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Research Article

Preparedness for Business Programs in Higher Education Among ABM Students: Basis for Intervention Programs

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ABSTRACT

This study determined the extent of the business programAccountancy, Business, and Management (ABM) respondents from five public senior high schools in Quezon City, District I, were proportionally chosen through a convenient sampling technique from the total population of 471 enrollees in ABM. Using an expert-validated researcher-made questionnaire, the respondents self-assessed their level of competence in 21st-century skills, financial literacy, entrepreneurial skills, and emotional intelligence.

The students believed they were well-prepared in communication, personal responsibility, and ICT proficiency but were less prepared in applied financial skills, especially investment management and bookkeeping, and applied entrepreneurial skills, especially prototyping and business modeling. The students also perceived themselves to have moderate-high emotional intelligence, with the lowest degree in emotional regulation.

Inferential statistics using the Mann-Whitney U and Kruskal-Wallis H tests yielded only two significant differences: females are more proficient in ICT than males ($U = 4381.5$, $p = .021$), and information proficiency is significantly higher in the highest income bracket than in the lowest income bracket ($H = 14.104$, $p = .007$). These two significant differences in the group indicate inequity in access to technologies and an information-rich environment at home, which the school system should address.

To address the gaps in the perceived college readiness of future business majors, the researcher proposes a two-year intervention program titled Business-Ready: Skill-Building for Future Business Majors, which uses applied learning, mentorship, and business simulation.

Keywords: *21st-century skills, ABM strand, College readiness, Emotional, intelligence, Financial literacy, K–12 Philippines*

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Background

Every year, a significant number of Filipino students finish Senior High School with the assumption that the years spent in studying would have sufficiently prepared them for college and eventually for their chosen career paths in relation to their interests. For students in the Accountancy, Business, and Management (ABM) strand, this assumption would be anchored on one promise—namely, that the curriculum learned would have sufficiently prepared them to meet the requirements in business education. The extent to which this promise holds true would be the main subject of inquiry in this study.

The K to 12 Basic Education Program was implemented in 2013 through DepEd Order No. 34, with full implementation in 2015. The K to 12 Program added two years to Senior High School and provided students with academic tracks that would sufficiently prepare them for college or other career paths like business or technical-vocational courses (Department of Education, 2015). The ABM strand was specifically designed for students in business fields. The curriculum in ABM does not only involve lectures but also simulations, case studies, immersion, and group works that would develop critical thinking, communication, collaboration, digital literacy, problem-solving, and ethical knowledge (DepEd, 2016; Llego, 2019).

Although the system may look coherent and well-intentioned in theory, the apparent gap persists in practice. The programs that focus on business continue to be part of the top three fields of study in Philippine higher education institutions (CHEDRO 11, 2025). However, college teachers have consistently found that new entrants to higher education in the country, such as those in the field of ABM, are not prepared in areas such as independent critical thinking, the ability to synthesize research, the ability to engage in oral argumentation, as well as the management of academic workloads (National Research Council, 2011; Abella, 2019). Conley (2007) described college readiness as "the constellation of academic, cognitive, and behavioral capacities that enables students to participate in higher education without remediation." Gaps in the extant literature can already be seen in the aforementioned areas.

According to Abella (2019), the students of ABM experience challenges with time management skills, research skills, and self-regulation. Ramos (2018) states that the use of different problem-solving techniques remains underdeveloped for senior high school students in the Philippines. In the field of oral communication, the students have understood the content but are not capable of articulating or defending the ideas in an evaluative setting, as identified by Salvador, Lobaton, & Oliveres (2023). In the field of financial literacy, which is the focus of ABM, the study of Gabay et al. (2024) identified the knowledge gaps of the students regarding investments, credit management, and finance. In the field of entrepreneurial readiness, the students' perceived behavioral capability remains stagnant despite the absence of any experience with prototyping, feasibility studies, or business models, as identified by Ajzen (1991).

Emotional intelligence is equally relevant, as self-regulation is one of the key components of emotional intelligence, which, according to Goleman (1995), is vital for success in the context of performance pressure, competitive forces, and continuous cooperation that characterizes university business programs. According to Patricio (2022) and Villadiego (2024), although Filipino senior high school students display cooperation, they are significantly less at ease with initiative-taking/leadership, indicating that social-emotional development has not caught up with their scholastic preparation. As far as digital and information literacy is concerned, it is found that socioeconomic status plays a greater role than gender, with students from lower SES backgrounds less likely to come from information-rich environments where, as Conley (2007) and Hohlfeld, Ritzhaupt, & Barron (2013) found, information literacy "involuntarily develops."

The general literature on the topic reveals an alarming trend: while the ABM strand is intended for higher education preparation, the level of preparation of the students is inconsistent. This current study aims to delve deeper into the trend, specifically within the district of

Quezon City, which is predominantly urban and public, where most of the ABM students of Grade 12 level come from the lower middle level of the social spectrum of the Philippine population, as most Senior High School students of the country fall within this level of society. The five schools used for the current study represent the entire gamut of ABM student enrollment within the district. The findings of the study shall be discussed, specifically where the Grade 12 ABM students show real preparation, and where there is a lack of it.

Methodology

Research Design

A descriptive quantitative research design was employed to assess the current preparedness profile of Grade 12 ABM students without manipulating variables or conditions. This design was appropriate given the goal of describing preparedness levels across a defined population and identifying patterns related to demographic subgroups (Dudovskiy, 2017).

Participants and Sampling

The study population comprised 471 Grade 12 ABM students enrolled during the 2024–2025 academic year in five public senior high schools in Quezon City, District I: Balingasa High School, Carlos P. Romulo Senior High School, Eulogio Rodriguez Jr. High School, Lucrecia R. Kasilag Senior High School, and San Francisco High School. These schools were selected because they are the only five public institutions in the district offering the ABM strand. Using Slovin's formula at a 5% margin of error and 95% confidence level, a sample size of 216 respondents was determined. Proportional allocation ensured representation by school size, with convenience sampling used to recruit willing participants within each campus.

Table 1. Population and sample distribution by school, Quezon City District I (SY 2024–2025).

School	Population of Grade 12 ABM Students	Percentage (%)	Sample
Balingasa High School	26	5.52%	12
Carlos P. Romulo Senior High School	57	12.10%	26
Eulogio Rodriguez, Jr. High School	63	13.38%	29
Lucrecia Kasilag Senior High School	48	10.19%	22
San Francisco High School	277	58.81%	127
TOTAL	471	100%	216

Instrumentation and Data Collection

The survey instrument was adapted from the bASES21 model (Assessing 21st-Century Skills) developed by Mioto, Zattar, and Gasparini (2020), supplemented by items from the Partnership for 21st Century Learning (P21, 2015) framework. It comprised two sections: the first gathered respondents' demographic and background information; the second assessed competency levels across the four study domains using a 5-point Likert scale (1 = Strongly Disagree; 5 = Strongly Agree) for 21st-century skills, financial literacy, and entrepreneurial aptitude, and a 7-point Likert scale for the emotional intelligence subscale.

Content validity was established through review by three subject matter experts: a Senior High School Principal, a Business College Professor from De La Salle University, and a Guidance Counsellor serving concurrently as a Career and Placement Officer. Each expert assessed items for clarity, relevance, and alignment with study objectives, and their recommendations were incorporated into the final version.

Internal consistency was assessed through a pilot test administered to 35 respondents prior to full data collection. Cronbach's alpha coefficients demonstrated high reliability across all subscales (Table 5). Values ranged from $\alpha = 0.700$ (Information Proficiency) to $\alpha = 0.950$ (Entrepreneurial Mindset), with all subscales meeting or exceeding the accepted threshold of $\alpha \geq 0.70$ (Nunnally, 1978). These results confirmed the instrument's suitability for use in the main study. Administrative clearance was obtained from the Quezon City Schools Division Office prior to data collection,

and written informed consent was secured from all participants in accordance with the University Research Ethics Committee approval.

Table 2. Cronbach's alpha reliability coefficients by subscale from pilot test (n = 35). All values meet the α ≥ .70 threshold (Nunnally & Bernstein, 1978)

Subscale	No. of Items	Cronbach's α
Critical Thinking, Problem-Solving, and Decision-Making	10	.901
Self-Directed Learning and Metacognition	8	.801
Communication	8	.870
Collaboration and Teamwork	7	.836
Information Proficiency	6	.700
ICT Literacy	7	.943
Personal and Social Responsibility	8	.862
Financial Management (Literacy)	10	.889
Entrepreneurial Mindset	10	.950
Emotional Intelligence	14	.939

Data Analysis

Collected data were coded, tabulated, and analyzed using both descriptive and inferential statistical techniques. Frequencies, percentages, and weighted means were used to describe respondent demographics and preparedness levels. Weighted means were interpreted using the following scale: 4.50–5.00 (Very High), 3.50–4.49 (High), 2.50–3.49 (Moderate), 1.50–2.49 (Low), 1.00–1.49 (Very Low). For the emotional intelligence subscale (7-point), the interpretation range was adjusted proportionally.

To assess significant differences in preparedness across demographic groups, non-parametric tests were applied given that normality assumptions were not met. The Mann-Whitney U test was used for binary group comparisons (e.g., gender), while the Kruskal-Wallis H test was applied for comparisons involving three or more groups (e.g., income brackets, parental occupation). Statistical significance was set at $p < .05$.

Results and Discussion

Respondent Profile

The study engaged 216 Grade 12 ABM students. More than half were female (58.8%), which aligns with broader enrollment patterns in the ABM strand nationally. In terms of family income, 67.6% of respondents came from households earning PHP 20,000 or less per month — a figure that positions the majority of this sample within the lower-middle-income bracket as defined by the Philippine Statistics Authority. Most parents were employed in the private sector (39.8%) or were self-employed (20.4%). Academically, the majority of respondents performed at the Very Satisfactory level (69.9%), with 22.2% rated Outstanding. Table 3 summarizes the full profile.

Table 3. Participant Profile and Academic Performance

Variable	Category	Frequency (n=216)	Percentage (%)
Gender	Female	127	58.8
	Male	89	41.2
Family Income (PHP)	20,000 and below	146	67.6
	Above 20,000	70	32.4
Academic Performance	Outstanding (90-100)	48	22.2
	Very Satisfactory (85-89)	151	69.9
	Satisfactory (80-84)	17	7.9

Note. Profiles are based on self-reported data for the 2024–2025 school year

The data on student preparedness should be viewed alongside the socioeconomic realities of our respondents. Readiness is a 'condition of learning' as much as it is a curriculum issue. While surveys struggle to measure the exact weight of structural barriers—like the digital divide or limited parental support due to work demands—these challenges consistently shape the results we see today.

Self-Assessed 21st-Century Skill Competencies

All 10 domains fall in the High or Moderately High range. Personal & Social Responsibility leads at 4.36 (Very High). Entrepreneurial Skill scores lowest on the 5-point scale at 3.66, indicating an area needing targeted intervention.

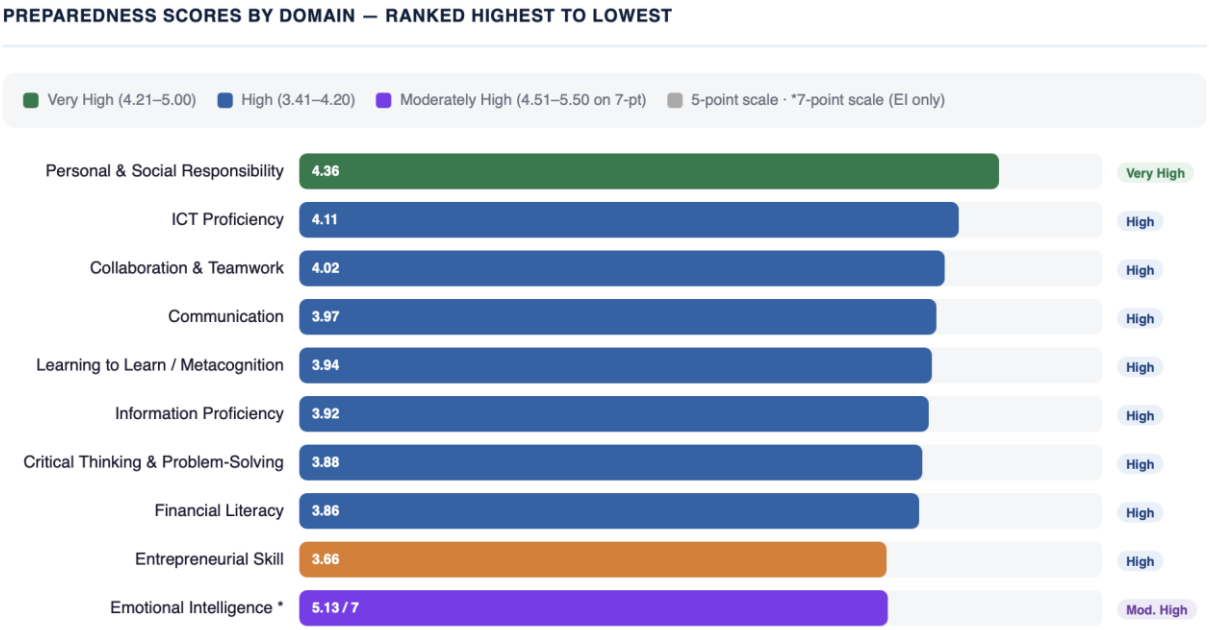

Figure 1.

Domain-Level Item Analysis

The tables below show item scores within each domain. The first row is the highest-scoring item; the last row is the lowest-scoring item.

A. CRITICAL THINKING, PROBLEM-SOLVING & DECISION-MAKING (OVERALL: 3.88 — HIGH)

Item	Mean	Level
Analyze past issues to recognize patterns	3.99	High
Demonstrate diligence and effort in tasks	3.95	High
Identify relevant information for tasks	3.91	High
Interpret and understand complex arguments	3.88	High
Assess effectiveness of proposed solutions	3.85	High
Select and organize materials for tasks	3.83	High
Solve problems in different ways	3.73	High
Overall Weighted Mean	**3.88**	**High**

Students feel strongest in pattern analysis from past issues (3.99) but are comparatively less confident applying multiple problem-solving strategies (3.73) — a key gap for college-level coursework.

B. LEARN TO LEARN AND METACOGNITION

Item	Mean	Level
Aware of strengths & areas to improve	4.20	High
Spend more time learning what I want	4.02	High
Prompt in meeting deadlines	3.94	High
Seek feedback from peers/instructors	3.89	High
Have a definite study plan	3.85	High
Set specific learning objectives & evaluate progress	3.85	High
Prioritize studying subjects I find challenging	3.83	Lowest
Overall Weighted Mean	**3.94**	**High**

Students are self-aware (4.20) but struggle with strategic self-regulation — deliberately engaging with difficult material (3.83), a key skill for sustained college performance.

C. COMMUNICATION (OVERALL: 3.97 — HIGH)

Item	Mean	Level
Actively listen to comprehend others' viewpoints	4.35	Very High
Ensure messages are clear and concise	4.19	High
Understand texts when reading	3.98	High
Provide reasoning for changes in viewpoints	3.88	High
Argue and explain opinions during discussions	3.74	High
Confidently engage with audiences (public speaking)	3.70	High
Overall Weighted Mean	**3.97**	**High**

A notable gap exists between listening (4.35, Very High) and public speaking/confident self-expression (3.70, High). Students understand content but struggle to articulate and defend ideas in academic or professional settings.

D. COLLABORATION & TEAMWORK (OVERALL: 4.02 — HIGH)

Item	Mean	Level
Demonstrate respect for diversity (culture, religion)	4.25	Very High
Consistently fulfill responsibilities in group work	4.19	High
Enjoy working collaboratively to solve problems	4.16	High
Prioritize helping others when they need assistance	4.12	High
Productive when working with a team	4.10	High
Organize and delegate tasks in group projects	3.97	High
Strive to set a positive example for peers	3.92	High
Comfortable taking on leadership roles in a group	3.45	High
Overall Weighted Mean	**4.02**	**High**

Students excel in respect for diversity (4.25, Very High) but are considerably less comfortable taking on leadership roles within groups (3.45) — the largest within-domain gap in this section.

E. INFORMATION LITERACY

Item	Mean	Level
Search for information beyond class notes/books	4.10	High
Change opinion based on new information	4.06	High

Item	Mean	Level
Find necessary information to solve a problem	3.95	High
Regard copying others' content without permission as wrong	3.78	High
Analyze whether information is truthful or not	3.69	Lowest
Overall Weighted Mean	**3.92**	**High**

Students proactively seek information (4.10) but show lower confidence in critically evaluating source credibility (3.69) — a key concern in an era of misinformation. Income significantly predicts this skill (p=0.007).

F. ICT PROFICIENCY

Item	Mean	Level
Aware of online safety & use ICT responsibly	4.34	Very High
Compare different sources when searching online	4.18	High
Check accuracy of information before sharing	4.18	High
Use ICT to collaborate on group projects	4.13	High
ICT resources help gather & analyze information	4.10	High
Use ICT tools to brainstorm & develop ideas	4.06	High
ICT skills enable effective communication	4.03	High
ICT helps manage time & organize schoolwork	4.01	High
Use ICT to explore topics & learn independently	3.95	Lowest
Overall Weighted Mean	**4.11**	**High**

Female students score significantly higher in ICT Proficiency than males (p=0.021). Strongest item is digital citizenship/online safety (4.34, Very High); weakest is independent self-directed ICT learning (3.95).

G. PERSONAL AND SOCIAL RESPONSIBILITY

Item	Mean	Level
Admit errors and apologize	4.55	Very High
Can learn many things from other people	4.47	Very High
Treat people as I would like to be treated	4.44	Very High
Fulfill promises as much as possible	4.38	Very High
Usually finish the things that I start	4.24	Very High
Can teach something to other people	4.10	Lowest
Overall Weighted Mean	**4.36**	**Very High**

All items rated Very High except item 2 (teach others, 4.10 — High). High scores reflect strong accountability, integrity, and ethical conduct among ABM students.

H. FINANCIAL LITERACY (OVERALL: 3.86 — HIGH)

Item	Mean	Level
Having insurance is important	4.46	Very High
Financial education is key to financial success	4.36	Very High
Make sure to pay off debts on time	4.15	High
Having a retirement plan is important	4.06	High
Prioritize saving money	3.95	High
Confident in managing personal finances	3.79	High
Keep an emergency fund	3.77	High

Item	Mean	Level
Identify and compute profit/loss for a business	3.69	High
Track expenses regularly	3.63	High
Prepare and interpret financial statements	3.56	High
Perform key bookkeeping tasks	3.52	High
Prioritize investing more than saving money	3.35	High
Overall Weighted Mean	**3.86**	**High**

Strong conceptual understanding (insurance importance 4.46, financial education value 4.36) but significant gaps in applied skills: investing strategies (3.35) and practical bookkeeping (3.52). This mirrors Gabay et al. (2024) findings.

I. ENTREPRENEURIAL SKILL (OVERALL: 3.66 — HIGH, LOWEST DOMAIN)

Item	Mean	Level
Sell a product/service to potential customers	3.88	High
Develop and implement a business plan	3.79	High
Determine possible products/services for market needs	3.77	High
Describe unique selling & value proposition	3.68	High
Identify the market problem to be solved	3.68	High
Propose solutions to meet market needs	3.65	High
Develop a brand name	3.62	High
Develop the business model	3.58	High
Create and test a prototype of the product	3.50	High
Select/pinpoint potential suppliers of raw materials	3.46	High
Overall Weighted Mean	**3.66**	**High**

Students are most confident in customer-facing tasks (selling, 3.88) but weakest in supply chain and logistics knowledge (supplier identification 3.46, prototype development 3.50). Hands-on practical exposure is clearly needed.

J. EMOTIONAL INTELLIGENCE (OVERALL: 5.13 / 7-PT SCALE — MODERATELY HIGH)

Item	Mean	Level
Generally able to adapt to new environments	5.68	High
Generally believe things will work out fine	5.63	High
Often pause and think about feelings	5.53	High
Recognize several positive qualities within myself	5.41	Mod. High
Can empathize with others' emotions effectively	5.33	Mod. High
Navigate social interactions effectively	5.26	Mod. High
Refrain from standing up for myself at times	5.25	Mod. High
Have ability to influence others' emotions	5.23	Mod. High
Can express emotions verbally without difficulty	5.18	Mod. High
Proficient in managing stress overall	5.15	Mod. High
Often find it difficult to regulate my emotions	4.84	Mod. High
Often find it difficult to see another's viewpoint	4.45	Average
Overall Weighted Mean	**5.13**	**Mod. High**

Adaptability (5.68) and optimism (5.63) are clear strengths. The only 'Average'-rated item is perspective-taking (4.45) — the weakest EI indicator. Emotional regulation (4.84) also scores comparatively low, which can hinder academic performance under sustained pressure.

Strengths vs. Skill Gaps at a Glance

TOP-SCORING ITEMS ACROSS ALL DOMAINS

Top-Scoring Items (Strengths)	Domain	Mean
Admit errors and apologize	Personal Responsibility	4.55
Having insurance is important	Financial Literacy	4.46
Can learn many things from other people	Personal Responsibility	4.47
Actively listen to others' viewpoints	Communication	4.35
Financial education is key to success	Financial Literacy	4.36
Aware of online safety practices	ICT Proficiency	4.34
Respect for diversity (culture, religion)	Collaboration	4.25
Aware of own strengths and weaknesses	Metacognition	4.20

LOWEST-SCORING ITEMS — PRIORITY AREAS FOR INTERVENTION

Lowest-Scoring Items (Gaps to Address)	Domain	Mean
Prioritize investing over saving money	Financial Literacy	3.35
Comfortable taking on leadership roles	Collaboration	3.45
Select/pinpoint potential suppliers	Entrepreneurial Skill	3.46
Create and test a product prototype	Entrepreneurial Skill	3.50
Perform key bookkeeping tasks	Financial Literacy	3.52
Develop a brand name	Entrepreneurial Skill	3.62
Confident public speaking	Communication	3.70
Solve problems in different ways	Critical Thinking	3.73

These tables show in parallel columns, the top-scoring and lowest-scoring items for each of the domains that were tested. When looking at the positive aspects, the students' strongest traits are their personal responsibility, especially with regard to owning up to mistakes and being receptive to learning from others (means of 4.55 and 4.47, respectively). In the context of financial literacy, they have positive attitudes toward financial education and are aware of the need for insurance. These data suggest that the students who are enrolling in the ABM strand have a rather strong foundation in personal responsibility and value-based thinking.

These lowest scores indicate a clear need to fill the gaps. The most underdeveloped skills were the practical, applied skills: the ability to prioritize investing over saving (M = 3.35), the ease with which one takes on leadership roles (M = 3.45), and the ability to complete tasks such as choosing a supplier and prototyping a product as an entrepreneur (M = 3.46 and 3.50). Other skills, such as bookkeeping, building a brand, public speaking, and creative problem-solving, also scored low. Overall, the results indicate that although the ABM students scored well in attitudes and values, they struggled in the practical skills that are most important in a college and career readiness sense.

Statistical Significance Testing

The inferential analysis identified two statistically significant disparities that the aggregate preparedness scores would otherwise have obscured. Table 4 presents these findings.

Mann-Whitney U & Kruskal-Wallis H tests (α = 0.05)

A. BY GENDER (MANN-WHITNEY U)

Domain	p-value	Result
Critical Thinking	0.142	Not Sig.
Metacognition	0.753	Not Sig.
Communication	0.209	Not Sig.
Collaboration	0.415	Not Sig.
Info Proficiency	0.547	Not Sig.
ICT Proficiency	0.021	Significant ✦
Personal Responsibility	0.891	Not Sig.
Financial Literacy	0.752	Not Sig.
Entrepreneurial Skill	0.145	Not Sig.
Emotional Intelligence	0.335	Not Sig.

ICT only: Females score significantly higher (mean rank 115.95 vs 97.87). All other domains show no gender difference.

B. BY PARENTAL EMPLOYMENT (KRUSKAL-WALLIS H)

Domain	p-value	Result
Critical Thinking	0.719	Not Sig.
Metacognition	0.581	Not Sig.
Communication	0.843	Not Sig.
Collaboration	0.511	Not Sig.
Info Proficiency	0.952	Not Sig.
ICT Proficiency	0.375	Not Sig.
Personal Responsibility	0.459	Not Sig.
Financial Literacy	0.567	Not Sig.
Entrepreneurial Skill	0.934	Not Sig.
Emotional Intelligence	0.561	Not Sig.

No significant differences across all 10 domains. Parental job type does not predict student preparedness in any skill area.

C. BY FAMILY MONTHLY INCOME (KRUSKAL-WALLIS H)

Domain	p-value	Result
Critical Thinking	0.266	Not Sig.
Metacognition	0.681	Not Sig.
Communication	0.072	Not Sig.
Collaboration	0.635	Not Sig.
Info Proficiency	0.007	Significant ✦
ICT Proficiency	0.393	Not Sig.
Personal Responsibility	0.261	Not Sig.
Financial Literacy	0.055	Not Sig.
Entrepreneurial Skill	0.081	Not Sig.
Emotional Intelligence	0.077	Not Sig.

Information Proficiency only differs by income (p=0.007). Higher-income students score markedly higher (mean rank 138.77 for ₱30–40K vs 94.79 for <₱10K).

D. INFORMATION PROFICIENCY MEAN RANKS BY FAMILY INCOME (SIGNIFICANT DIFFERENCE (P = 0.007)

Figure 2.

Students from the ₱30,001–40,000 income bracket score 46% higher in Information Proficiency than those earning below ₱10,000/month. This reflects differential access to resources, libraries, and digital tools — a structural equity concern requiring policy attention.

E. BY ACADEMIC GRADE DESCRIPTION (KRUSKAL-WALLIS H) — ALL DOMAINS NOT SIGNIFICANT

All p-values exceeded 0.05 across all skill domains. Academic grade (Satisfactory, Very Satisfactory, Outstanding) does not predict perceived preparedness in any domain.

Domain	p-value	Result
Critical Thinking	0.256	Not Sig.
Metacognition	0.662	Not Sig.
Communication	0.910	Not Sig.
Collaboration	0.300	Not Sig.
Info Proficiency	0.594	Not Sig.
Financial Literacy	0.880	Not Sig.
Entrepreneurial Skill	0.060	Not Sig.*
Emotional Intelligence	0.517	Not Sig.

Notable pattern: Entrepreneurial Skill mean ranks show a clear upward trend — Satisfactory (81.91) → Very Satisfactory (107.57) → Outstanding (120.84) — despite not reaching statistical significance (p=0.060). Higher-achieving students feel meaningfully more entrepreneurially ready.

Implication: Skill-building programs should be inclusive for all academic levels, as grades alone do not determine readiness.

Challenges Experienced by Students

255 total mentions from 216 respondents — multiple responses permitted

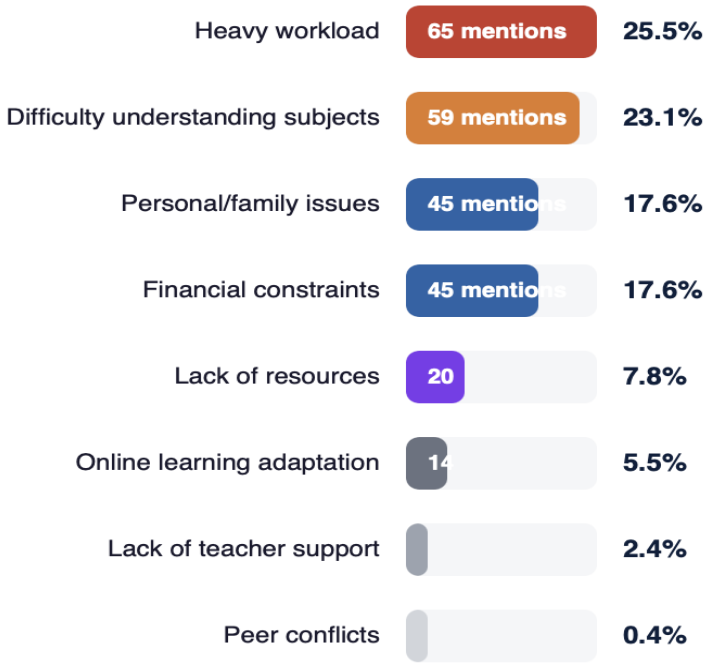

Figure 3. Challenge Frequency Chart

48.6% of all challenges are academic in nature (workload + subject difficulty). 35.3% are non-academic barriers (family/financial), which directly limit work immersion and extracurricular participation — key for practical skill development.

Conclusion

The Grade 12 ABM students in Quezon City District I, in general, appear to be in a favorable position for success in their upcoming collegiate journey, yet this favorable position has been accompanied by considerable qualifications. The success of the ABM curriculum in promoting excellence in critical thinking, personal responsibility, and communication has been considerable, yet areas of deficiency in financial applications, emotional intelligence, entrepreneurial execution, and digital access have been glaring. The areas of deficiency have been a product of systemic failure in the execution of the curriculum in resource-constrained public schools, where 67.6% of students come from lower-middle-income households.

Four key pieces of information have been gleaned from this data, which have been consistent enough to warrant immediate action:

- The students, in general, appear to be moderately to highly prepared in the cognitive and communication skills, yet require support in emotional intelligence and business execution. While they can recognize analytical patterns (Mean = 3.99), they struggle to strategically self-regulate, failing when they need to independently apply various and diverse problem-solving strategies (Mean = 3.73). There exist statistically significant differences in ICT and information skills for gender and socioeconomic status (SES) groups, p=.021 and p=.007, respectively.
- There exist statistically significant differences in ICT and information skills for gender and socioeconomic status (SES) groups, p=.021 and p=.007, respectively. The "income-information divide" reveals that skills and knowledge, in this instance, appear to be a "contextual skill" developed from exposure to ICT and information in the home environment, and this will not change in and of itself.
- There exist academic, personal, and logistical barriers to success, and these barriers will need to be addressed in order to support students in their upcoming collegiate journey.
- The move from high school to higher education has been hindered not by knowledge, but by the lack of application. The students have consistently demonstrated a stronger understanding of business principles in a theoretical context, yet lack the technical skills to execute financial activities, prototype products, and invest in securities. The gap in execution and understanding has been glaring, and this has been a product of a lack of experience, not a lack of information.

Recommendations

Based on the conclusion reached by the study, the researcher proposes a number of measures:

1. To better prepare the ABM students for college and their chosen professions, the schools can focus more on hands-on learning. For instance, the students can have actual experiences in learning how to prepare budgets, plan investments, or even have simulations on how to become entrepreneurs based on current market trends. Even benchmarking the program with other international programs, such as the AP Business or Economics, can improve the academic standards of the students, making them more competitive globally.
2. Intervention programs also have to be implemented to address the gaps in the students' college and career readiness. For instance, the schools can consider providing support for the students who have limited exposure to ICT, gender-responsive approaches, alumni engagement, which can significantly bridge the gaps. Moreover, emotional intelligence must also be incorporated into the daily learning process, which is equally important as academic knowledge.
3. Schools are encouraged to embrace and integrate the “Business Ready: Skill Building for Future Business Majors” Action Plan. This is a highly structured program that will cover the needs of Grade 11 and Grade 12 ABM students, addressing the deficiencies in their financial literacy, entrepreneurial spirit, emotional intelligence, and basic skills needed for the 21st century. For the Grade 11 level, the focus will be on skill building and the enhancement of peer

collaboration, while the Grade 12 level will focus on the completion of capstone projects, leadership skills, and preparation for college. The basic activities will include the Financial Literacy Bootcamp, Business Simulations and Case Challenges, Emotional Intelligence Workshops, Alumni Mentoring, Research Capstone Expo, College Life Orientation, among others. The final phase will include the collection of data and information from various stakeholders to ensure improvements for the upcoming versions of the program. For the program to have a real-world application beyond the Action Plan, schools will need to establish coordinators, set schedules, and establish systems to monitor the results of the program. The program will surely contribute to the college readiness of the students, the quality of the business projects presented, the confidence levels of the students, and the overall culture of the school in embracing mentorship and excellence—a truly valuable addition to the overall development program of the ABM strand in the school.

4. Student support services must also be enhanced, including the guidance counseling, peer mentoring, and mental health support that must be incorporated into the daily learning process, rather than making it an afterthought, which can significantly prepare the students for the academic demands that they have to face in the near future, making them more resilient beyond their senior high school years.
5. Future studies must also consider the impact of the students' participation in co-curricular activities, their leadership roles, their business certifications at the national level, and their diverse identities, including LGBTQ+, on their college and career readiness in the ABM strand.

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