in real workplace settings rather than just having technical knowledge alone.

On the other hand, there are notable differences. For interpersonal skills, intern students ranked them as the second most important, slightly higher than employee. This aligns with the study of Tagulwa et al. (2023) which found that students placed more importance on interpersonal skills like communication and teamwork compared to employers, who prioritized traits such as creativity, innovation, and a positive attitude. This gap may be due to students' academic environments, which emphasize collaboration, while employers focus more on practical workplace needs. Another difference is in the ranking of 21st-century skills. Intern students ranked them lower, while employers placed them higher. This indicates that employers value adaptability and digital literacy more highly than students perceive. This align with the study of Chan (2023) which revealed that employers are increasingly seeking candidates who can navigate digital environments and adapt to rapidly changing work conditions, highlighting a potential gap in students' self-assessment of these skills.

Thus, intern students and employers both ranked basic skills the highest and hard skills the lowest, showing agreement on the importance of basic skills for entry-level roles. However, they differed in ranking interpersonal and 21st-century skills, with students rating interpersonal skills higher and employers placing more value on 21st-century skills.

Basic Skills Perception

Table 11. Basic Skills Perceptual Difference Between Potential Employers and Student- Interns

Skill Type	Employers		Students		Observation
	Mean	SD	Mean	SD	
Continually Learning	3.80	.414	3.80	.403	Both employers and students agree on its importance.
Communication	3.87	.352	3.72	.451	Employer prioritize communication more than students.
Computer Literacy	3.73	.458	3.66	.509	Employers emphasize tech skills more than students.

Skill Type	Employers		Students		Observation
	Mean	SD	Mean	SD	
Customer Service	3.80	.414	3.75	.469	Employers slightly view customer service as highly important.
Empathy	3.53	.640	3.52	.562	Small difference between employers and students in the importance of empathy.
Good with Numbers	3.40	.507	3.46	.561	Both groups agree on the importance of goodwith numbers.
Organization	3.80	.414	3.82	.429	Both employers and students agree on the importance of organization.
Problem-Solving	3.73	.458	3.75	.434	Both groups agree on the value of problem solving.
Research	3.40	.632	3.54	.561	Students see research skills as more important than employers do.
Teamwork	3.73	.458	3.75	.434	Employers and students agree on the importance of teamwork.

Table 11 presents the results for the perception of basic skills between employers and student-interns based on their mean scores, with standard deviations provided to show the variability in responses. The data shows agreement between employers and students on the importance of Teamwork (Employers: Mean = 3.73, SD = 0.458; Students: Mean = 3.75, SD = 0.434), Problem-Solving (Employers: Mean = 3.73, SD = 0.458; Students: Mean = 3.75, SD = 0.434), and Continually Learning (Employers: Mean = 3.80, SD = 0.414; Students: Mean = 3.80, SD = 0.403) as top skills for the workplace. These findings align with Mainga et al. (2022), who identified these skills as critical for recruiting recent graduates and emphasized continuous learning as essential in a rapidly changing job market.

However, key differences exist in the prioritization of certain skills. Employers rank Communication (Mean = 3.87, SD = 0.352) as the most important skill, while students rank it lower (Mean = 3.72, SD = 0.451). Similarly, Computer Literacy is rated higher by employers (Mean = 3.73, SD = 0.458) than by students (Mean = 3.66, SD = 0.509), reflecting the increasing reliance on digital tools in the workplace. Employers also place more emphasis on Good with Numbers (Employers: Mean = 3.40, SD = 0.507; Students: Mean = 3.46, SD = 0.561), highlighting its importance for analytical tasks, while students rank it last. These findings are consistent with the study of Atanasovski (2019), which showed that communication skills, computer literacy, and numerical proficiency are highly valued by employers.

Thus, while there is alignment in some skills, the gaps in Communication, Technology, and Good with Numbers suggest that students need targeted training to better meet workplace expectations.

Hard Skills Perception

Table 12. Hard Skills Perceptual Difference Between Potential Employers and Student-Intern

Skill Type	Employers		Students		Observation
	Mean	SD	Mean	SD	
Accounting and Cash Flow Management	3.47	.640	3.74	.443	Employers rank it lower than students.
Attention to detail	3.60	.632	3.78	.450	Both groups agree on the high importance of attention to detail, with students rating it slightly higher.

Skill Type	Employers		Students		Observation
	Mean	SD	Mean	SD	
Budgeting and Forecasting	3.40	.632	3.62	.550	Students rank budgeting higher than employers.
Business Acumen/ Understanding	3.47	.516	3.60	.553	Employers view business acumen as more important.
Data Analytics	3.53	.640	3.55	.560	Employers place more value on data analytics.
Financial Planning	3.67	.488	3.65	.513	Both groups view financial planning highly, though employers rank it slightly higher.
Financial Reporting	3.67	.488	3.63	.517	Employers rate financial reporting as the most important skill, but students rank it lower.
Proficiency in Technology Integration and Automation	3.47	.516	3.66	.477	Both groups recognize the growing role of technology integration, but employers place slightlyless importance on it.
Risk Assessment	3.60	.632	3.55	.613	Employers value risk assessment more than students.
SWOT Analysis	3.60	.632	3.57	.637	Employers prioritize SWOT analysis as a strategic tool.

The findings reveal both similarities and differences in how employers and students perceive the importance of hard skills. Both groups agree on the high importance of Attention to Detail (Employers: Mean=3.60, SD=0.632, Rank=2; Students: Mean=3.78, SD=0.450, Rank=1), Accounting and Cash Flow Management (Employers: Mean=3.47, SD=0.640, Rank=4; Students: Mean=3.74, SD=0.443, Rank=2), Financial Planning (Employers: Mean=3.67, SD=0.488, Rank=1; Students: Mean=3.65, SD=0.513, Rank=4), and Proficiency in Technology Integration and Automation (Employers: Mean=3.47, SD=0.516, Rank=4; Students: Mean=3.66, SD=0.477, Rank=3). This shared prioritization underscores the workplace demand for precision, operational competence, and technological adaptability. As noted by Al-Shehab et al. (2020), proficiency in technology integration and automation is one of the top hard skills required in the modern workforce, aligning with the perceptions of both groups.

However, notable differences arise in the rankings of other skills. Employers rank Financial Reporting (Mean=3.67, SD=0.488, Rank=1) as the most important skill, while students rank it lower (Mean=3.63, SD=0.517, Rank=5), indicating a gap in understanding its critical role in providing accurate and reliable information for decision-making, aligning with Ebaib (2021), who highlighted that these skills were considered to have a high importance to employers. Similarly, Data Analytics is ranked higher by employers (Mean=3.53, SD=0.640, Rank=3) than by students (Mean=3.55, SD=0.560, Rank=9), emphasizing its importance in data-driven strategies. Employers also prioritize Risk Assessment and SWOT Analysis (both Mean=3.60, SD=0.632, Rank=2), which students rank lower (Mean=3.55, SD=0.613, Rank=9; Mean=3.57, SD=0.637, Rank=8, respectively), reflecting limited exposure to their strategic applications. As highlighted by Bist et al. (2020), skills such as risk assessment and SWOT analysis are crucial for identifying challenges and opportunities, contributing to informed strategic decision-making. Conversely, students rank Budgeting and Forecasting higher (Mean=3.62, SD=0.550, Rank=6) than employers (Mean=3.40, SD=0.632, Rank=5), possibly overestimating its relative importance. Business Acumen/Understanding is also ranked higher by employers (Mean=3.47,

SD=0.516, Rank=4) than by students (Mean=3.60, SD=0.553, Rank=7), aligning with Bist et al. (2020), who highlighted that employers view business understanding as essential for interpreting financial data and aligning with organizational goals.

In conclusion, while there is alignment between employers and students on the significance of foundational skills like Attention to Detail, Accounting and Cash Flow Management, and Financial Planning, differences in prioritization point to gaps in students' understanding of strategic and analytical competencies such as Financial Reporting, Data Analytics, Risk Assessment, and Business Acumen. These findings underscore the need for educational programs to address these gaps, aligning with studies by Al-Shehab et al. (2020) and Bist et al. (2020), which emphasize the importance of equipping students with these critical workplace skills to meet employer expectations and excel in professional roles.

Interpersonal Skills Perception

Table 13. Interpersonal Skills Perceptual Difference Between Potential Employers and Student-Intern

Skill Type	Employers		Students		Observation
	Mean	SD	Mean	SD	
Collaboration	3.80	.414	3.60	.494	Employers place higher value on collaboration than students.
Conflict Resolution	3.67	.488	3.58	.527	Employers rank conflict resolution as more important than students
Leadership	3.60	.507	3.58	.556	Leadership is seen as moderately important by both groups
Listening	3.80	.414	3.83	.378	Both groups agree on the critical importance of Listening skills, with students slightly rating it higher
Mediating	3.60	.507	3.55	.560	Mediating is rated slightly lower by students than employers.
Motivation	3.80	.414	3.74	.477	Both employers and students recognize motivation as vital, though employers place it as the top skill.
Negotiation	3.73	.458	3.51	.504	Negotiation is rated more highly by employers.
Networking	3.40	.507	3.58	.497	Networking is valuedmore highly by student than employers.
Persuasion	3.67	.488	3.65	.482	Both groups rate persuasion almost similarly
SWOT Analysis	3.80	.414	3.77	.425	Positive Attitude is highly valued by both employers and students.

The findings reveal both alignment and differences in the perception of interpersonal skills between employers and students. Both groups agree on the high importance of skills like Listening (Employers: Mean=3.80, SD=0.414, Rank=1; Students: Mean=3.83, SD=0.378, Rank=1),

Motivation (Employers: Mean=3.80, SD=0.414, Rank=1; Students: Mean=3.74, SD=0.477, Rank=2), and Positive Attitude (Employers: Mean=3.80, SD=0.414, Rank=1; Students: Mean=3.77, SD=0.425, Rank=2). These universally recognized skills align with the findings of Fadhil et al. (2021) and Low et al. (2016), which identified these traits as essential for employability and workplace success, especially in entry-level roles. Similarly, both groups rate Persuasion moderately (Employers: Mean=3.67, SD=0.488, Rank=3; Stu-

dents: Mean=3.65, SD=0.482, Rank=3), reflecting its significance in influencing and guiding others effectively.

However, there are notable differences in other skills. Employers place greater emphasis on Collaboration (Mean=3.80, SD=0.414, Rank=1) and Negotiation (Mean=3.73, SD=0.458, Rank=2), while students rank them lower (Collaboration: Mean=3.60, SD=0.494, Rank=4; Negotiation: Mean=3.51, SD=0.504, Rank=7), indicating a gap in recognizing their importance in teamwork and reaching consensus, which aligns with the findings of Tagulwa et al. (2023), who highlighted that employers not only expect students to possess theoretical knowledge and competencies from their degrees but also demand a range of broader personal and interpersonal skills. This indicates a growing need for graduates to be well-rounded individuals with both academic and practical abilities. Employers also value Conflict
Resolution (Mean=3.67, SD=0.488, Rank=3) and Mediating (Mean=3.60, SD=0.507, Rank=4) more highly than students (Conflict Resolution: Mean=3.58, SD=0.527, Rank=5; Mediating: Mean=3.55, SD=0.560, Rank=6), suggesting that students may lack an understanding of their role in maintaining workplace cohesion. Both groups view Leadership (Employers: Mean=3.60, SD=0.507, Rank=4; Students: Mean=3.58, SD=0.556, Rank=5) and Networking (Employers: Mean=3.40, SD=0.507, Rank=5; Students: Mean=3.58, SD=0.497, Rank=5) as moderately important, aligning with Sarin (2019), who emphasized that leadership is essential for career progression rather than immediate responsibilities.

In conclusion, employers and students share a mutual appreciation for fundamental interpersonal skills such as Listening, Motivation, and Positive Attitude, which are critical for entry-level roles. However, gaps exist in students' perceptions of collaborative, negotiation, and conflict resolution skills, which employers rank as essential for fostering teamwork and resolving workplace challenges. These findings, consistent with research by Zuma (2021), underscore the need for educational programs to enhance students' interpersonal skills, particularly in areas like negotiation, collaboration, and conflict resolution, to better align with employer expectations and improve employability in professional roles.

21st Century Skills Perception

Table 14. 21st Century Skills Perceptual Difference Between Potential Employers and Student-Intern

Skill Type	Employers		Students		Observation
	Mean	SD	Mean	SD	
Adaptability	3.60	.507	3.69	.465	Students rank it lightly higher than employers.
Creativity	3.47	.516	3.57	.585	Creativity is acknowledged by both groups but is considered a lower priority compared to other skills.
Curiosity	3.60	.507	3.68	.562	Curiosity is valued more by students
Flexibility	3.80	.414	3.72	.451	Flexibility is highly valued by both groups
ICT Literacy	3.67	.488	3.62	.490	ICT Literacy is more highly rated by employers.
Initiatives	3.80	.414	3.57	.728	Employers emphasize the importance of initiative more than students
Persistence/Grit	3.73	.458	3.72	.451	Both agree on the value of persistence/grit.
Productivity	3.87	.352	3.72	.451	Productivity is rated higher by employers than students.

Skill Type	Employers		Students		Observation
	Mean	SD	Mean	SD	
Self-Efficacy	3.73	.458	3.78	.414	Self-Efficacy is highly rated by students.
Strategic Thinking	3.87	.352	3.69	.465	Strategic Thinking is prioritized by employers than students

The findings reveal both similarities and differences in how employers and students perceive the importance of 21st-century skills. Both groups agree on the significance of Flexibility (Employers: Mean=3.80, SD=0.414, Rank=2; Students: Mean=3.72, SD=0.451, Rank=2), Persistence/Grit (Employers: Mean=3.73, SD=0.458, Rank=3; Students: Mean=3.72, SD=0.451, Rank=2), Self-Efficacy (Employers: Mean=3.73, SD=0.458, Rank=3; Students: Mean=3.78, SD=0.414, Rank=1), Strategic Thinking (Employers: Mean=3.87, SD=0.352, Rank=1; Students: Mean=3.69, SD=0.465, Rank=3), and Adaptability (Employers: Mean=3.60, SD=0.507, Rank=5; Students: Mean=3.69, SD=0.465, Rank=3). These skills are consistently ranked high by both employers and students, underscoring their critical role in navigating today's dynamic and fast- paced work environment. The importance of these skills aligns with the findings of Sarin (2018), who highlighted that flexibility, persistence, and adaptability are essential for overcoming challenges in the modern workplace. Creativity (Employers: Mean=3.47, SD=0.516, Rank=6; Students: Mean=3.57, SD=0.585, Rank=6) is also recognized as valuable by both groups but is ranked lower, indicating that while creativity is acknowledged as important, it is not seen as a top priority compared to other skills. Additionally, ICT Literacy (Employers: Mean=3.67, SD=0.488, Rank=4; Students: Mean=3.62, SD=0.490, Rank=5) shows a slight divergence, with employers ranking it higher, suggesting they place more value on technological proficiency than students do. This may reflect a gap in students' understanding of the critical role technology plays in modern job functions and career advancement.

There are also notable differences in the rankings of Initiative (Employers: Mean=3.80, SD=0.414, Rank=2; Students: Mean=3.57, SD=0.728, Rank=6), with employers viewing it as more essential than students do. This could indicate that students may not yet fully appreciate the significance of taking initiative in driving innovation and leadership in the workplace. Furthermore, Curiosity (Employers: Mean=3.60, SD=0.507, Rank=5; Students: Mean=3.68, SD=0.562, Rank=4) is ranked higher by students, suggesting that they value a desire to learn and explore new ideas more than employers do, possibly due to their academic environment, where curiosity is often emphasized.

In conclusion, employers and students largely agree on the importance of fundamental 21st- century skills such as Flexibility, Persistence, and Self-Efficacy. However, differences in the rankings of Initiative, ICT Literacy, and Curiosity suggest gaps in how students perceive the importance of specific skills that are crucial in the professional world. The findings support Sarin's (2018) emphasis on the importance of adaptability and strategic thinking, while also highlighting the need for students to better understand the role of ICT Literacy and Initiative in driving success in modern careers. These insights indicate that educational programs should focus on addressing these gaps to better prepare students for the evolving demands of the workforce.

Supplementary Skills for Integration in the Academic Program

Table 15. Supplementary Skills for integration in the Academic Program

Skill Type	Employers		Students		Observation
	Mean	SD	Mean	SD	
Balance multiple responsibilities	3.80	.414	3.66	.509	Students rank it lower than employers.

Skill Type	Employers		Students		Observation
	Mean	SD	Mean	SD	
Effectively use time to accomplish tasks or goals	3.73	.458	3.69	.498	Effective time management is critical for both groups
Make effective decisions in various business situations	3.73	.458	3.60	.524	Employers emphasize decision-making more than student
Work with diverse teams and clients from different cultures or regions	3.60	.507	3.60	.553	Both groups agree on the importance of working with diverse teams
Identify and solve complex business problems	3.67	.488	3.51	.534	Employers rate problem-solving much higher than students
Data Analysis	3.67	.488	3.52	.533	Data analysis is seen as essential by employers
Ethics and Corporate Governance	3.73	.458	3.68	.533	Both groups agree on the importance of ethics and corporate governance
Financial Software	3.27	.799	3.38	.550	Both rank financial software relatively low
Regulatory Knowledge	3.53	.743	3.57	.529	Both groups recognize the value of regulatory knowledge
Statistical Techniques	3.40	.828	3.46	.561	Statistical technique are viewed as Modeately important by both groups, although students rank it slightly higher

The findings reveal both similarities and differences in how employers and intern students perceive the importance of supplementary skills. Both groups rank the following as their top three skills: the ability to balance multiple responsibilities (Employers: Mean=3.80, SD=0.414, Rank=1; Students: Mean=3.66, SD=0.509, Rank=3), effective time management to achieve goals (Employers: Mean=3.73, SD=0.458, Rank=2; Students: Mean=3.69, SD=0.498, Rank=1), and ethics and corporate governance (Employers: Mean=3.73, SD=0.458, Rank=2; Students: Mean=3.68, SD=0.533, Rank=2). These align with previous studies by Erni (2018) and Racelis (2016). Additionally, both employers and students agree on the importance of working with diverse teams and clients from various cultures (Employers: Mean=3.60, SD=0.507, Rank=4; Students: Mean=3.68, SD=0.553, Rank=4) and regulatory knowledge (Employers: Mean=3.53, SD=0.743, Rank=5; Students: Mean=3.57, SD=0.59, Rank=5). While slightly lower in rank, these skills remain valued and should be integrated into academic curricula to prepare students for diverse and regulated workplaces. This aligns with earlier research by Erni (2016, 2018) and Mainga (2022), where these skills were ranked lower by employers but higher by students.

Employers and students differ in how they prioritize other skills. Employers rank decision- making in business situations as 2nd with a mean of 3.73 and standard deviation of 0.458, while students place it 4th with mean of 3.60 and standard deviation of 0.524. This highlights the need to emphasize decision-making in academic programs, as it is crucial for workplace success, as supported by Al Shehab (2020). Data analysis is ranked 3rd (Mean=3.67, SD=0.488) by employers but ranked 6th (Mean=3.52, SD=0.533) by students, suggesting that employers recognize its importance for handling large datasets and making informed decisions, while students may not yet grasp its significance. Bohler (2017) emphasizes that data-driven decision-making and tools like Excel are becoming essential in business. Similarly, employers rank solving complex business problems as 3rd (Mean=3.67, SD=0.488),

compared to 7th (Mean=3.51, SD=0.534) by students. This underscores the importance employers place on creative problem- solving for business success, aligning with Emi's (2015) findings. For financial software, employers rank it 7th (Mean=3.27, SD=0.799) and students 9th (Mean=3.38, SD=0.550). Employers value familiarity with such tools but view them as less critical due to cost concerns, as highlighted by Mangaba (2023). Lee (2016) recommends emphasizing Excel in university programs, as it is widely used in accounting professions. Statistical techniques rank 6th(Mean=3.40, SD=0.828) for employers and 8th(Mean=3.46, SD=0.561) for students, reflecting a moderate gap. Employers see them as vital for data interpretation and decision-making, aligning with Moray's (2020) view on the importance of quantitative skills for managing business uncertainties.

In conclusion, the results show that employers' and intern students' views on the value of supplemental skills are both similar and different. Both groups prioritize key skills such as balancing multiple responsibilities, effective time management, and ethics and corporate governance. These rankings highlight the recognized relevance of these abilities in the workplace, consistent with previous studies by Erni (2018) and Racelis (2016). However, notable differences exist in other areas. Employers prioritize decision-making, data analysis, and solving complex business problems more highly than students, implying that these abilities are important for corporate success but may not be fully understood by students. This gap highlights the need for academic programs to provide a greater emphasis on these areas, as shown by research by Al Shehab (2020) and Bohler (2017). Both groups recognize the value of working with diverse teams and regulatory knowledge, however they score slightly lower. Financial software and statistical techniques are appreciated by both groups, but the rankings varied moderately, suggesting varying degrees of perceived importance. Overall, the findings point to the need for a balanced approach in academic curriculum to bridge this gap and better prepare students for employment problems.

Summary

This study aimed to assess the perceptions of employers and student interns regarding the employability and supplementary skills required for entry-level positions, focusing on graduates of the Financial Management program at Nueva Vizcaya State University. Its uniqueness lies in the comparison of perceptions between employers and student-interns, specifically within the context of a regional academic program, providing insights into the skills gap in the financial management field. Additionally, it explores both employability and supplementary skills critical to success in the workplace, offering a detailed look at the disconnect between industry expectations and academic preparation.

The researchers used a quantitative approach, employing a structured and adapted questionnaire administered to 65 Financial Management intern students and 15 Host Training Establishment (HTE) supervisors. Data was collected through face-to-face interactions and online surveys, with the responses analyzed using descriptive statistical methods, such as percentages, means, and standard deviations.

The study found both similarities and differences in how employers and students perceive key employability skills. For basic skills, both groups valued problem-solving, teamwork, and continuous learning, but employers placed more importance on communication, computer literacy, and numerical proficiency. In hard skills, both prioritized attention to detail and financial planning, yet employers valued financial reporting and data analytics more than students did. For interpersonal skills, employers emphasized collaboration and negotiation, while students ranked them lower. In 21st-century skills, both agreed on the importance of flexibility and productivity, but employers rated initiative and ICT literacy higher than students. Finally, regarding supplementary skills, both groups valued time management and ethics, but employers gave greater importance to decision-making and data analysis, areas where students showed less awareness.

Conclusions

Derived from the data gathered, the study reveals a significant skills gap between employers' and students' perceptions of employability skills. Employers prioritize basic skills such as communication, computer literacy, and being good with numbers, alongside hard skills like financial reporting, data analytics, risk assessment, and SWOT analysis. They also emphasize the importance of interpersonal skills such as collaboration and negotiation, as well as 21st-century skills like initiative. In contrast, students focus on other areas, underestimating the importance of these foundational skills for entry-level positions.

This gap highlights a misalignment between higher education institutions and employers. Universities may not be fully addressing the skills most in demand by employers, resulting in students whose skill sets may not align with employers' needs. This disconnect could contribute to the growing unemployment rate among fresh graduates, as they may lack the critical competencies that employers seek.

In conclusion, it is important for higher education institutions and employers to engage in open communication and collaboration. Universities should work closely with industry leaders to design curricula that integrate practical skill development, ensuring students are equipped with the competencies necessary for success in the modern workforce. Similarly, employers can contribute by offering internships, mentorship programs, and workshops to help bridge the gap between academic learning and real-world expectations.

Recommendations

Based on the findings, the following recommendations are proposed for various stakeholders to bridge the skills gap and enhance workplace readiness:

Students

1. Focus on Developing Industry-Specific Skills - Investigate employability skills across different courses and industries for a more comprehensive understanding of skills requirements.

Faculty Members

1. Skill-Specific Training - Provide targeted workshops on soft skills like communication, teamwork, and leadership, alongside technical training in financial management tools.
2. Mentorship and Guidance - Actively mentor students to identify and work on their individual skill gaps, preparing them for the challenges of the workplace
3. Career Development Programs - Offer career counseling, mock interviews, and networking opportunities to help students transition smoothly into professional roles.
4. Faculty Development - Encourage faculty to engage in continuous professional development to stay updated with industry practices and teaching methodologies.

University

1. Curriculum Enhancement - Update and integrate industry-relevant skills, such as advanced technical tools (e.g., data analytics and financial software), effective communication, and interpersonal skills into the curriculum.
2. Collaborative Programs - Strengthen partnerships with industries to co-develop programs, ensuring students are exposed to real-world applications.
3. Continuous Monitoring - Conduct regular surveys and consultations with employers and alumni to align academic programs with evolving market demands.

Employers

1. Regular Consultation - Offer regular consultation to students and the university about the skills most needed in the industry to guide curriculum improvement.
2. Workplace Mentorship - Designate supervisors/employee-in-charge for student-intern to provide guidance, build confidence, and foster professional growth.

Future Researchers

1. Broader Context - Investigate employability skills across different disciplines and industries for a more comprehensive understanding of skills requirements.

Acknowledgement

We express our deepest gratitude to Almighty God for His immeasurable blessings, essential for the realization of this study

We extend appreciation to our Research Adviser, Mrs. Mercedes B. Pumihic, for her invaluable guidance in enhancing our research.

Special thanks to our Research Critique, Mrs. Katrine Angela A. Tucay, for her generous assistance. We also acknowledge Mr. Romnick Pascua for his expertise in statistical analysis, and our Panel of Evaluators, Mrs. Catherine Dela Cruz and Mrs. Joanne Gladys Dupitas, for their insightful contributions.

Our families, especially our parents, deserve immense thanks for their unending love, encouragement, and financial support, which fueled our determination to succeed.

We also extend sincere gratitude to the NVSU-BAYOMBONG, BSBA-FM Graduates Batch 2023-2024 and to the Host Training Establishments whose participation significantly enriched our research with valuable insights.

To all who contributed to various capacities, even if not explicitly mentioned, we offer heartfelt appreciation for their support and assistance throughout this endeavor.

In closing, we recognize that this study's success is the result of collaborative efforts and divine blessings. Each contribution, no matter how small, played a vital role in its completion.

References

Abernathy, T. (2014, November 21). Gaps between employers, workers: Work-force development needs transformation. Charlotte Business Journal, 21-22.

Ahmed, D.M.S., and Tessma, T. (2020). Employers' Expectations and Perceptions of Business and Economics College Graduate's Competencies in Ethiopia. IBMRD's Journal of Management & Research Print ISSN: 2277-7830, Online ISSN: 2348- 5922

Allen J. & Rolf V.V. (2012). Skills for the 21st century: Implications for education https://www.researchgate.net/publication/254405698_Skills_for_the_21st_century_Implications_for_education

Al-Shehab, N., AL-Hashimi, M., Madbouly, A., Reyad, S., and Hamdan, A. (2020). Do employability skills for business graduates meet the employers' expectations? The case of retail Islamic banks of Bahrain. https://www.emerald.com/insight/2042-3896.htm

Ann-Marie W.C. (2015). Soft Skills Perceived by Students and Employers as Relevant Employability Skills. https://scholarworks.waldenu.edu/dissertations/1427/

Aring, M. (2012). Youth and Skills: Putting Education to Work, Education for All Global Monitoring Report 2012. UNESCO.

Asian Development Bank (2018). Reducing Youth Not in Employment, Education, or Training through JobStart Philippines. https://dx.doi.org/10.22617/BRF189205

BahriLli, C. T., & DemiR, C. G. (2023). Investigation of the 21st century skills of high school students under state protection and care. International Journal of Educational Research Review. https://doi.org/10.24331/ijere.1269506

Bist, S.S., et al. (2020). Employers' perception regarding employability skills of management students undergoing internship. Retrieved from (researchgate.net)

Boaduo, NAP, Mensah, J & Babitseng, SM. (2009). Tracer study as a paradigm for enhancing quality course program development in higher education institutions in South Africa. Paper presented at the Educational Colloquium, University of Northwest, Potchefstroom, South Africa, p. 2021 August 2009.

Boo Changco (2023). Job-skills Mismatch. Philstar.com

Boulianne, E., (2014). Impact of Accounting Software Utilization on Students' Knowledge Acquisition: An Important Change in Accounting Education. J. Accounting Organizational Change, 10: 22-48

Catacutan, K. J., et al. (2020). Employability Study of the Business Administration Graduates of Catholic Educational Institution. Universal Journal of Educational Research, 8(1), 156161. https://doi.org/10.13189/ujer.2020.080119

Chan, S. W., Ahmad, M. F., Zaman, I., & Ko, W. S. (2018). Employers' perception of important employability skills in the manufacturing industry. International Journal of Engineering & Technology, 7(2.29), 170. https://doi.org/10.14419/ijet.v7i2.29.13311

Charu Sarin. (2019). Analyzing Skill Gap between Higher Education and Employability. https://www.researchgate.net/publication/336718204_Analyzing_Skill_Gap_betweenHigher_Education_and_EmployabilityWebpage

Cimatti, Barbara (2015) "Definition, development, Assessment of soft skills and their role for the quality of organizations and enterprises." International Journal for Quality Research, vol. 10, no. 1, 2 Feb. 2016, pp. 97–130, oaji.net/pdf.html?n=2016/452-1458660673.pdf, 10.18421/IJQR10.01-05.

Daryl Peter (2024) The Importance of Soft Skills in Today's Job Market: What You Need to Know-JobScope

El-Tabal, A. a. A. (2020b). Soft skills and its impact on an organizational creativity-A field study. Journal of Business & Retail Management Research, 14(03). https://doi.org/10.24052/jbrmr/v14is03/art-08

Erni, T., Suhana, S. (2016) Employability Skill Readiness among Business Students. https://www.researchgate.net/publication/305380032

Fadhil, Sally, Ramlee, Ismail & Alhamzah, Alnoor. "The Influence of Soft Skills on Employability: A Case Study on Technology Industry Sector in Malaysia." Interdisciplinary Journal of Information, Knowledge, and Management, vol. 16, no. 16, 2021, pp. 255–283,10.28945/4807. Accessed 14 July 2021.

Faiza Shaheen, Maham Muzamil, Maria Shiraz (2022). Impact of Perceived Value of Internship on the Employability Skills of Students at the University Level. https://www.researchgate.net/publication/365451345_Impact_of_Internship_on_the_EmployabilitySkills_of_Students_at_University_Level

Geel, M. (2015). An investigation into the employability skills of undergraduate Business Management students. https://dspace.nwu.ac.za/handle/10394/13898

Geiger, B. (2015, March 6) Your Excel Skills Could Land You Your Next Job. http://fortune.com/2015/03/06/microsoft-excel-jobs/

Gowsalya G., & Dr. Ashok M. (2016). A study on the factors affecting employability skills among college students in Namakkal District of Tamil Nadu. https://www.academia.edu/36989505/

Gurung, S. K., Chapagain, R., & Thapa, B. G. (2023). Perceptions of Employability of Undergraduate Business Program Graduates: A Qualitative analysis. The Journal of Business and Management, 7(01), 138–157. https://doi.org/10.316/jbm.v7i01.54557

Hakim, RRC. (2016). Are Accounting Graduates Prepared for Their Careers? A Comparison of Employees' and Employers' Perceptions. Global Review of Accounting and Finance Vol. 7. No. 2. September 2016 Issue. Pp.

Husain, M. Y., et al. (2010). Importance of Employability Skills from Employers' Perspective. Published by Elsevier Ltd. Retrieved From https://www.researchgate.net/publication/257714240_Importance_of_Employability_Skills_from_Employers'_Perspective.

Khan, S. (2007). Helpdesk research report: Youth issues in Yemen. Governance and Social Development Resource Center. Retrieved from https://gsdrc.org/docs/open/HD471.pdf

Khanom, S. (2020). Exploring the role of soft skills in advancing the employability of business graduates in Bangladesh. Journal of International Business and Management (Online). https://doi.org/10.37227/jibm-2021-01-122

Lim, T., Fadzil, M., Latif, L.A., Goolamally, N.T. and Mansor, N. (2011) Producing graduates who meet employer expectations: open and distance learning is a viable option in Proceedings of International Conference on Languages, Literature and Linguistics (ICLLL)

Low, M., et al. (2016) Accounting Employers' Expectations - The Ideal Accounting Graduates. Vol. 10, No. 1, 2016, pp: 36-57. http://www.ejbest.org

Mainga, W., Daniel R. M., & Alamil, L. (2022). Perceptions of employability skills of undergraduate business students in a Developing Country: An Exploratory study. Higher Learning Research Communications, 12(1). https://doi.org/10.1870/hlrc.2022.v12i1.257

Mainga, W., Murphy-Braynen, M. B., Moxey, R., & Quddus, S. A. (2022). Graduate employability of business students. Administrative Sciences, 12(3), 72. https://doi.org/103390/admsci1203002

Mangaoang, A. V., Guinyawan, M. G., Rualo, A. J., et al. (2023). Analyzing the Employability Competency of Fourth Year College Business Administration Students. GSJ: Volume 11, Issue 7, July 2023, online: ISSN 2320-9186

McGarry, K. B. (2016). An examination of perceived employability skills between employers and college graduates (A Doctoral Dissertation). Boston, Massachusetts: Northeastern University. Retrieved from http://hdl.handle.net/2047/D20238136.

McIntire, T., & McLester, S. (Nov. 2006). The workforce readiness crisis: We're not turning out employable graduates nor maintaining our position as a global competitor. Why? Technology and Learning, 27(4), 22-27.

Nana Adu-Pipim Boaduo FRC, Khazamula Samson Milondzo, Daphne Gumbi (2010). Teacher education and training for Africa in the 21st century: What form should it take? https://www.researchgate.net/publication/268061566_Teacher_education_and_training_for_Africa_in_the_21_st_century_What_form_should_it_take

Paracha, S (2021) The Crucial Role of IT Skills for Aspiring CA and ACCA Students | LinkedIn

Philippines Statistics Authority (2024). Unemployment Rate in February 2024 was Estimated at 3.5 Percent. Labor Force Survey | Philippine Statistics Authority | Republic of the Philippines (psa.gov.ph)

Racelis, A. (2015). Integrating Ethics in Finance and Accounting Courses using Ethical Banks as Vignette. DOI: 10.21863/ijbede/2015.4.1.001

Raquel, H.B., Raquel, M.B., & Carlot, B.T (2019). Employability and Competence Skills of Graduating Students in a Private Higher Educational Institution in Taguig City, Metro Manila, Philippines. Journal of Management Info, 6(3), 13-18. https://doi.org/10.31580/jmi.v6i3.967

Rios, J. A., Ling, G., Pugh, R., Becker, D., & Bacall, A. (2020). Identifying Critical 21st-Century skills for workplace Success: A content analysis of job advertisements. Educational Researcher, 49(2), 80–89. https://doi.org/10.3102/0013189x19890600

Seth, D. and Seth, M. (2013) Do soft skills matter? - Implications for educators based on recruiters' perspective. IUP Journal of Soft Skills, Vol. 7, No. 1, pp.7-20.

Soergel, A. (2015, March 5) Want a Better Job? Master Microsoft Excel. http://www.usnews.com/news/blogs/data-mine/2015/03/05/want-a-better-job-master-microsoft-word-excel

Soundararajan, G., Ravikumar, A., Aro-Gordon, S. (2020). Employers Perception on Graduate Skill Deficiency to Suit Productivity. Humanities & Social Sciences Reviews. eISSN: 2395- 6518, Vol 8, No 3, 2020, pp 1415-1421 https://doi.org/10.18510/hssr.2020.83142

Suarta, I Made, Suwintana, Ketut I, Fajar, IGP, Sudhana, Pranadi, Kadek, Ni, Hariyanti Dessy (2017). "Employability Skills

Required by the 21st Century Workplace: A Literature Review of Labor Market Demand." Proceedings of the International Conference on Technology and Vocational Teachers (ICTVT 2017), vol. 102, www.atlantis-press.com/proceedings/itvt17/25884538,10.2991/ictvt-17.2017.58.

Thi Thuy N.A. (2014). The Importance of Soft Skills for Academic Performance and Career Development—From thePerspective of University Students. https://www.researchgate.net/publication/379672636

Thiyazan Q. Kamal T. (2021). The Role of Internship Programs in Enhancing Graduates' Employability. https://www.researchgate.net/publication/356867995

Vien, C. (2021) The abilities employers seek from accounting graduates. Journal of Accountancy

Zanele Ditse. (2020). Bridging the skills gap in the financial industry: Uncovering the skills that banks require in the future world of work. UPSpace Home. https://repository.up.ac.za/handle/2263/79663

Zeiss, T. (2005). Get 'em While They're Hot. Nashville, TN: Thomas Nelson, Inc.

Zuma, S. K. (June 2023). Exploring the Role of Soft Skills in Advancing the Employability of Business Graduates in Bangladesh. DOI: https://doi.org/10.37227/JIBM-2021-01-122