

Challenges Faced by Accountancy Students in Board-Related Subjects at Aldersgate College, Incorporated

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ABSTRACT

This study aimed to assess the challenges Bachelor of Science in Accountancy (BSA) students encountered in six board-related subjects at Aldersgate College Incorporated during the 2024–2025 academic year using an embedded mixed-methods design. Sixty (60) third and fourth-year BSA students selected through total enumeration served as respondents, and data were collected using a validated questionnaire with a four-point Likert scale and open-ended questions. Quantitative data were analyzed using weighted means and standard deviations, while qualitative responses were examined through Braun and Clarke's six-step thematic analysis. Findings showed that personal and motivational challenges were most prevalent, particularly procrastination and mental exhaustion, while academic difficulties were prominent in Advanced Financial Accounting and Reporting due to standards application and computational complexity. Financial constraints affected all subjects by limiting access to learning materials and review programs, whereas administrative challenges varied across subjects, with instructional pacing as a key concern. Overall, the study found that BSA students face interconnected challenges, leading to the proposal of institutional interventions to enhance academic support, instructional quality, student well-being, and learning resources.

Keywords: Financial constraints, personal and motivational challenges, student challenges, institutional interventions, learning difficulties

INTRODUCTION

The accountancy profession ensures the reliability of financial information, supporting effective governance and sustaining confidence in global capital markets. Professional accountants are expected to uphold high standards of technical competence, ethics, and professional judgment to meet the complex demands of modern economies (IFAC, 2025). In response, the International Education Standards (IES) issued by IFAC provide a globally recognized baseline for the education and training of aspiring professional accountants, emphasizing technical competence, professional skills, and values across initial and continuing professional development (IFAC, 2025).

Financial constraints likewise create barriers to academic readiness. Dimacali et al. (2026) highlight that financial constraints serve as a notable barrier that influences students' mindset and moderately affects academic outcomes by limiting access to review programs. This aligns with Aziz et al. (2025), which found that financial constraints affect students' well-being, reduce concentration, and affect academic performance.

Within the Philippine context, board-related subjects are critical foundation areas for licensure success. Evidence from the study of Negros Oriental State University (NORSU) graduates revealed persistent difficulties in Taxation, Advanced Financial Accounting and Reporting, and Auditing, which were also evident in the board exam (Ararao-Besario, 2025). Institutional and administrative factors also influence performance. Limited access to updated instructional materials, poor learning infrastructure, inconsistent retention policies, and inadequate academic support systems were identified as barriers not only to board exam success but to BSA program completion itself (Canlas et al., 2023). Similarly, the CPALE was found to significantly shape students' motivation, attitudes, and persistence in the program (Aniceto et al., 2024).

Given these realities, this study investigates the full spectrum of academic, administrative, financial, personal, and motivational challenges BSA students face in mastering board-related subjects at Aldersgate College Incorporated. Understanding these factors is essential for developing responsive institutional interventions that enhance student readiness, promote retention, and increase the likelihood of licensure success.

METHODOLOGY

This study used an embedded mixed-methods design, with quantitative data as the primary basis for analysis and qualitative data providing supplementary insights. Data were collected using a structured questionnaire consisting of a four-point Likert scale and open-ended questions. The Likert scale measured the level of challenges respondents experienced, while the open-ended section allowed them to provide additional insights and suggest interventions. Quantitative data were analyzed using descriptive statistics, including frequency counts, percentages, weighted mean, and standard deviation. Meanwhile, qualitative responses were examined using Braun and Clarke's thematic analysis to identify recurring themes and patterns. This approach enabled a more comprehensive, in-depth understanding of the challenges participants faced.

Theoretical Framework

This study is anchored on selected theories that explain how external and internal challenges influence accountancy students' mastery of board-related subjects. This study considers four major challenges: Academic Challenges, Administrative Challenges, Financial Constraints, and Personal and Motivational Challenges.

Constructivist Learning Theory holds that knowledge is actively constructed through meaningful experiences, prior knowledge that supports understanding, and interaction within a learning environment. Learning is effective when students can relate new concepts to older knowledge through guided instruction and lesson mastery. If instructional delivery is incomplete or mastery is not achieved, students develop fragmented understanding and weaker cognitive foundations. In this study, academic challenges such as a lack of mastery and incomplete classroom discussions prevent students from constructing and integrating new knowledge and, therefore, lead to lower academic performance. Ararao-Besario (2025) supports this by noting that faculty availability is a persistent challenge and that reliance on part-timers can disrupt learning momentum due to limited mentorship, reducing the consistency and depth of student preparation. This aligns with constructivist arguments, which establish that gaps in instruction negatively affect learning outcomes.

Tinto's Institutional Departure Theory explains why students persist or leave an academic institution. Tinto's theory proposes that student retention is influenced by three major components, including: (1) student background and characteristics, (2) academic and social integration, and (3) institutional commitment shaped by institutional actions. When institutional practices support or hinder students' academic experiences, they affect students' level of integration, which then determines whether they remain in or leave a program.

Cognitive Theory of Stress and Coping: Lazarus and Folkman describe how people react to stressors based on their appraisal of the demands versus available coping resources. Stress can diminish cognitive functioning, concentration, and decision-making skills, which can eventually affect academic performance. Financial constraints are a significant stressor in this study. Students with financial burdens often cannot access learning resources, cover daily living expenses, or meet academic requirements. Xiang-Weng et al. (2023) found that students' poor financial situations lead to higher financial stress, which limits their ability to access necessities such as housing and academic textbooks and affects their focus and academic performance. Bandura's Social Cognitive Theory suggests that personal, motivational, and environmental factors influence

human behavior. Personal and motivational challenges like stress, confidence levels, and academic pressure affect students' self-efficacy, or belief in their ability to succeed. Aniceto et al. (2024) found that CPALE strongly affects Accountancy students' confidence, dedication, time management, and study habits. Highly motivated students have stronger preparation behaviors, such as organized study routines, practice testing, and consistent review. Therefore, the present study assumes that personal challenges affect self-efficacy and motivation, which then determine students' readiness and persistence in the Accountancy program.

Research Paradigm of the Study

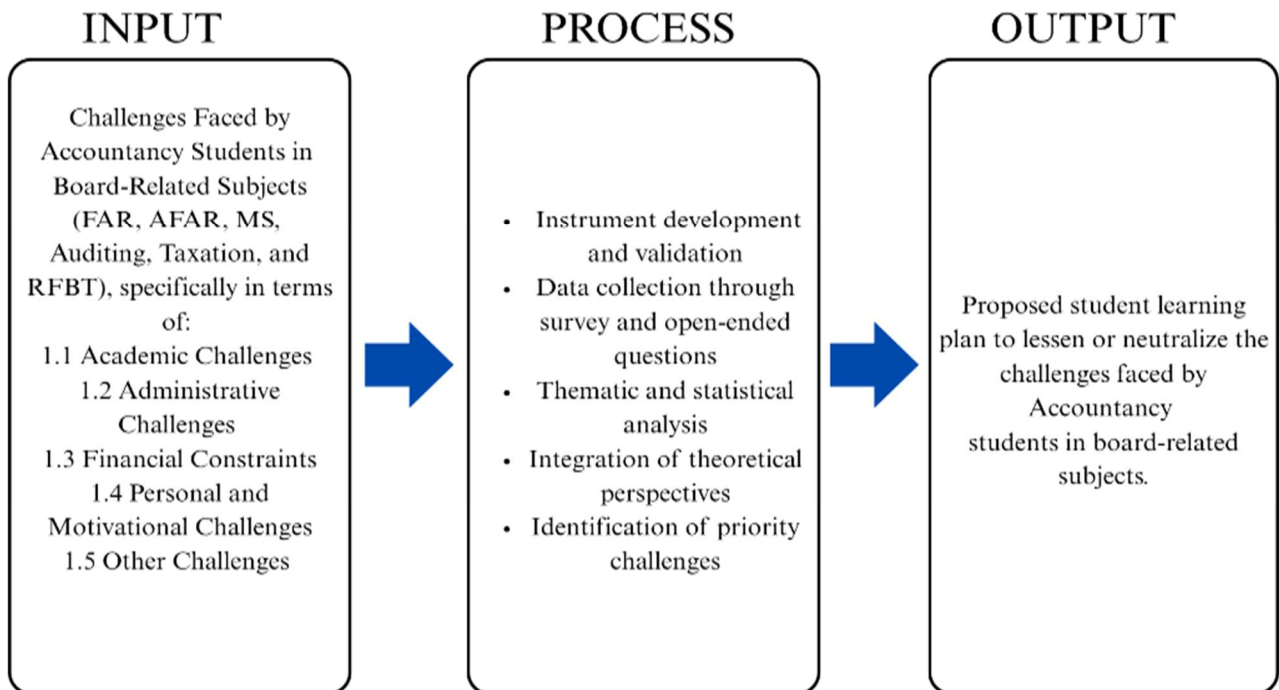


Figure 1 shows the Input–Process–Output (IPO) framework, which provides an organized way of understanding how the research was carried out. It shows the study's flow, from identifying the challenges faced by Accountancy students, through collecting and analyzing data, to developing proposed programs or interventions to address these challenges.

Research Setting

This research was conducted at Aldersgate College Inc. It is a private institution located in Solano, Nueva Vizcaya, Philippines. One of its departments, the College of Business, Management, and Accountancy (CBMA), offers the Bachelor of Science in Accountancy (BSA) program, which serves as the primary setting of this study.

Data Gathering Tools

The study gathered quantitative and qualitative data on the nature and extent of problems encountered by BSA students in board-related courses using a validated, researcher-made questionnaire. Four parts constituted the questionnaire: these are the demographics of the respondents, the four sets of challenges, namely Academic Challenges, Administrative Challenges, Financial Constraints, and Personal and Motivational Challenges, and open-ended questions asking for other challenges, if any, and interventions to address the challenges. The quantitative questions used a 4-point Likert scale. It included four items ranging from 4 = Always Experienced to 1 = Never Experienced. The FGD was also used to validate, clarify, and expound on information gathered. The questionnaire was pilot-tested and reliability-tested before data collection. The Cronbach's alpha coefficients for Academic Challenges, Administrative Challenges, Financial Constraints, and Personal and Motivational Challenges were 0.797, 0.868, 0.886, and 0.836, respectively. All exceeded the acceptable reliability level of 0.70.

Statistical Treatment of Data

In treating the data statistically, the researchers used the following statistical tools:

To answer problem 1, weighted mean and standard deviation were used. The weighted mean determined the average level of respondents' responses for each indicator by considering the assigned numerical weights of the Likert-scale options. The statistical tool provided a clear summary of respondents' overall perceptions of the extent of challenges encountered. The standard deviation was employed to measure the degree of variability or dispersion of the responses from the mean.

To address problems 2 and 3, the researchers used Braun and Clarke's Six-Step Thematic Analysis. The researchers analyzed data from open-ended questions using Braun and Clarke's Six-Step Thematic Analysis. This systematic qualitative method analyzes and interprets patterns or themes within textual data. This approach involves six phases: (1) familiarization with the data, where the researchers repeatedly read and reviewed the responses; (2) generating initial codes by identifying meaningful units of information; (3) searching for themes through the grouping of related codes; (4) reviewing themes to ensure accuracy and coherence; (5) defining and naming themes to clearly describe each theme; and (6) producing the report, where the themes were organized and presented to support the findings of the study.

RESULTS AND DISCUSSIONS

Level of Challenges Faced by BSA Students Across the Six Board-Related Subjects in terms of Academic Challenges

The study examined the level of academic challenges faced by BSA students across the six board-related subjects: Financial Accounting and Reporting (FAR), Advanced Financial Accounting and Reporting (AFAR), Management Services (MS), Auditing, Taxation, and Regulatory Framework for Business Transactions (RFBT). Using the corrected scale interpretation, the findings indicate that most academic challenges were often experienced, as evidenced by mean values predominantly falling within the 2.51–3.25 range. This suggests that academic-related difficulties constitute a recurring concern among BSA students, although the intensity of these challenges varies across subjects and specific indicators.

With respect to the challenge “I find it hard to understand the application of standards” (A1), mean scores ranged from 2.52 in RFBT (SD = 0.81) to 3.07 in both MS and Auditing (SD = 0.73), with AFAR also registering a relatively high mean of 3.05 (SD = 0.72) and FAR (mean = 2.73; SD = 0.69). These results indicate that students often struggled to apply standards, particularly in MS, Auditing, and AFAR. This is supported by student responses such as “difficulty in problem solving; not discussed by the instructors thoroughly” (R3) and “I find it difficult kapag sobrang iba ng exam and quizzes compare sa mga examples na tinuro sa klase” (R2), indicating gaps between instruction and application.

For the challenge “I struggle to understand the complexity of standards and computations” (A2), the highest mean values were observed across the subjects, particularly in MS and Auditing (mean = 3.20; SD = 0.75) and AFAR (mean = 3.17; SD = 0.64), while RFBT (mean = 2.50; SD = 0.83) was at the upper boundary of seldom experienced. This is reinforced by responses such as “yung may mga teachers na hindi masyadong natuturo yung mga lessons lalo na yung mga computations” (R34) and “I find it difficult to memorize the concepts and methods in studying intermediate accounting 1, 2, 3” (R53), highlighting difficulties in mastering complex concepts.

In terms of “I feel that the teaching strategies used in class do not help me learn effectively” (A3), lower mean scores were recorded across all subjects, ranging from 2.15 in FAR (SD = 0.84) to 2.58 in MS and Auditing (SD = 0.98). FAR and AFAR fell within the seldom-experienced category, while MS, Auditing, Taxation, and RFBT fell within the often-experienced range, albeit at the lower end. FDG responses included “the method or mode of teaching sometimes is difficult for adults or to keep in mind” (R4) and “Other teachers didn't write solutions on board that's why it is very hard to understand” (R36). These responses indicate that while not dominant, instructional effectiveness remains a concern.

Regarding “I have trouble managing the workload and requirements” (A4), mean values ranged from 2.47 in RFBT (SD = 0.85) to 2.95 in MS and Auditing (SD = 0.77). Most subjects, including FAR, AFAR, MS, Auditing, and Taxation, fell within the often-experienced category. RFBT, however, remained within the seldom-experienced range. Students expressed “most of the major subjects are not being tackled fully” (R18), “when activities on some board-related subjects are given at the same time” (R19), and “sometimes I find it challenging when multiple subjects have requirements simultaneously” (R20), indicating workload pressure and overlapping academic demands.

Finally, for the challenge “I do not receive enough mentoring or academic consultation when I need help” (A5), the lowest mean scores were observed across all subjects, ranging from 2.12 in RFBT (SD = 0.88) to 2.48 in MS and Auditing (SD = 0.91). FAR, AFAR, Taxation, and RFBT were categorized as seldom experienced, while MS and Auditing approached the threshold of often experienced. Despite being rated lower relative to other academic challenges, these findings indicate that limitations in mentoring and consultation remain a notable concern, particularly in analytically demanding subjects compared to other academic challenges, responses such as “sometimes I only rely on modules given by teacher that's why my knowledge is insufficient” (R26) suggest limited access to consultation and guidance.

These findings reflect the increasing complexity of accounting education. As Tavares (2023) explains, evolving standards, technological changes, and higher analytical expectations increase the cognitive demands placed on accounting students, particularly in subjects such as FAR and AFAR. Similarly, Sundkvist and Kulset (2024) noted that students often struggle to apply complex accounting concepts when their foundational knowledge is insufficient, particularly in subjects requiring professional judgment such as auditing and taxation. These insights support the present findings that BSA students commonly experience academic challenges in analytically demanding accounting courses.

Level of Challenges Faced by BSA Students Across the Six Board-Related Subjects in terms of Administrative Challenges

This section presents the level of administrative challenges faced by BSA students across the six board-related subjects: Financial Accounting and Reporting (FAR), Advanced Financial Accounting and Reporting (AFAR), Management Services (MS), Auditing, Taxation, and Regulatory Framework for Business Transactions (RFBT). Based on the corrected scale interpretation, the mean scores for administrative challenges ranged from 2.17 to 2.93, indicating that these challenges were generally experienced from seldom to often, with none reaching the “never experienced” or “always experienced” categories. This pattern suggests that administrative concerns are present across subjects, though their frequency and intensity vary by specific issue and subject context.

For the challenge “I feel that the class schedule or time allotted is not enough for me to learn the lessons well” (B1), mean scores ranged from 2.38 in RFBT (SD = 0.83) to 2.75 in MS and Auditing (SD = 0.82). This perception is supported by responses such as, “lessons are too overwhelming always, professors give a lot of activities sometimes or discuss several chapters in one meeting” (R38), indicating compressed schedules and dense coverage. Similarly, “when multiple subjects have requirements simultaneously... it is hard to choose what to prioritize first” (R20) reflects overlapping academic demands contributing to time constraints.

With regard to “I find the instructor's discussion pace too fast for me to fully understand” (B2), the highest mean values were observed in MS and Auditing (mean = 2.93; SD = 0.84), followed by AFAR (mean = 2.72; SD = 0.94) and Taxation (mean = 2.63; SD = 0.80). In contrast, FAR (mean = 2.50; SD = 0.95) and RFBT (mean = 2.43; SD = 0.85) were categorized as seldom experienced. This is reflected in statements like, “I can't cope up to the explanation of my teachers when he/she discusses” (R39), and “difficulty in problem solving; not discussed by the instructors thoroughly” (R3), suggesting that pacing and insufficient elaboration hinder comprehension.

The challenge “I experience a lack of clear guidance or feedback regarding my performance” (B3) yielded lower mean scores across all subjects, ranging from 2.17 in FAR (SD = 0.74) and 2.18 in Taxation (SD = 0.81) to 2.55 in MS and Auditing (SD = 0.83). FAR, Taxation, AFAR (mean = 2.32; SD = 0.85), and RFBT (mean = 2.20; SD = 0.86) were all classified as seldom experienced, while MS and Auditing fell within the often experienced category. However, responses such as “sometimes I only rely on modules given by teachers that my knowledge on the topic is insufficient” (R26) indicate that limited feedback still affects student learning. This indicates that while feedback-related concerns are not dominant across most subjects, they become more pronounced in courses with cumulative assessments and performance-based evaluations.

In terms of “I find it difficult to ask questions or seek clarification during or after class” (B4), mean values ranged from 2.33 in RFBT (SD = 0.97) and 2.47 in AFAR (SD = 0.93) to 2.73 in MS and Auditing (SD = 0.84). MS, Auditing, FAR (mean = 2.52; SD = 0.91), and Taxation (mean = 2.55; SD = 0.96) were classified as often experienced, whereas AFAR and RFBT were seldom experienced. The comparatively higher standard deviation in RFBT suggests varied student comfort levels in seeking clarification, potentially influenced by classroom dynamics and the formal nature of regulatory and legal discussions. This difficulty is reflected in “nahihirapan ako magtanong kapag maingay ang paligid... minsan hindi ako maka focus” (R41), showing that both classroom dynamics and environmental conditions affect student participation.

Finally, for the challenge “I feel that the materials or resources provided by the school are inadequate to help me learn” (B5), mean scores ranged from 2.48 in FAR (SD = 0.91) to 2.90 in AFAR (SD = 0.95). FAR remained within the seldom experienced category, while AFAR, MS (mean = 2.77; SD = 0.89), Auditing (mean = 2.77; SD = 0.89), Taxation (mean = 2.65; SD = 0.92), and RFBT (mean = 2.53; SD = 1.00) were categorized

as often experienced. This concern is supported by “late deliveries of books, and not updated books in the libraries” (R10) and “not enough resources” (R30), indicating limitations in instructional materials. This suggests that insufficient or outdated resources hinder deeper understanding of board-related subjects and that some students perceive limitations in the availability of instructional materials, particularly in subjects that require updated references and extensive practice resources.

Yassin (2024) supports these findings. Traditional instructional approaches in accounting education may not sufficiently address the increasing complexity of modern accounting practices, highlighting the need for innovative, resource-supported learning environments. Similarly, Sithole and Dube (2025) noted that lecturers may struggle to implement effective student-centered teaching approaches because of limited pedagogical training and institutional support. These perspectives reinforce the present findings that administrative challenges such as instructional time, pacing of discussion, feedback mechanisms, and learning resources influence students’ learning experiences in board-related accounting subjects.

Level of Challenges Faced by BSA Students Across the Six Board-Related Subjects in terms of Financial Constraints

The level of financial constraints experienced by BSA students across the six board-related subjects. Overall, the mean scores for financial challenges ranged from 2.23 to 2.60, indicating that financial constraints were generally experienced from often to seldom, with no indicator approaching the “never experienced” category. This distribution suggests that financial concerns remain a consistent, though moderate, aspect of students’ academic experiences across all board-related subjects, with relatively small variations by subject area.

For the challenge “I cannot afford to buy updated books or reviewers,” mean values ranged from 2.23 in MS and Auditing (SD = 0.87) to 2.40 in RFBT (SD = 0.94). All subject means fall within the often-experienced category. This issue is reflected in responses such as “late deliveries of books, and not updated books in the libraries” (R10) and “not enough resources” (R30), highlighting difficulty in accessing updated materials, which indicates the inability to purchase updated learning materials is a recurring concern regardless of subject. The moderate to relatively high standard deviations suggest differences in students’ financial capacity and access to alternative resources.

For the challenge “I have limited access to study resources and online learning materials,” mean scores ranged narrowly from 2.37 in FAR and RFBT (SD ≈ 0.90-0.92) to 2.43 in AFAR (SD = 0.91). These values fall within the commonly reported range, indicating that limited access to digital and supplementary learning resources is a common issue across all six subjects. This is supported by “not enough time to study the whole book per subject in just 6 months” (R33), suggesting constraints in both access and utilization of learning materials.

For the challenge “I have difficulty printing or photocopying lengthy handouts and exercises,” higher mean values were observed, ranging from 2.52 in MS, Auditing, and Taxation (SD ≈ 1.00–1.03) to 2.60 in AFAR and RFBT (SD ≈ 0.96–1.04). These scores fall within the seldom experienced category. While not explicitly stated, general responses such as “not enough resources” (R30) suggest financial strain affecting access to printed materials, indicating that while printing-related expenses remain, they are less frequently perceived as a constraint than other financial challenges.

Regarding the challenge “I am unable to participate in paid review sessions or tutorials because of financial limitations,” mean scores clustered tightly between 2.42 and 2.50 across all subjects. FAR (mean = 2.42; SD = 0.96), AFAR (mean = 2.48; SD = 1.00), MS and Auditing (mean = 2.47; SD = 1.05), Taxation (mean = 2.48; SD = 0.95), and RFBT (mean = 2.50; SD = 1.00) all fall within the often-experienced range or at its upper boundary. This is supported again by the response stating “not enough resources” (R30). These results indicate that financial barriers to supplemental instruction are widely experienced across subjects, reinforcing prior evidence that access to private review programs and tutorials in professional courses is limited.

Finally, for the challenge “I feel that my financial situation affects my ability to perform well,” mean scores ranged from 2.47 in FAR (SD = 0.96) to 2.58 in RFBT (SD = 1.01), with most subjects at or slightly above the 2.51 threshold for seldom experienced. This is supported by FDG responses like “loss of tracking time to study because of work” (R52). This suggests that while many students perceive some impact of financial stress on academic performance, this effect is not uniformly dominant across the sample. The relatively high standard deviations again indicate meaningful individual differences in how financial strain translates into perceived academic difficulty.

These findings support Yolanda et al. (2025), who found that access to learning resources significantly influences students’ interest and achievement in accounting subjects. Similarly, Tavares (2023) emphasized that disparities in educational resources, such as updated textbooks and professional learning tools, can influence students’ learning outcomes in accounting programs. These perspectives indicate that financial constraints can affect students’ access to essential learning materials and academic support, which may influence their readiness for board-related accounting subjects.

Level of Challenges Faced by BSA Students Across the Six Board-Related Subjects in terms of Personal and Motivational Challenges

The level of personal and motivational challenges experienced by BSA students across the six board-related subjects, namely Financial Accounting and Reporting (FAR), Advanced Financial Accounting and Reporting (AFAR), Management Services (MS), Auditing, Taxation, and Regulatory Framework for Business Transactions (RFBT). Using the corrected scale interpretation, the mean scores for all indicators ranged from 2.67 to 3.20, indicating that personal and motivational challenges were often experienced across all subjects. This pattern suggests that issues related to study habits, focus, motivation, procrastination, and mental fatigue are common concerns among BSA students, regardless of subject area. The standard deviations, which range from approximately 0.78 to 0.93, indicate moderate variability and reflect meaningful individual differences in students’ personal and motivational experiences.

For the challenge “I struggle to maintain consistent and effective study habits” (D1), mean scores ranged from 2.72 in FAR (SD = 0.83) to 2.88 in MS and Auditing (SD = 0.78). All values fall within the often-experienced category, indicating that difficulty sustaining effective study routines is a recurring issue among students. The slightly higher means in MS and Auditing suggest that students in these subjects face this challenge more often, possibly because of the continuous cognitive demands and cumulative assessments characteristic of these courses. This is reflected in “need longer time when solving problems” (R1), indicating inefficiencies in study habits.

In relation to “I find it difficult to stay focused when studying” (D2), mean values ranged from 2.68 in FAR and RFBT (SD = 0.93 and 0.85, respectively) to 2.87 in MS and Auditing (SD = 0.91). These results indicate that concentration-related difficulties occur across all subjects, with slightly higher frequency in MS, Auditing, AFAR, and Taxation. The relatively higher variability observed in FAR suggests that students’ ability to sustain focus differs considerably, which may be influenced by differences in cognitive load, task structure, and prior exposure to accounting concepts. This is supported by “I can’t cope up to the explanation of my teachers” (R40) and “lost tracking time to study because of work” (R52), suggesting difficulties in maintaining focus during lessons.

The highest mean scores in Table 4 were recorded for “I tend to procrastinate when preparing for activities, quizzes, and exams” (D3), with values ranging from 2.97 in RFBT (SD = 0.88) to 3.20 in MS and Auditing (SD = 0.80). All subjects fall within the often-experienced category, indicating that procrastination is one of the most prevalent personal challenges among BSA students. The particularly high means in MS and Auditing suggest that, despite structured assessments, students frequently delay preparation, potentially because of the perceived complexity or cumulative

nature of the content. This is reinforced by “time pressure due to wide coverage of topics” (R37), indicating that overwhelming academic demands contribute to delays.

With regard to “I feel mentally and emotionally exhausted when studying” (D4), mean scores ranged from 2.82 in RFBT (SD = 0.85) to 3.07 in MS and Auditing (SD = 0.80). These values indicate that students often experience mental and emotional exhaustion, particularly in analytically intensive subjects. The higher means in MS and Auditing suggest that sustained problem-solving, performance pressure, and continuous evaluations may contribute to elevated fatigue. This is supported by “I am also responsible to take care of my niece... cooking, cleaning” (R12), highlighting external responsibilities contributing to exhaustion.

Finally, for “I lose motivation when I encounter difficult lessons” (D5), mean scores ranged from 2.67 in RFBT (SD = 0.84) to 2.88 in MS and Auditing (SD = 0.90). All subject means fall within the often-experienced category, indicating that motivational decline in response to challenging content is a common concern. The comparatively lower mean in RFBT suggests slightly less frequent motivational loss in this subject, while the higher means in MS and Auditing point to greater motivational strain in courses requiring sustained analytical effort. This is reflected in “it is difficult to stay motivated... the instructor is lowkey showing favoritism” (R8), indicating that both academic difficulty and classroom environment affect motivation.

These findings are supported by Sampaio et al. (2024), who found that students’ perceptions of the accounting profession influence their motivation and engagement in accounting-related courses. Similarly, Sithole and Dube (2025) emphasized that collaborative and supportive learning environments can improve student motivation and participation in academic activities. In addition, Tus (2020) found that effective study habits, time management, and consistent review practices significantly influence accounting students’ academic performance. These perspectives reinforce the present findings that personal study behaviors, motivation, and learning engagement play an important role in students’ ability to cope with the academic demands of board-related accounting subjects.

Overall Mean Challenges Faced by BSA Students Across Six Board-Related Subjects

The overall mean level of challenges faced by BSA students across the six board-related subjects was synthesized from the four challenge domains: academic, administrative, financial, and personal and motivational. Across all subjects, overall mean scores ranged from 2.51 to 2.75, which fall within the often-experienced category based on the corrected four-point scale. This indicates that BSA students regularly encounter different types of challenges while studying board-related subjects, although these difficulties do not occur at an extreme level. Variation across subjects suggests that challenge intensity differs depending on the complexity of the course content.

In terms of academic challenges, mean scores ranged from 2.39 in RFBT (SD = 0.85) to 2.86 in MS and Auditing (SD = 0.83). MS and Auditing clearly fall within the often-experienced category, indicating that students frequently encounter academic difficulties in these subjects. This may be attributed to the analytical nature and extensive computational requirements of these courses, which require strong conceptual understanding and continuous practice. FAR (mean = 2.53; SD = 0.77) and Taxation (mean = 2.67; SD = 0.80) were also categorized as often experienced, while RFBT had comparatively fewer academic challenges due to its more interpretative, provision-based structure.

For administrative challenges, mean values ranged from 2.37 in RFBT (SD = 0.90) to 2.75 in MS and Auditing (SD = 0.84). These results indicate that administrative concerns such as pacing of discussion, instructional support, and feedback are more commonly experienced in subjects with dense content and multiple analytical procedures. AFAR (mean = 2.61; SD = 0.90) and Taxation (mean = 2.52; SD = 0.86) also fell within the often-experienced category, while in contrast, FAR and RFBT recorded slightly lower mean values, suggesting relatively fewer administrative concerns in these subjects.

Regarding financial constraints, mean scores were tightly clustered across all subjects, ranging from 2.43 to 2.49, all of which fall within the seldom experienced category. This uniformity suggests that financial challenges, while present, are not frequently experienced at a high level when averaged across students and subjects. However, the relatively high standard deviations (SD ≈ 0.93–0.98) indicate substantial individual differences, implying that financial constraints remain a serious concern for a subset of students, particularly those with limited access to academic resources or supplementary learning materials.

In contrast, personal and motivational challenges yielded the highest mean scores among the four domains, ranging from 2.78 in RFBT (SD = 0.85) to 2.98 in MS and Auditing (SD = 0.84). All values fall within the often-experienced category, indicating that BSA students commonly encounter issues related to motivation, focus, procrastination, and mental or emotional fatigue across all board-related subjects. These findings suggest that personal and motivational factors represent the most prominent source of difficulty among the four challenge domains.

The overall mean consolidates these patterns, with MS and Auditing registering the highest levels of perceived challenge (mean = 2.75; SD = 0.87), followed by AFAR (mean = 2.69; SD = 0.86) and Taxation (mean = 2.63; SD = 0.86), all categorized as often experienced. FAR (mean = 2.55; SD = 0.85) and RFBT (mean = 2.51; SD = 0.90) lie at the lower boundary of the often-experienced range, indicating comparatively fewer challenges but still reflecting regular exposure to academic demands. The relatively narrow range of overall means suggests a broadly consistent experience of challenge across subjects, although the degree varies with each subject’s complexity and academic demands.

These findings support Tavares (2023), which highlighted how the increasing complexity of accounting education contributes to students’ academic difficulties. Similarly, Yolanda et al. (2025) emphasized that access to learning resources significantly influences students’ readiness and performance in accounting courses. In addition, Sampaio et al. (2024) found that students’ motivation and engagement play an important role in their ability to cope with academic demands. Sithole and Dube (2025) also emphasized the importance of supportive instructional environments, noting that collaborative learning strategies can improve student commitment and participation. Furthermore, the findings align with Tus (2020), which emphasized that students’ study habits, discipline, and learning attitudes significantly influence academic performance. The study explained that consistent study routines and effective learning practices help students cope with academic pressures and better understand complex subjects. This supports the present findings that personal motivation, focus, and learning behaviors are important factors influencing the challenges BSA students experience in board-related subjects.

Environmental and Physical Challenges

Noisy environments/surroundings (n = 9, 15.50%) emerged as the most frequently reported challenge, markedly outpacing other items in the category. In contrast, uncomfortable classrooms/rooms (n = 3, 5.20%) and singular reports of weather conditions, vehicle noise affecting classes, and study environment/setting/place issues (each n = 1, 1.70%) are relatively infrequent. The predominance of noise-related disturbance suggests that acoustic and ambient distractions are a salient contextual influence on accountancy students’ academic experience, whereas other physical discomforts and situational factors occur less commonly.

High amounts of noise in the study area can cause distractions and impair cognitive processes, resulting in lower academic performance. The quantitative findings are reinforced by responses such as “environmental factors such as noise and the weather have some impact in my studies” (R7), “uncomfortable and noisy environment” (R11), “noise are everywhere whenever class started, can’t focused on the lessons” (R40), “Rooms na super ingay kapag may klase because of the vehicles” (R56) and “noisy environment” (R59). Students emphasized that noise disrupts their concentration during both class discussions and self-study, making it harder to follow explanations and retain information. These responses support the interpretation that acoustic distractions directly affect cognitive focus and learning efficiency, especially in subjects that require sustained attention

and analytical thinking. These findings underline the need to evaluate noise in educational settings and minimize distractions (Swargiary, 2023). Poor acoustic conditions have been found to correlate with self-reported reductions in academic performance and satisfaction, reinforcing the notion that noise acts as a pervasive distractor in educational settings. This pattern aligns with studies showing that external and internal sound pollution, whether vehicular, social, or mechanical, can exceed optimal thresholds for learning and significantly interfere with student focus and task engagement. These findings suggest that noise is not merely a peripheral inconvenience but a common environmental challenge across university contexts (Thach et al., 2020; Agaja & Akande, 2024).

Conversely, the comparatively lower frequency of uncomfortable classrooms/rooms suggests that while some students experience physical discomfort attributable to seating, spatial arrangement, or thermal conditions, it is less widely reported among this cohort than noise. This is supported by FGD responses such as “the comfortability of the classroom surroundings” (R5), “I think it's the environment/setting/place where I am reviewing lessons” (R31), and “inconvenient rooms” (R58), which indicate that physical conditions still influence students' learning experiences. These factors may include seating arrangements, ventilation, and overall classroom environment, which can affect students' comfort and ability to concentrate. Single responses to weather conditions, vehicle noise affecting classes, and study environment issues make up a smaller proportion of reported challenges but point to situational and contextual factors that may affect students intermittently. For example, inclement weather and transit noise have been implicated in broader research as episodic disruptors to academic routines, particularly in settings with open or naturally ventilated learning spaces (Ucheje et al., 2025).

Instructor-Related Issues

Several dimensions of instructional dynamics that extend beyond conventional academic, administrative, financial, and personal/motivational categories. The most frequently identified concern is ineffective teaching methods/not teaching effectively ($n = 5$, 8.60%), representing nearly half of the total instructor-related issues reported. This prominence suggests that students perceive shortcomings in instructional delivery as a substantive challenge in their educational experience. Fewer respondents cite instructors not writing solutions on the board ($n = 2$, 3.40%), instructor absences/not attending class ($n = 2$, 3.40%), and instructor favoritism ($n = 2$, 3.40%). These frequencies suggest that generalized instructional effectiveness is more salient to students than specific behaviors or practices, while issues such as absence and perceived favoritism are less frequently reported but conceptually distinct and relevant.

The relatively higher frequency of reports regarding ineffective teaching aligns with accounting education literature that highlights the central role of instructional methods in shaping student learning outcomes. Empirical studies in accounting contexts have shown that the choice and implementation of teaching strategies, such as hybrid methods that balance lecture-centered and student-centered approaches, can significantly influence students' acquisition of both technical and soft skills (Muthaiyah et al., 2021). The literature thus supports the interpretation that students' concerns about ineffective instruction reflect meaningful pedagogical influences on their academic experience, particularly in disciplines requiring complex cognitive engagement (Muthaiyah et al., 2021). The prevalence of ineffective teaching methods suggests that students struggle to understand lessons when instructional approaches are not aligned with their learning needs. Traditional teaching approaches, such as rote memorization and teacher-oriented education, are considered ineffective for developing critical thinking, creativity, and problem-solving abilities (Ghaleb, 2024). This is strongly supported by responses such as “difficulty understanding because not discussed thoroughly” (R3), “methods of teaching are hard to adjust to and keep in mind” (R4), “quizzes and exam na di tinuturo pero kasali” (R9) and “yung mga teachers na hindi masyadong naituturo yung mga lessons lalo na ang computations” (R34), which affects their ability to grasp complex accounting concepts. These responses indicate that how content is delivered plays a crucial role in shaping students' comprehension and engagement.

The lower frequencies for instructors not writing solutions on the board and instructor absences suggest these are more isolated yet still important aspects of instructional quality. Failing to write solutions on the board can impede students' ability to follow analytical procedures and problem-solving processes, particularly in technical subjects like accounting, where visual representation of procedures is often integral to comprehension (accounting education surveys). Absenteeism, although infrequent in the present data, aligns with broader educational research linking teacher attendance to student engagement and continuity of instruction; absences can reduce instructional time and disrupt curricular coherence. Research on teacher quality indicates that consistent, effective teaching is a critical input in student learning gains, with quality differences among instructors producing notable variations in achievement trajectories (Lauermann & Hagen, 2021). FGD responses highlight its impact on learning. One student mentioned, “other teachers didn't write solutions on board; that's why it is very hard to understand” (R36), which makes it difficult to follow problem-solving procedures. In subjects like accounting, where step-by-step solutions are essential, the absence of visual demonstrations can hinder understanding and limit students' ability to apply concepts independently.

For instructor absences/not attending class, the relatively low frequency suggests that this is not a widespread issue; however, FGD responses such as “tardiness and absences” (R13) and “I find it hard to study and keep up with the lessons because some teachers didn't come to class” (R54), indicate that it still affects certain students. Absences can disrupt lesson continuity and reduce opportunities for clarification, particularly in subjects with cumulative and technical content.

Instructor favoritism, though reported by a smaller proportion of students, represents a relational dimension of the instructional environment that has been documented to influence students' emotional and academic experiences. Quantitative investigations in higher education contexts have shown that perceived favoritism can contribute to feelings of insecurity, dissatisfaction, and inequity among students, potentially undermining their motivation and engagement (Zaki et al., 2023). These studies link favoritism to negative psychological outcomes and learning challenges, suggesting that such interpersonal dynamics, while not ubiquitous, are consequential when present. While not heavily emphasized, some responses like “I find it hard to stay motivated studying the subject if the instructor lowkey showing favoritism to some students” (R8) and “some teachers have favoritism” (R54), suggest that some students perceive unequal treatment, which may influence their classroom participation, confidence, and overall academic experience.

Psychological and Emotional Factors

A smaller proportion of respondents reported psychological and emotional factors, providing important insight into students' internal learning conditions. Among the identified challenges, feeling overwhelmed by lessons emerges as the most frequently reported psychological concern ($n = 3$, 5.20%), accounting for more than half of the responses in this category. In contrast, anxiety with unfamiliar questions ($n = 1$, 1.70%) and pressure from family ($n = 1$, 1.70%) were each reported by a minimal proportion of students, indicating lower prevalence yet distinct sources of emotional strain. Overall, the distribution suggests that cognitive overload from lesson demands is more salient to students than evaluative anxiety or external familial pressures in this dataset.

The low frequency of anxiety with unfamiliar questions suggests that test- or task-related uncertainty is present but not widespread among respondents. Although minimally reported, FGD responses still reflect its presence through statements like “the pressure during exams” (R6), “quizzes and exams na di tinuturo pero kasali” (R9), and “anxiety when encountering unfamiliar questions” (R49). These responses indicate that students may feel anxious when confronted with unfamiliar or complex problems, particularly in situations that require application and critical thinking rather than memorization. Nevertheless, the findings imply that students may experience academic difficulties when dealing with unfamiliar or

complex accounting problems that require analytical and conceptual understanding. Students who rely more on memorization than comprehension may struggle to apply accounting concepts to non-routine situations, which can increase anxiety and reduce confidence in solving accounting-related tasks. This supports Alsharari (2021), which emphasized that deeper conceptual understanding and analytical competence are important for addressing complex accounting problems and improving students' academic performance. The limited representation of this challenge in the current data contrasts with some prior research that positions assessment-related anxiety as a common concern in accounting education, suggesting possible contextual or cohort-specific differences in how such anxiety is experienced or reported.

Overall, the pattern of responses in Table 8 indicates that internal cognitive-emotional experiences, particularly feelings of being overwhelmed, constitute the primary psychological challenge BSA students report beyond the major categories. The lower incidence of anxiety related to unfamiliar questions and family pressure suggests that these factors are situational rather than pervasive within the cohort.

Institutional and Systemic Challenges

The most frequently cited institutional challenge was the rigid or dense curriculum structure ($n = 3$, 5.20%), with respondents describing the program's course sequencing and content volume as leaving insufficient room for consolidation and review. Insufficient institutional support for board examination preparation and perceived unfairness in academic policies were each reported by one respondent (1.70% each).

The findings suggest that institutional and curriculum-related factors contribute to the academic challenges accounting students face. The demanding nature of the accountancy curriculum, extensive academic requirements, and pressure to develop both technical and professional competencies may affect students' ability to effectively manage their studies and master accounting concepts. This supports Asonitou (2021), which emphasized that rigorous academic structures and content-heavy coursework in accounting education can create academic pressure and influence students' learning experiences and academic performance. The limited frequency of these concerns does not diminish their analytical relevance; rather, they signal dimensions of institutional design that, when present, can meaningfully shape students' academic experience and sense of fairness in the learning environment.

Personal and Home Responsibilities

The distribution of other challenges related to personal and home responsibilities that are not subsumed under the academic, administrative, financial, or personal/motivational categories. As shown, three specific challenges were identified—family caregiving duties, household responsibilities, and work commitments—each reported by one respondent, corresponding to 1.70% per item and a combined proportion of 5.00% of the total responses. The equal frequencies across all listed challenges indicate that no single personal or home-related responsibility emerged as more prominent than the others within this category. Instead, the data suggest a uniformly low but present experience of externally situated obligations that intersect with students' academic lives.

When examined individually, family caregiving duties (1.70%) reflect students who assume care roles for siblings, children, or other family members while pursuing a Bachelor of Science in Accountancy (BSA). Respondents shared experiences such as "I need to help at home, and I need to take care of family members" (R12), indicating that caregiving responsibilities can reduce the time and energy available for studying. These obligations, while not widespread, create additional pressure for affected students, especially in a demanding program like accountancy. Working students in private schools face numerous challenges, including time management, academic pressure, and physical and emotional fatigue. Financial restrictions, personal objectives, and family duties all contribute to the need to work while learning; therefore, it's important to investigate their problems and coping techniques (Paglinawan & Orbilla, 2025).

Social and Interpersonal Challenges

The distribution of social and interpersonal challenges experienced by BSA students that are not encompassed by the academic, administrative, financial, or personal/motivational categories. The table identifies two challenges with a combined frequency of three responses, accounting for 5.00% of the total. Among these, selfish classmates not sharing materials emerged as the more frequently reported concern, cited by two respondents (3.40%), while lack of social support for motivation was reported by one respondent (1.70%). The higher frequency of peer-related resource-sharing issues suggests that interpersonal challenges in this context are more closely linked to classroom social dynamics than to generalized social disengagement.

The most prominent challenge, selfish classmates not sharing materials (3.40%), reflects perceived limitations in peer cooperation within the accountancy learning environment. Although reported by a small proportion of respondents, it also impacts the study habits of the students. This is supported by responses like "selfish classmates when it comes to borrowing materials" (R23 & R27), and "we rely on our own materials most of the time" (R26), which suggest that in certain cases, students adopt more individualistic approaches to learning, which may reduce opportunities for knowledge sharing and peer-assisted learning. Vu et al. (2020) emphasize that classroom social interdependence (cooperative, competitive, or individualistic) shapes student learning outcomes. In a demanding program like accountancy, the learning environment may significantly affect students' ability to share knowledge and support one another, especially when collaboration is limited and competition is emphasized.

This finding contrasts with broader higher education research, which consistently identifies social support as a key factor in sustaining student engagement, persistence, and psychological well-being (Kahu & Picton, 2020; Thomas et al., 2021). The minimal reporting in the present data implies that, for accounting students, motivational challenges may be more strongly attributed to academic rigor and workload intensity rather than to deficiencies in interpersonal support systems.

Technology Issues

Among technology-related challenges experienced by BSA students that fall outside the four major categories identified, no internet connection for online classes was the sole issue. Two respondents reported this challenge, accounting for 3.40% of the sample, indicating that a relatively small proportion of students experienced technology issues in this residual category. Despite its limited frequency, the exclusive focus on internet connectivity underscores the critical role of stable digital access in contemporary accounting education, particularly in contexts that use online or blended learning modalities.

Comparatively, the absence of other technology-related concerns—such as lack of devices, insufficient digital literacy, or platform-related difficulties—suggests that most respondents did not perceive these factors as salient challenges beyond those already captured in other categories. This contrasts with broader higher education literature that documents a wider range of digital inequities affecting students' learning experiences (Crawford et al., 2020). The narrow scope and low frequency observed in Table 12 imply that, for most BSA students, technology issues were not a dominant aspect of their lived academic conditions. Nonetheless, identifying internet connectivity problems highlights the contextual and situational nature of technological challenges in accounting education, emphasizing that such issues, while not widespread, remain consequential for a subset of students whose learning participation is directly constrained by their digital environment.

Summary of Other Challenges Faced by BSA Students Beyond the Four Major Categories

A consolidated summary of all other challenges reported by BSA students that extend beyond the four major structured categories. Across the six emergent thematic groupings, 39 responses were recorded. Environmental and physical challenges accounted for the largest proportion of responses ($n = 15$, 25.00%), driven primarily by the high frequency of noise-related concerns ($n = 9$, 15.50%). Instructor-related challenges were the second-largest group ($n = 11$, 18.33%), with ineffective teaching methods the most cited specific concern ($n = 5$, 8.60%). Psychological and emotional challenges ($n = 5$, 8.33%) and institutional and systemic challenges ($n = 5$, 8.33%) were equally distributed, each contributing a moderate share of responses, while personal and home responsibilities ($n = 3$, 5.00%), social and interpersonal challenges ($n = 3$, 5.00%), and technology challenges ($n = 2$, 3.40%) accounted for smaller but notable proportions.

The student learning plan may help lessen or neutralize the difficulties faced by Accountancy students in board-related subjects.

The proposed SLP was designed in response to the major themes identified from the gathered data, and the interventions were categorized into three major support areas: Financial and Material Support, Academic and Administrative Support, and Personal and Motivational Support. These categories reflect the recurring challenges respondents expressed regarding financial limitations, instructional difficulties, lack of learning resources, academic pressure, stress, and burnout.

The first component of the SLP focuses on Financial and Material Support through the CPA Review Center Partnership and Digital Resource Sharing Program. The findings revealed that financial constraints affect students' ability to access updated resources, such as textbooks and supplementary materials, necessary to learn these board-related subjects effectively. To address this concern, the proposed intervention includes establishing a partnership with a national CPA review center to secure institutional discounts for students. In addition, the proposal includes consolidating free open-source digital handouts into a centralized institutional repository to increase access to review materials while minimizing expenses. Through this intervention, students may gain more affordable access to quality learning resources that could enhance their academic preparation for the licensure exam.

The second component addresses the Academic and Administrative Support through the program Asynchronous Learning Support and Library Resource Expansion. Based on the findings, the respondents encountered difficulties in learning complex subjects like Advanced Financial Accounting and Reporting (AFAR), Financial Accounting and Reporting (FAR), and Management Services (MS) particularly when instructional materials and flexible learning options were limited. In line with this, it is recommended to establish a centralized CBMA Google Drive where instructors may upload recorded discussions, supplementary lectures, and review materials for asynchronous access. Furthermore, the proposal includes acquiring updated accounting books and references through coordination with the institutional library. These interventions aim to provide students with continuous access to learning materials, reinforce classroom discussions, and improve independent learning opportunities.

Lastly, the third component focuses on Personal and Motivational Support through the BSA Mental Wellness and Peer Support Program. Study results indicated that students commonly experience stress, academic pressure, burnout, and emotional exhaustion due to the rigorous demands of the accountancy program. To address these concerns, the proposed interventions include conducting a Semester Kickoff Study Bootcamp, organizing a Mental Wellness Workshop in coordination with the Guidance Office, and strengthening the Student Study Group Program (SSGP) as a formal peer mentoring initiative. These activities aim to improve students' study habits, provide emotional support, encourage collaborative learning, and promote mental well-being throughout their academic journey.

Overall, the proposed Student Learning Plan serves as an institutional support framework intended to address various challenges that accountancy students have encountered. The proposed interventions were carefully aligned with the respondents' identified needs and designed to be practical, feasible, and student-centered. By implementing these proposed programs, the institution may strengthen its student academic support mechanisms and improve students' access to quality learning resources. Furthermore, these may help in promoting a more supportive and conducive learning environment for accountancy students.

CONCLUSIONS AND RECOMMENDATIONS

The study concludes that stakeholders should collaborate to implement interventions that adequately support BSA students. Based on the findings, the following recommendations could be made. The Accountancy Department should encourage digital inclusivity by providing accessible learning resources and learning centers/offices/help desks that address students' academic, financial, and mental health concerns. Accounting instructors should be sensitive to students' needs by using flexible, learner-centered, concept-oriented teaching methods, incorporating real-life applications and problem-solving activities, and posting recorded lectures online so students can learn at their own pace. The Aldersgate College Inc. Administration should allocate funds for technology that supports digital learning and update its accounting textbooks. Owners of review centers should improve their review programs by: 1) administering diagnostic tests to tailor review sessions according to the needs of students, 2) offering targeted review sessions, 3) conducting mock board exams, 4) providing mentoring and moral support, 5) allowing students to follow a flexible review schedule, and 6) selling their review packages at affordable prices. Other private HEIs should continue supporting BS Accounting students by providing tutoring and mentoring services, faculty development, curriculum improvement, learning resources, counseling services, and by collaborating with review centers. Lastly, future researchers may increase the sample size and randomize selected HEIs to improve generalizability. Future researchers may also conduct a follow-up study to check whether the suggested interventions were effective in the long term.

AI DECLARATION STATEMENT

AI-supported tools helped with grammar and structure in creating this article. No AI tools were used to collect, analyze, or interpret data; all authors are credited for their academic contributions

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