



# Deferred CPA: Accountancy Graduates Decision in Taking the CPA Licensure Examination

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**Abstract**— Many BSA graduates decide not to take the board exam after graduation for a variety of reasons. This qualitative study was carried out in order to identify the obstacles influencing BSA graduates' decisions about applying for the board exam. Many quantitative studies exist about this study, but only a few were conducted that dug deeper into the reasons affecting the decisions of BSA graduates. This study was conducted on 15 graduates of Bachelor of Science in Accountancy (BSA) who had not yet taken the board exam and graduated in 2022 through purposive sampling. Data were collected by interviewing each individual via Google Meet with two main questions: why they did not take the board exam and what interventions may help them and future BSA graduates. The responses identified financial constraints as the major reason for not taking the board exam. Some answered that having online classes during their college years did not help at all in building their foundation for the board and, some argued that having a title is not needed in their job, so they don't find taking the board exam reasonable, inadequate basic knowledge, not having the confidence to take the board exam, the complexity of the exam, discouragement from the low passing rate of the exam and not having the motivation to pursue it also affects the decision of the BSA graduates. The findings of this study suggest that the government and the university should assist graduates and future graduates by offering financial assistance and improving their way of learning. The result of this study holds significance for educators, academic institutions, and accreditation bodies.

**Index Terms**— accountancy, certified public accountant, certified public accountant licensure examination, bachelor of science in accountancy.

## 1. The Problem and its Background

### A. Introduction

In the current varying job market, multiple careers provide high salaries, mainly freelancing, affiliate marketing, and Business Process Outsourcing (BPO). They became appealing options that new accounting graduates began to question the worth of being a Certified Public Accountant (CPA)—if it is even worth the time when one can work remotely because of present technological advancements. It is not solely the factor of good deep pockets brought by such career paths but also the freedom to work at their preferred pace. Thus, it makes more

graduates ponder about the worth of an accounting degree. Consequently, because of the current situation, the Certified Public Accountant Licensure Examination (CPALE) is no longer considered the greatest success of or some accountants. The current situation raises a question to the researchers about why accounting graduates are turning away from their desired fields, along with questioning their degree's worth.

In the Philippine educational system, a bachelor's degree in accounting takes four years to complete and prepares students for entry-level jobs in public accounting, commerce, and government. Several universities also offer the same degree under the name Bachelor of Science in Accountancy. After earning this degree, graduates can be qualified to pursue CPA licensure preparation. To obtain the professional title for a certain degree, a license test functions similarly to a passport. A professional test exclusively for those pursuing an accounting degree is called CPALE.

The Professional Regulation Commission (PRC) and the Philippine Accountancy Act of 2004 state that licensing exams have been a reliable measure of student achievement and proof that both public and private higher education institutions offer top-notch instruction. Following graduation, accounting majors must take the CPALE in order to become licensed (Laguador & Refozar, 2020). As per the American Institute of Certified Public Accountants (AICPA), the Board of Accountancy (BOA) is the regulatory body that oversees accountancy. RA 9298 was the one who established it. The BOA is responsible for upholding the laws and regulations that regulate the accounting profession in the Philippines, including the conduct of the CPALE. The commission conducts two board examinations: May and October. Graduates must meet the standards established by the Commission on Higher Education in order to be qualified to sit for the licensure examination. The specific requirements needed to become a Certified Public Accountant are set by each state's board of accountants. In general, a college or university's accounting curriculum must be completed, the uniform CPALE must be passed, and a certain amount of professional work experience in public accounting must be completed in order to become a CPA (AICPA, 201 la).

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Thus, the CPALE is only one of the three general requirements necessary to become a CPA.

According to Decker's (2017) study, the Institute of Public Accountants (IPA) recommended in June 1917 to create and assess an exam that would serve as a standardized assessment for newly certified CPAs entering the accounting field. This proposal marked the beginning of the CPALE. The state boards of Oregon, Kansas, and New Hampshire accepted the offer. Membership in the IPA necessitated the fulfillment of two criteria: a minimum of five years of real-life work and passing the CPALE were conditions for membership in the IPA. The International Accountants Association changed its name to the AICPA in 1957, espousing its current name. Over time, the examination and experience qualifications have undergone modifications in response to the progressive development of the respective profession. The examination transitioned from pencil and paper in 2003 to a computer-based format in 2004 as a way to acknowledge the importance of technology in the area. Another change to the exam was made in April 2017. In accordance with Bloom's taxonomy of educational objectives, the questions were modified to evaluate higher-order skills. To further guarantee that the exam mimics the tools and workspace of a CPA, the use of Excel spreadsheets has been included in the test recently. Throughout its history, the primary objective of the CPALE has consistently aimed to guarantee that aspiring CPAs possess the necessary skills and knowledge to thrive in their professional endeavors (Hairston *et al.*, 2020).

The career of accounting is one that is in high demand but at the same time demanding. This occupation is vital to society as a whole. Since the world is evolving and the nature of corporate operations are growing more complicated, there is a greater need than ever for qualified accountants. According to a Manila Bulletin article, the expanding volume of company information has led to increased demand for openness and transparency, which has created strong competition for accounting professionals both locally and internationally. The results of a survey by the Manpower Group indicate that there is a shortage of CPAs across all industries and worldwide. According to its findings, accounting and finance are the seventh most in-demand talents across all of the continents (Manila Bulletin, 2018; Micabalo & Cruspero, 2022). Besides, almost 200,000 Certified Public Accountants are registered, according to the Professional Regulatory Board of Accountancy, yet there is still a significant need for more CPAs in the nation. More CPAs are needed, right now, not just in the field of academia but also in other areas of professional organizations.

However, according to many critics, in the history of Philippine career professions, the CPALE is one of the most difficult board exams, making it extremely difficult to become a CPA in the country. In a recent study of Valcarel (2018), it shows that since the first CPALE was given in May 1932 until 2017, the total number of people who took the tests has been 718,089, with 182,320 passing, representing a passing rate of 25%; only twice in 86 years that the passers outperformed the flunkers: 61 percent in 1942, 55 percent in 1943. In 1954, the Philippines' CPALE passing rate was 6.48 percent (152/2,345), the lowest in the program's history. Nineteen percent passed in

1993—the lowest passing percentage in nearly four decades. During the October 2003 assessment, 19.57 percent (1,454 out of 7,428) was documented after 10 years, and in May 2003, 19.34 percent (1,075 out of 5,557). Additionally, the September 2019 exam had the lowest recorded score between 1954 and 2019, or nearly 65 years ago, with 14.32 percent (2,075/14,492). This provides an alarming signal for the Higher Education Institution (HEI) and the BOA on how to improve this result. The May 2019 exam had only a 16.47 percent passing rate. Furthermore, Perez (2015) discovered that a candidate needed to make a maximum of five attempts before becoming a competent CPA. Even some students who graduate with honors fail (Ballado-Tan, 2014).

One could also argue that the content of the Philippine Certified Accountant test contributes to its difficulty. According to RA 9298, Section 15, it is divided into six subjects: accounting and reporting; taxation; the regulatory framework for business transactions; auditing; management advisory services; and advanced accounting and reporting. The six subjects included in the CPA license examination have been revised: Management Accounting Services, Auditing, Taxation, Financial Accounting and Reporting, Advanced Financial Accounting and Reporting, and Regulatory Framework for Business Transactions. Furthermore, in order to be qualified as having passed the licensure examination for accountants in any given subject, a student must receive an average of seventy-five percent (75%), with no grades lower than sixty-five percent (65%), according to the Philippine Accountancy Law (RA 9298, Section 16). A candidate will be granted conditional credit if they score at least seventy-five percent (75%) in the majority of the subjects that are offered. Perez (2015) states that the candidate must retake the remaining subjects no later than two years after the initial exam.

Given the problems presented by the reduced number of individuals pursuing the CPA credential, it would be useful to know the intentions of accountancy graduates in taking the CPALE. Intention refers to something that one intends or plans to do. When someone desires to earn a professional qualification or attain one, they are pursuing an intention (Chi *et al.*, 2022). The intention of people indicates the effort they are ready to put forth, the effort they hope to accomplish, and any potential obstacles they may encounter (Ajzen, 1991; Chi *et al.*, 2022). The self-perceptions and preconceptions of people become the most important variables affecting their career decision. The way that society perceives accounting influences whether or not the students are drawn to the profession. In line with this, the career decision was not solely dependent on the students, but also to the people in their environment or surroundings (Saat *et al.*, 2018).

According to the study initiated by Laksmi and Suciati (2018) in Indonesia, students' intentions to earn professional accountant certification are positively and significantly impacted by attitude and subjective norms. Additionally, the results show that students' intentions are not positively or significantly impacted by perceived behavior control or awareness of such credentials. The study also revealed that students' intention to become certified is unaffected by their

level of comprehension. The comprehension that is the subject of this study includes the qualifications for Chartered Accountant (CA) for foreigners, the standards for professional accountant certification exams, accounting experiences, job opportunities offered by the Association of Chartered Certified Accountants (ACCA), titles obtained after passing the exams, and public accountant license. According to Laksmi and Suciati (2018), this might be because of students' ignorance of certifications, the Law of the Republic of Indonesia on Public Accountant Licensing, professional accountant certification exams, and the Regulation of the Minister of Finance of the Republic of Indonesia on State-Registered Accountants. In order to increase students' intention to become certified and, consequently, the number of professional accountants in Indonesia, Laksmi and Suciati (2018) proposed that related parties, such as study programs, higher education, and the government, conduct more socialization on professional accountant certifications as well as state regulations.

Conversely, the study carried out in Malaysia by Chi *et al.* (2022) showed that the students' intention to pursue CPALE was unaffected by their attitude toward accounting, employment security, or stability because these factors had a negligible and unfavorable impact on the intention of Malaysian accounting students to pursue CPALE, suggesting that these factors were weak determinants of accounting students' intention to take the CPALE. But the study's results also showed that Malaysian accounting students' intentions to seek CPALE were influenced by their potential for job advancement and their skill set. The desire to pursue a professional accounting career is greatly influenced by the impression of employment opportunities. Also, the study discovered that students' decision to pursue CPALE was highly influenced by their perception of behavioral control. Therefore, Chi *et al.* (2022) recommended that the Malaysian government provide fee reductions, loan choices, and stipends to accounting students in order to support and encourage them in their pursuit of CPALE.

Additionally, the study of Trout and Blazer (2018), which was conducted in the USA, found that a student's ambition to take the exam is strongly correlated with their planned professional route. While some students stated salaries and personal success, most CPALE candidates cited career progression, positions or titles as their primary reason in taking the CPALE. Furthermore, in order to investigate the correlations between the students' key justifications for taking the CPALE, as well as elements including gender, grade point average (GPA), chosen career, and parents' educational background and academic level, a test was performed. However, none of the relationships had statistically significant results. However, considering that they plan to work in industries other than public accounting, career mismatch is the main justification provided by students for not taking the CPALE. Only one-third of accounting students who responded to a survey stated they want to work in public accounting. The analysis indicates that these students are more likely than those whose career objectives are not in public accounting to sit for the CPALE. Trout and Blazer (2018) hypothesized that students

interested in a profession in public accounting may believe that having a CPA credential can promote their careers or provide value to them. The CPA credential may not be seen as having much of an impact on students who want to work in industries other than public accounting or who feel no compulsion to seek it. Other reasons given by students for not taking the CPALE were a lack of knowledge about the CPALE, difficulty or time required in studying, and expenses or the cost they will need to shoulder in taking the exam. With each class level, fewer students intend to take the CPALE. Although there was no statistically significant difference, there appeared to be a class-based reduction in interest in the CPALE. More than any other class level, freshmen plan to study for the CPALE, while seniors have the lowest percentage of students that plan to sit for the CPALE.

According to CHED, business education-related courses were found to have the highest enrolment among the various discipline groupings for the academic year 2018-19. The aforementioned group achieved the highest ranking in terms of the number of graduates. Each year, an enrolment of over one hundred thousand students is observed in the field of Accountancy during their freshman year. Nevertheless, only a small fraction of these individuals successfully completes the licensure examination following their graduation. The rise in enrolment figures suggests that students perceive a growing need for professionals in the field of accountancy (CHED, 2019). The increasing demand for CPAs undoubtedly brings positive implications to the accounting profession. However, it's important to remember that there is a notable gap between the number of people who graduate from college successfully and the number of people who decide to take the CPALE. (Coe, 2016). For that reason, it makes sense to infer that the number of people who take the CPALE will have an impact on the final supply of CPAs.

The pursuit of a CPA qualification is influenced globally by international accounting standards, the global demand for qualified professionals, and the recognition and prestige associated with CPA credentials. Accounting graduates around the world encounter common challenges like rigorous exam preparation and financial burdens tied to exam fees and review materials. Moreover, international mobility and the varying recognition of CPA credentials across countries further contribute to graduates' choices, especially when certain positions or career advancements necessitate CPA licensure.

Obtaining a license is widely acknowledged as a critical factor in determining a successful career path in the public accounting field in the United States. It is noteworthy that many public accounting firms need graduates to become "CPA-ready" when hiring for audit or tax positions. Accounting professionals often reap various career benefits from holding a CPA certification; however, these benefits are hard to quantify. Actually, it is acknowledged as a quality indicator that promotes and expedites the progression of careers in the industry. Accounting students possess a profound understanding of the significance of obtaining a CPA license, as it greatly influences their potential for increased wages and professional growth (Nagle *et al.*, 2018).

However, one of the most highly professionalized industries in the Philippines is accounting, which has generated highly skilled professionals who passed the demanding examination administered by the PRC, the industry's regulatory body. The designation of CPA title is conferred upon accounting graduates who have successfully passed the examination and meet the requirements for licensure in order to engage in professional practice. The need for accountants in all areas of practice, including education, the public sector, private practice, and other fields related to accounting, has expanded dramatically in recent years (Banaria, 1986; Jalagat, 2016)

In today's increasingly globalized economy, accounting standards, practices, and opportunities have become more unified. This globalization is a significant factor in the decision-making for accounting graduates. The recognition of CPA designation internationally, the influence of multinational corporations, and the evolving global regulatory environment all have an impact on whether accounting graduates opt to take the CPALE. The allure of a globally recognized credential, which can open doors to international career prospects and collaboration, often plays a pivotal role in this decision.

As stated by AICPA (2012) since the start of the twenty-first century, the role of the accounting profession in the commercial sector has grown much more complex. Beginning with professionals who worked exclusively in private practice, public accounting, industry, government, and academia, the accounting profession as a whole has had to examine itself to address civil regulatory conditions as well as competitively adjust to the rapidly evolving political, economic, social, and technological landscape. The way the workplace environment is evolving has also affected the future accountants who are thinking about their options for a career while going to college. Graduates may believe that accounting education is very valuable, but they may choose to use their degrees to pursue other career goals, like chief financial officers, controllers, managerial accountants, or other business roles that don't require a CPA certification (Yu *et al.*, 2013). Moreover, it is worth noting that the existing technical focus in accounting curricula carries the potential for accounting programs to be viewed primarily as trade or vocational training programs that solely cater to certification prerequisites. This perception may overshadow the significance of accounting as a profession that necessitates the exercise of professional judgment (Clayton, 2012).

Furthermore, the Philippines introduces its own set of determinants. The regulatory framework, educational system, and economic conditions of the country significantly affect the decision-making process. In the Philippines, the CPA designation holds particular prestige and is often considered a vital stepping stone to a successful career in accounting. The stringent requirements for becoming a CPA, including rigorous education and extensive training, are central considerations. Also, profitable factors similar as job accessibility and the relative demand for CPAs in the local demand are crucial drivers in the decision-making process. The decision-making process of accounting graduates regarding whether to take the CPALE is a multifaceted and culturally influenced

phenomenon that varies from global to national and also local perspectives. This study delves into the complexities of these decisions, examining how global trends, national factors in the Philippines, and local considerations intersect to shape them.

Graduates of the accountancy degree program hold varying opinions regarding the CPALE. Some are thinking about the challenges ahead, while others are only focused on the benefits of passing the exam. Despite the very positive rewards, the students must make a difficult decision before deciding whether to sit for the licensing exam or to the basic necessities of their family first by working. Their career income potential will grow if they have the "CPA" title in their name (Brown *et al.*, 1986; Esaga *et al.*, 2022). In addition to having some cash for their first jobs, many recent college graduates, in the worst-case scenario, have a sizable debt from student loans. Spending additional money, time, or effort on an exam is not very appealing after four or five study sessions. Rather than being viewed as an expense, the CPALE should be viewed as an investment, and a profitable one at that. Furthermore, it is worthwhile for them to take the CPALE if they are fortunate enough to reside in a place where they can do so after completing their undergraduate education. Following graduation from college, it is customary to take the test as soon as possible. Grads in accounting may find new opportunities if they pass the CPALE at any point. This demonstrates the student's strong work ethic and extensive industry expertise. Taking the CPALE as soon as you graduate from college gives you an immediate competitive edge in the employment market because there is a high demand for CPAs. To pass this licensing test, one must have a strong dedication (Boyd, 2021; Esaga *et al.*, 2022).

However, there are also many accountancy graduates that prioritize finding a job after graduating than to pursue their goal of becoming a CPA. A significant proportion of graduates continually seek employment due to the recognition that financial gain serves as a motivation which influences the decision-making process of students (Sands, 2020; Esaga *et al.*, 2022). Because they are required to support their families and because some of them are in unpredictable financial situations, many accountancy graduates decide to work after graduation. Because of this, a lot of students experience tremendous pressure to start working as soon as they graduate from college in order to maximize their earnings. In recent years, having a bachelor's degree has essentially become a luxury. For others, it is a starting step toward aspirational graduate and professional program goals or career aspirations. For most, it represents their pass to their first big professional success. Many students are taking advantage of their scholastic excellence to secure their first job, rather than taking the CPALE and adding the title of CPA to their names. The College of Maasin's accounting department graduates must make a careful decision on whether to pursue a career as a CPA or find employment after graduation. Students must take into account peer pressure, parental influence, family financial situation, and the educational influence of the school in order to achieve that. This served as the basis for determining the degree of factors influencing the student's choice. The variables and obstacles

related to an accounting student's desire to take for the CPA exam are also investigated in this study.

Although existing studies have explored the factors impacting graduates' intentions to pursue careers in accounting, there exists a notable research gap regarding the specific barriers that discourage them from taking the CPALE. While some studies have examined general obstacles to entering the accounting profession, there is an insufficiency of qualitative examination that digs deep into the significant challenges, comprehensions, and contextual factors that contribute to graduates' opinions not to pursue the CPALE. To address this gap, this study was conducted with the aim to uncover the multifarious varied barriers that discourage BSA graduates from taking the CPALE.

### B. Theoretical Framework

To establish a foundation upon which the present study is anchored, it is imperative to synthesize theories put forth by scholars whose works serve as scaffolds of the principles and procedures in studying the barriers associated with the intention of accountancy graduates to take the CPA licensure examinations.

*Socio-economic Theory:* There is a claim that social conditions impact decision-making and include the impact of close friends, family, teachers, household income, and so on. A student's choice of career may be influenced by factors such as pay, employment prospects, social and economic circumstances, and other factors. Refer to Venable (2011). This theory has been applied by a few scholars to investigate the variables influencing accounting students' career choices in various contexts (e.g., Dibabe *et al.*, 2015; Abbas *et al.*, 2020).

*Theory of Expectation:* Likewise, it is known as motivation theory. This theory's justification is that an individual's expected actions will determine what happens to him or her, which will impact motivation at any level. The primary variables in it are the results of efforts, expectations, and tools. In summary, Vroom (1964) established the fundamentals of expectancy theory, which include the understanding of each objective and the relationships between effort and performance as well as reward and performance. The expectations of a job in terms of satisfying demands and financial benefits have an impact on the career choice of accounting students (Beoang & Nursanita, 2020; Minan, 2011).

Finally, it has been demonstrated that students' ideas about job choices in the accounting field may be explained by the Theory of Reasoned Action (TRA) (Felton *et al.*, 1995; Jackling *et al.*, 2012; Jackling & Keneley, 2009; Law, 2010). In summary, using these theories in one study helps to clarify the barriers in students' intentions to take the CPALE.

### C. Statement of the Problem

The purpose of the study is to determine the barriers related to the intentions of the graduated accounting students from a university in Pampanga regarding the CPALE. The overall problem of the study is determined by the barriers related to the intention to take the CPALE in order to give answers to the questions left by the earlier studies.

Specifically, it sought to answer the following questions:

1. What are the barriers that influence the intention of accounting graduates to take the CPALE?
2. What interventions may be proposed for accountancy graduates to take the CPALE?
3. What emerging framework could be developed to increase the number of CPALE takers?

### D. Significance of the Study

The purpose of this study is to gather important data and understanding about the obstacles that stand in the way of accounting graduates' desire to take the CPALE. Furthermore, the study could be of importance to the following:

#### *The Accounting Graduates:*

Accounting graduates are the immediate beneficiaries of the findings of this study. This research will serve as a tool to help them uncover relevant and reliable information regarding their goal to take the licensure examination. It will assist students in preparing for, becoming motivated for, and realizing whether to take the licensure examination.

#### *The Accounting Students:*

With the help of this study, accounting students will be able to gain the necessary information before graduating. They will be able to learn about the various barriers that may affect their intention to take the licensure examination after graduating.

#### *The Professors or Teachers:*

This study will guide professors or teachers on what to do for their students to avoid encountering barriers that may affect them in the licensure examination. They may purposefully seek methods to motivate their students to take the licensure examination.

#### *The School Administrators:*

School administrators can use the results of this study as input for curriculum development and policy implications that will prepare students to take the licensure examination.

#### *The Parents or Guardians:*

The findings of this study will give parents and guardians of the students information on the resources they may need to support their children financially, ethically, and emotionally when they run into obstacles with their desire to sit for the licensure examination.

#### *The Review Centers:*

The importance of this study for review centers comes from its ability to provide understanding of the barriers that accounting graduates must overcome in order to take the CPALE. Review centers may better serve their intended audience and help the future CPAs succeed by being aware of these barriers and modifying their approach accordingly.

#### *The Future Researchers:*

This study will contribute to the knowledge that future researchers can use as reference material to assess where gaps in the literature exist for future investigations on relevant topics. Furthermore, future researchers will be able to refine and broaden their studies concerning the barriers related to the intention of accounting graduates to take the licensure examination.

This study will primarily focus on the barriers related to the intention of accounting graduates from a University in Pampanga to take the CPALE. Other issues and topics that are not considered as part of the barriers pertaining to accounting graduates' intention to take the CPALE will not be included in this study. The main participants of this study are the accounting graduates of 2022. Therefore, students who do not meet the requirements for accounting degrees as stated above are not included in the study's scope. Furthermore, the first and second semesters of 2023–2024 will be used for this research.

*Definition of Terms:*

The following words were conceptually and operationally defined in order to improve comprehension of the study:

*Accountancy* - encompasses the entirety of accounting theory and practice (Juthani & Mehta 2019), as stated by MBN (2019), “Accountancy is an information science we use to gather, classify, and manipulate financial information. Not only companies, but also individuals, charities, and many other entities.” In this study, accountancy refers to the profession or program pursued by the subject matter of this study.

*Barriers* - Anything that hinders or prevents a movement or access. Something or anything that restricts an accomplishment, or causes a delay (Indiran, 2023). In this study, barrier refers to the factors that hinder an accounting graduate from doing his desired objectives/goals.

*Intention* - The intention of people indicates the effort they are ready to put forth, the effort they hope to accomplish, and any potential obstacles they may encounter (Ajzen, 1991; Chi, et al., 2022). Intention, in the study, is expressed as a goal, purpose, or aim. It is something that an accounting graduate intends to do, regardless if they succeed or not.

*Licensure Examination* - It is the foundation of the efficiency of a curricular program in determining the employability of graduates. It ensures that the licensee has a particular degree of competence to carry out the actions authorized by the license and permits the license holder to execute their profession (Oducado et al., 2019). In the research, "licensure examination" refers to the Certified Public Accountant Licensure Examination, which accounting graduates can take to become licensed.

**2. Methodology**

*A. Research Design*

In this study, the researchers opted for a qualitative phenomenological research design. Qualitative research, as articulated by Bhandari (2023), enables an exploration of how individuals perceive and engage with the world. This research approach seeks to explore and provide a deeper comprehension of real-world problems. On the other hand, drawing from the perspective of Delve & Limpaecher (2022), phenomenological research design is widely employed to investigate lived experience, expand a researcher's understanding of phenomena, and get a deeper understanding of human thought processes. Furthermore, because of its adaptable actions, researchers are able to explain and shed light on a variety of complicated phenomena, such as the various dimensions of the human social

experience (Alhazmi & Kaufmann, 2022).

Given that the emphasis of this study is on a qualitative exploration of the barriers associated with the intention of accounting graduates from a university in Pampanga to take the CPALE, with the goal of understanding and thoroughly explain a particular event, aiming to capture the fundamental elements and underlying structures of the participants' own experiences of the phenomenon, the researchers decided to make use of the phenomenological research design. Additionally, the researchers choose to employ a phenomenological research design because they will examine the participants' ideas, emotions, and perceptions to determine the core of the study's goal. This method looks at people's everyday experiences without taking into account the researchers' preconceived notions about the phenomenon. Without imposing preconceived views or interpretations, investigating the nature of human experiences and comprehending the significance that people ascribe to them are the primary objectives of this research.

Hence, the researchers used semi-structured interview that allowed them to get a comprehensive understanding and an in-depth assessment with the participants involved in their study. For many qualitative researchers, semi-structured interviews gave them the flexibility and adaptability they needed to interview their participants while still keeping track of their studies. It combines a set of open questions that have been predetermined with the opportunity for the researchers to go deeper into certain themes or responses (Ruslin et al., 2022). After using the semi-structured interview, the researchers utilized thematic analysis for the purpose of analyzing their qualitative data, which according to Maguire & Belahunt (2017) entails exploring across a data set to examine and report recurring patterns.

Table 1  
Frequency distribution of the participants

Participants	Population	Percentage
BSA graduates	15	100%
Graduates Year 2022		
<b>Total</b>	<b>15</b>	<b>100%</b>

In this research study, the researchers employed a process known as purposive sampling to choose the participants. As defined by Adolf Jensen in a study cited by (Toleti et al., 2015), a “purposive sampling” is described as the “technique of selecting the number of sets of components in such a way that the object depending make approximately the same estimation or percent as the population for those personal characteristics that are currently the subject of data gathering”. This method allowed the researchers to intentionally and systematically select individuals who meet the defined criteria, ensuring that the sample represents the target population accurately. By using purposive sampling, the researchers aim to gather in-depth and contextually relevant information from participants who can provide valuable insights into the research objectives, which is crucial for the success and validity of this study. With the use of purposive sampling, following criteria were considered in choosing the participants: the participants must be accounting

graduates who graduated at a university in Pampanga; they must have graduated in the year 2022; and they must not have yet taken the CPALE. Moreover, a total of fifteen (15) accounting graduates who meet the specific criteria are selected as the participants.

**B. Instruments**

The researchers used semi-structured interview questions conducted via video conferencing (gmeet/zoom) with the participants. Compared to structured interviews, semi-structured interviews are less formal and feature a generic set of themes. The sequence of discussion of each of the themes may change based on how the respondents respond to each question. The rapport between the researcher and respondent must be established to guarantee that in-depth information will be gathered throughout the interview. Some of the benefits of semi-structured interviews are discovering past unknown issues, dealing with complex topics through inquiry and explanation, and the freedom to explore and add new inquiries in case unexpected issues arise (Wilson, 2014). The interviews were conducted conversationally, even though there are a series of questions made to make the informants comfortable when answering each question. (See appendix A for the research instrument/interview guide)

**C. Data Collection**

Collection of research data started with securing the participants' permission. The researchers prepared a permission letter for potential research participants requesting them to be part of the study. Persons who expressed their willingness to participate in the study were given a schedule for the interview, taking into consideration their time availability and convenience. To comply with ethical considerations, prior to the interview, participants were briefed and oriented about the process of the interview and the purpose of the study. The researcher obtained permission before recording the interview. At last, they signed the consent form given by the researchers. In both Filipino and English, the researchers conducted the interviews. When participants communicated in languages other than English and Filipino, these details were translated during the transcription process.

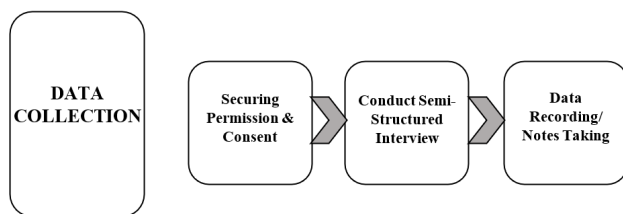


Fig. 1. Illustration of the data collection

**D. Ethical Considerations**

The reliability of a study is significantly impacted by the researcher's ethics and the research methodology used (Merriam & Tisdell, 2016). The researcher secured informed permission from the participants right before starting the interview. Thus, participants were made aware of any sensitive information, particularly if there is a possible risk, as per the

widely recognized ethical norm (Council for International Organizations of Medical Sciences, 2016). The researchers did not force or pressure the participants into answering the survey questions. Additionally, they were free to decide not to answer any of the questions and to withdraw from the study at any time. Furthermore, in accordance with Republic Act 10173, often known as the Data Privacy Act of 2012, no participant-specific data will be disclosed without consent or authority.

**E. Data Analysis**

The researchers employed a thematic analysis as their method of data analysis. Maguire & Belahunt (2017) defines thematic analysis as a technique that finds various patterns in qualitative data. It is a method for analyzing qualitative research data and identifying relevant information that must be categorized or thematically structured. Three essential phases make up this kind of analysis: verbatim transcription, coding, and categorization. According to Hill et al., (2022), verbatim transcription is the process of transferring every word on the audio recording of the researchers precisely as it is delivered. Coding, on the other hand, is the process of locating a certain text passage or other data item. Just as how the researchers read the description of each participating individual to obtain a sense of participant and then extract partly from the significant that statements should be the direct quotation from the participants (Linneberg & Korsgaard, 2019). Lastly, the act of categorizing is as simple as going over everything the researchers have coded and then classifying the codes into groups that will help them with their subsequent analysis (Crosley, 2020).

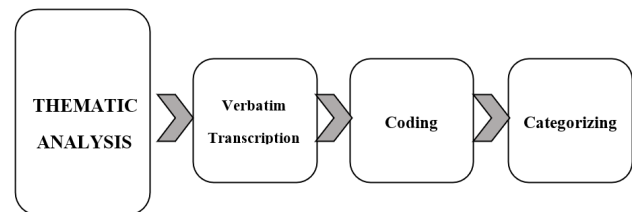


Fig. 2. Illustration of the data analysis

**3. Results and Discussion**

This section presents the results and discussion that researchers have gathered through the process of conducting an in-depth semi-structured interview followed by a proposed emerging framework.

**A. Barriers that Prevent BSA Graduates from Taking CPALE**

As shown in Table 2, eight themes were identified from the responses of BSA graduates to interview question 1.

**1) Financial Constraint**

One of the reasons why BSA graduates choose not to take the CPA licensure exam is financial constraint. Attending a review center is expensive, which puts a heavy financial pressure on BSA graduates. A review center subscription typically costs between 10,000 to 25,000 pesos. Families with little resources could find this amount very challenging. For that reason, many are hindered by the high cost of review center and the difficulty to find additional financial support. Some of them need help in terms of financial support to undergo the said examination.

Table 2  
Frequency distribution of the responses

Themes	Participant	Frequency	Percentage
Financial Constraints	P2, P3, P6, P7, P8, P9, P11, P14	8	54%
Struggle With Transition Caused by the Pandemic	P1, P4, P5, P8, P9, P14	6	40%
Complexity of the Exam	P1, P5, P10, P13, P15	5	34%
Current Job Satisfaction	P1, P2, P8, P12	4	27%
Inadequate Basic Knowledge	P1, P5, P7	3	20%
Doubtful Preparedness	P7, P5, P8	3	20%
Low Passing Rate	P6, P10	2	14%
Detached Enthusiasm	P2, P12	2	14%

While other graduates prioritize finding employment in order to save money and earn enough income to pay for review centers in order to get ready for the licensure exam. This aligns with Franklin and Myers (2016) proposition that there is a significant financial weight associated with professional CPA review programs to students and graduates pursuing the profession. Consequently, financial burden may be a barrier to taking the exam, as it prevents a person from purchasing textbooks, causes them to prioritize jobs over review, and delaying career goals (Moore, 2021).

**“Financial problem, Work”**

- “...I think it is because the review centers are expensive” -p2
- “...financial difficulties.” -p3
- “I need to find a job, I have 4 younger siblings who are usually most of them are college students” -p6
- “Then second is financial” -p7
- “I was thinking about the money for the review” -p8
- “I cannot afford the review center before and 2nd I need to provide for my family so I chose to work before taking the exam.” -p9
- “at this age, we should be working already.” -p11
- “...and privilege, because taking the board exam means one should be financially prepared.” -p11
- “...my money is not sufficient to enroll since enrollment is also costly” -p14
- “..obliged to become the breadwinner of our family” -p14
- “..I need to work” -p14

**2) Struggle with Transition Caused by the Pandemic**

The forced shutdown of educational institutions because of the pandemic affected many students, including our participants. The abrupt switch from in-person to online instruction, according to the participants, had an impact on their learning style. They felt that they lost their discipline and motivation to study because of many distractions, such as in their surroundings. Because of the decrease in in-person interactions between educators and students, they felt that they were not really studying and were stuck in the moment. They also felt that the lessons that they were learning were not enough, which led them to their decision not to take the board exam. Some participants also felt burned out because they couldn't adjust well to the online class setup and the lack of social interactions.

Students may experience stress as a result of the shift in teaching methodology from a face-to-face setup to a virtual framework system, which was made in order to support the students' educational demands. The recurrent utilization of mobile phones could be the cause of many mental health issues that university students are facing (M. Sharma & P. Sharma,

2021). Not all students have the same environment and have all the devices needed for online classes which is why the sudden shift from face-to-face classes to online classes can cause difficulties for students to adapt to the methods of online learning (Islam et al., 2022).

**“Online Class”**

“when it was an online class, a lot of things happened. It feels like your momentum for studying is gone. It also feels like the things you used to do face-to-face are ruined, so it seems like you have changed.”

“I got burned out because I still can't move on in the online class set-up.”

“I feel like face to face set up is more effective”

“I couldn't really focus on studying during the online class.”

“I graduated in the pandemic era; we had online classes for 2 years and the discipline in studying and reviewing was lost”

“We struggled with online class for 2 years and it feels like we are stuck.”

“we did online classes on our 3rd and 4th year which is super critical for us. The lessons being taught is not enough even though they are teaching.”

“ I prefer f2f classes because you're more focused unlike when it's an online class, there are a lot of distractions.”

“...I didn't take the CPALE because I'm not confident in what I just learned.”

**3) Challenging and Demanding**

Another concern of the participants is that the CPALE is both challenging and demanding. Many participants are hesitant to take the CPALE since it is one of the most challenging board examinations. It covers a broad variety of different topics, including auditing, tax, law, and other subjects. The low passing rate just shows how difficult and challenging the CPALE is.

As stated, “the problem of the declining trend of taking the CPALE can be attributed to the perspective of most people in the field of accounting as one of the most difficult or challenging government licensure examinations in terms of depth and coverage according to some studies (Dimaculangan & Tun, 2016; Fang-asan, 2016; Oliva et al., 2017).”

**“Challenging and Demanding”**

“CPALE is too hard.” -p1

“Intensive process” -p13

“Time consuming” -p13

“The program at the university has been so rigorous” -p15

“I feel that I still need more time to review, and the time is too short to cover all the needed topics.” -p5

“The exam is getting ridiculous at this point.” -p10

**4) Current Job Satisfaction**

The decision of the BSA graduates not to take the Certified



Public Accountant Licensure Examination (CPALE) has been attributed to the existing stable employment that they are currently enjoying. Most especially that CPA title is not a primary factor that affects their monthly salary, the majority of the BSA graduates decided not to take CPALE.

These narratives are provided by the respondents who assert satisfaction with the position they currently hold and do not anticipate a pressing need to obtain a professional credential. Instead, they are more interested in performing competently in their jobs – positions that monopolize their time and energy, and preclude them from preparing for and taking the CPALE. In other words, job security and happiness seem to trump the pursuit of another professional credential for many of the BSA graduates.

#### **“Work”**

*“First of all, because I’m employed...my work is good, I work in a BPO and there is no bearing on them if you are a CPA or not...one of my reasons is that I don’t need a title in my job and my job is stable so far” -p1*

*“... and since I have work, this is not a big factor anymore.” -p2*

*“I decided to focus on my work first, that’s why it takes longer for me before to take the board exam.” -p8*

*“I do have works that require my full time and effort” -p12*

#### 5) *Inadequate Basic Knowledge*

The narrations that BSA graduates said during their in-depth interviews exposed a crucial problem with the accounting program: the graduates' inadequate basic knowledge. This weakness not only undermines their self-assurance but also shapes their choices when it comes to sitting for the crucial Certified Public Accountant Licensure Examination (CPALE), which is a necessary first step in their career.

The experiences of the participants draw attention to the accounting program's limitations, especially with regard to how thoroughly the subjects are covered. Students may develop weak foundations and comprehension gaps as a result of topics that are not sufficiently covered in class. The participants' unwillingness to take the CPALE is mostly due to their lack of trust in their fundamental understanding of accounting concepts. Graduates who lack a strong foundation in basic ideas could feel unprepared for the challenges of the licensing test and lose confidence in their ability to succeed.

In conclusion, the narrations from BSA graduates highlight how critical it is to address the lack of foundational knowledge in the accounting curriculum. Educational institutions may better prepare graduates for success in their jobs and licensing tests by recognizing and actively working to address these inadequacies. This will eventually support the accounting profession's sustained competence and integrity.

#### **“Weak Foundation”**

*“Then the subjects we take undergrad are not enough, there are lessons that we didn’t take but they are in the board exam.” -p1*

*“...when I graduated, my foundation in accounting was not that strong.” -p5*

*“When I was still in college, we did not finish all the subjects. We have limited time; one semester is not enough to cover a*

*whole book”- p5*

*“I know within myself that my undergraduate learnings were still lacking.”- p7*

#### 6) *Doubtful Preparedness*

Strong will and full-time commitment are needed when preparing for the board exam. These factors are some of the things that some of our participants cannot give. After all, they prioritized work, which led them to the decision to not take the board exam because they felt that they were not ready enough to take it. At the same time, some participants think that the lessons, they learned during their online class are not enough and sufficient for the coverage of the CPALE. The participants' doubtful preparedness is rooted in their experience of online classes and budget constraints based on their statements.

According to Villaflores (2023), environmental, behavioral and personal factors such as academic attainment, knowledge acquired, study habits, educational quality, and instructional techniques are some of the factors that affect how prepared and confident graduating students are for the Philippines license examination.

#### **“Not ready”**

*“I felt that I wasn’t ready to take the exam.”*

*“I felt like I am not ready to take the board exam yet”*

*“First of all, my main reason for not taking the cpale is that I’m not yet prepared...”*

#### 7) *Low Passing Rate*

Among the narrations of the participants during the in-depth interview, they stated that the low passing rate of the CPALE throughout the years is one of the barriers that prevents them from taking the exam. According to them, the passing rate of CPALE is relatively low compared to other licensure examinations in the country. Because of this, they became demotivated to take the CPALE, as it gave them the impression that passing the licensure examination would be extremely challenging for them.

#### **“CPALE Passing Rate”**

During the interview, these are the statements made by the participants who did not take the CPALE due to the low passing rate:

*“.. we’re demotivated because the passing rate is low.” - p6*

*“..the passing rate is getting lower and lower.” - p10*

#### 8) *Detached Enthusiasm*

The decision of some Bachelor of Science in Accountancy BSA graduates to take the CPALE can be influenced by detached passion in the field of accountancy. This lack of personal connection to the profession results in a diminished motivation to pursue further certification as a CPA.

Based on the narratives that the respondents provided, being an accountant has never been their main calling or dream, and they were just dragged by their friends who chose the BSA that led them to enroll in the same program. Thus, with no passion and aspiration for being a CPA for them, they opt not to prepare for the CPALE and just focus on pursuing courses or jobs they’re more interested in.

#### **“Influence”**

*“Some students didn’t take accountancy because they liked it, and I’m one of them” - p2*

Table 3  
Frequency distribution of the responses

Themes	Participant	Frequency	Percentage
Progressive Financial Support	P2, P3, P5, P7, P9, P11, P14	7	47%
Adaptive Synchronization	P1, P3, P4, P6, P7	5	34%
Lowered Expectations	P10, P12, P13, P15	4	27%
Formidable Foundation	P3, P9, P10, P14	4	27%
Program Inclusivity	P10	1	7%
Unbiased Teaching	P4	1	7%

*“.. CPA is not my actual dream or it wasn't my dream... because of my friends are in the accountancy program so it falls down on being influence” -p12*

**B. Interventions that May Help Graduates to Take the CPALE**

As shown in table 3, there are six themes identified from the responses of the BSA graduates to interview question 2.

**1) Progressive Financial Support**

The participants conveyed their desire for collaborative financial support from the government and review centers as an intervention to aid financial constraints that hinders graduates to the the CPA exam. This support might take the form of comprehensive assistance, government grants, loans, discounts and scholarship programs that would enable them to overcome financial barriers and pursue their dreams.

**“Financial Aid”**

During the interview, the participant suggested:

*“help the students financially to enroll in a review center since they are expensive.” -p2*

*“Maybe if there is a free board and review, but of course there is no such thing because we all know that there is a fee even if it is online. But if given a chance, I think there would be more takers if there were free reviews.” -p3*

*“Free access and online exercises.” -p5*

*“...discount when you participate in a review center just like financial aid. -p5*

*“scholarships, but maybe in the barangay level.” -p7*

*“.. in the government though there are examples like scholarships.. they only have limited slots, they need more.” -p9*

*“there should be a program to assist aspiring CPAs by providing all of the materials and financial aid they require to continue their studies and pursue their dream.” -p11*

*“something like a scholarship at the review center. Or the school may form a partnership with a review center wherein the tuition fee may be reduced a bit in order for the students to have an option to take the exam even if they don't have money.” -p14*

**2) Adaptive Synchronization**

Accountancy graduates provide valuable insights into optimizing CPALE preparation through innovative review approaches. Aligning the phasing of the review process with the progression of students as one of the interventions that participants propose offers a more tailored and effective learning experience. By synchronizing the review sessions to match the students' pace and readiness, educators can optimize engagement and retention of key concepts. This approach acknowledges the diverse learning needs and preferences of candidates, ensuring that each student receives the support and guidance necessary to succeed in the CPALE. Recognizing that candidates have varying levels of readiness and adaptability to

the review process, categorizing reviewees based on their needs and preferences can enhance the effectiveness of review programs.

The participants suggest a comprehensive approach that starts from scratch, ensuring thorough coverage of all essential topics which is the “zero-based approach”. This approach is beneficial for candidates seeking to strengthen their foundational knowledge and address any areas of weakness before the examination. In addition, the suggestions to establish more review schools reflects the growing demand for accessible and high-quality review resources. Increasing the availability of review schools enhances candidates' options for exam preparation and promotes healthy competition among review providers. Moreover, expanding review school offerings can address geographical barriers and ensure that candidates from all regions have access to comprehensive and effective review programs.

Santiago (2018), as cited in the research conducted by Ubungen and Murcia (2023), identifies several factors influencing students' preference for review centers. These factors encompass comprehensive study materials, teaching methodologies to classroom instruction, a supportive testing environment, organized review schedules, and instructional sessions. Furthermore, review centers offer structured study sessions, simulated exam environments, experienced reviewers, and top-notch review materials, as noted by Del Rosario (2020) and Sinco (2020).

In conclusion, accountancy graduates' perspectives underscore the importance of adopting innovative approaches to CPALE preparation, such as zero-based review, synchronized phasing, categorization of reviewees, and expansion of review school options. By embracing these strategies, educators and review providers can enhance the effectiveness and accessibility of CPALE review programs, ultimately empowering candidates to achieve success in their licensure journey. As the accounting profession continues to evolve, ongoing collaboration and innovation in review methodologies are essential for preparing future CPAs to meet the demands of the profession effectively.

**“Adaptability”**

*“Zero-based review” - p1*

*“Maybe, if possible, the phasing of the review is synchronized to the phasing of the students.” - p3*

*“They should categorize those who review more since there are reviewees who cannot adapt to the phasing of reviews” -p3*

*“.. it is better to build or establish more review schools” -p6*

*“They also hire or seek help from review centers or reviewees to integrate their teaching methods or practices for the actual board exam or review, so that takers become familiar with their approach” - p7*

3) Lowered Expectations

Participants wanted the school to focus more on their students than the result of the board exam. They should make sure that the students are actually learning. Some participants prefer not to put so much pressure on them. High expectations from the school do not help the students pass the exam; it would only be another burden for them.

**“Lowered Expectations”**

*“equal the level of expectation” -p13*

*“..understand that difficult degree programs and board examinations do not automatically equate to producing the best professionals.” -p15*

*“care less about the overall passing rate of the school.” -p10*

*“.. for the school, maybe, I think it will feel better that we don't just focus on the passing rate” -p12*

*“.. the pressure from the school is to be reduced if someone ever takes the board.. based from experience, they mention the names of those takers” p12*

4) Formidable Foundation

BSA graduates emphasize the significance of a strong accounting foundation for excelling in the CPALE. To alleviate worries regarding this, they propose several interventions: the school should have a firm foundation in the basics and organize the courses in a way that helps the students build a strong foundation, hire professors who are really proficient on the subject they teach, and an intensive teaching is necessary during pre-board exams.

**“Foundation”**

*“...it is a big help, especially if our professors during the review are really proficient on the subject that they teach.” -p3*

*“the school also seems like they need to have more firm foundation in the basics” -p9*

*“Schools should plan the courses in a way that helps the student build their foundation” -p10*

*“..intensive teaching is needed during pre-board preparation” -p14*

5) Program Inclusivity

The participants felt that taking the board exam here in the Philippines is not worth it because the salary does not compensate for how hard the course and board exam is. That's why the participants suggested that BOA and schools in the country collaborate to make the curriculum and syllabi more inclusive and focus on how they can make the passing rate higher instead of making the board exam more difficult. Participants also suggested that schools must care more about their students instead of their reputation for their passing rate in board exams.

**“Program inclusivity”**

*“BOA should NOT focus on how they can make the test even harder but make the programs a bit more inclusive.” p.10*

*“.. the school and BOA will meet halfway through the syllabuses and then the curriculum” p.10*

6) Unbiased Teaching

On the intervention that may be proposed to encourage accounting graduates to take the exam, the theme that was drawn from the response of a participant was unbiased teaching.

The participant stated that they will become more motivated if they receive equal encouragement from their professor, regardless of their academic abilities. Some professors should practice equal consideration and avoid giving preferential treatment to their students. This is supported by the study of Serin (2017), which argued that the idea that every student should be valued equally is extremely important, as treating students fairly in the classroom will encourage them to create satisfying learning experiences.

**“Equal Consideration”**

During the interview, the participant revealed:

*“There should be equal consideration and teaching in all sections, especially in their teaching strategy. I only heard that there is special treatment in other sections which is not supposed to be because we are all BSA students.” – p4*

C. Emerging Framework

Entities	Intervention (Dr.)	Barriers (Cr.)
Government	Assistance	Financial Constraint
University	Refinement	Struggle caused by the Pandemic Inadequate Basic Knowledge Doubtful Preparedness Detached Enthusiasm
Review Centers	Transformation	Complexity of the exam
BSA Graduates	Encouragement	Current Job Satisfaction

Fig. 3. Illustration of the emerging framework

In accounting, all transactions that are relevant are compiled in a general ledger and recorded using the double-entry bookkeeping system. Every transaction made using this method impacts a minimum of two accounts; one is credited and the other is debited. This concept served as the researchers' basis for developing the “Ledger Approach Framework”. All of the actions that the designated entities may employ in order to reduce or eliminate the barriers that are on the credit side of the ledger are shown on the debit side of the framework. Similar to an entry made in accordance with the principle of a two-fold effect.

In the same way, “Assistance” from the government will eventually minimize the barrier involving financial constraints, while the considerable “Refinement” made by the university in their institutional policy will lessen the drawbacks of the stakeholders caused by their inadequate basic knowledge, struggle due to the pandemic, doubtful preparedness, and detached enthusiasm.

Furthermore, the improvement that review centers will achieve by “Transforming” their teaching strategies will eliminate the barrier that graduates face in taking the examination due to its complexity. Additionally, an adequate “Encouragement” to BSA graduates, themselves will drive them and reduce their burden of having to find work first before taking the licensure examination.

This framework facilitates the methodical planning, execution, and assessment of development initiatives by organizing the process in a manner akin to a ledger.

#### 4. Conclusion and Recommendation

##### A. Conclusions

The following were drawn as conclusions:

1. The study confirmed that financial constraints, such as insufficient finances to enroll in review centers and being economically challenged, were significant barriers for BSA graduates not to take the CPALE. Moreover, other barriers were identified in the study such as struggle with transition caused by the pandemic, complexity of the exam, current job satisfaction, inadequate basic knowledge, doubtful preparedness, low passing rate, and detached enthusiasm.
2. Based on the result it shows that Progressive Financial support is the most chosen intervention that may help the BSA graduates to take the CPA Exam. It was found that financial assistance, scholarships, and discounts have a positive impact on the intention and the decision-making of BSA graduates. This intervention is followed by adaptive synchronization, lowered expectations, a formidable foundation, program inclusivity, and unbiased teaching.
3. After a thorough analysis of the study's findings, the researchers were able to develop an emerging framework.

##### B. Recommendations

Given the study's qualitative findings, the following suggestions are put forth:

1. The Government should assist graduates in covering exam-related fees, offering financial assistance in return for future job commitments, and provide funding options that cover study materials and exam costs for BSA graduates who plan to take the CPA exam.
2. The University should select knowledgeable teachers with expertise who are leaders in their field and who can effectively impart skills and information to students, evaluate the academic progression of learners, and measure their levels of growth. It is further recommended that they should plan seminars and lectures for the BSA graduates to increase their self-assurance in their ability to pass the exam.
3. The review centers should establish more branches to be accessible and convenient to future reviewees. They should also provide weekend sessions, online courses, or modular learning to meet different commitments and schedules. Furthermore, they should provide discounts to aid financial constraints and reimburse passers a portion of their tuition fee to motivate them to pass the exam.
4. The future researchers should make use of this study and the proposed emerging framework as their foundation in designing studies. They should also re-assess and expand this framework for the improvement of future studies.

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