

The Demands for Accounting Graduates of BPO Industry: An Exploratory Study of the Learning Outcomes Required

**Manansala, Merie Joy¹, Bautista Jude Kyle², Paras, Angel³,
Dabu, Lindsay⁴, Salunga Juvi⁵, Santos Mitchie Anne⁶,
Akiate Yuri Walter⁷**

^{1,2,3,4,5,6}Student, Bachelor of Science in Accountancy, Don Honorio Ventura State University, Villa de Bacolor, Pampanga,

⁷Professor, Don Honorio Ventura State University, Villa de Bacolor, Pampanga

Abstract

The field of Bachelor of Science in Accountancy (BSA) is constantly changing due to advancements in technology and shifts in the business environment. As a result, it is crucial to ensure that educational programs for BSA are in line with the future needs of the industry. This study investigates the learning outcomes that the BPO industry demands to know the subjects on which DHVSU should focus more and the necessary activities to implement to prepare the students for real-life work.

This exploratory study looked into the particular learning outcomes that the business process outsourcing (BPO) industry expects from accounting graduates. In today's worldwide economy, the BPO sector is a key player, particularly in financial and accounting services. Understanding the fundamental knowledge, skills, and attitudes required for accounting graduates entering this sector is critical for future accounting professionals.

The study used qualitative methods such as interviews and interview guides to explore the perspectives of BPO sector supervisors. Through thematic analysis, several key learning outcomes emerge, encompassing familiarity with basic accounting and accounting software. Moreover, skills include proficiency in accounting software, communication, critical thinking, and continual active learning. Additionally, attitudes like effective communication, core values, building good relationships, time management, and analytical thinking are highlighted as indispensable in the BPO setting. This paper also offers a model, namely the "BASA DA MAPASA Model of Learning Outcomes Required by the BPO Industry," which helps to specify the learning outcomes that BPO companies look for accounting graduates.

Keywords: Learning Outcomes, BPO, Accounting Graduates

INTRODUCTION

As the researchers prepare for their on-the-job training, there is this thought that the students are not ready for professional work, especially when there is a competitive demand for competent students in the accounting industry. That is the main reason why the researchers came up with the study: by observing what they were experiencing. As accountancy students, the researchers know that a component of

accounting education in the Philippines is the Bachelor of Science in Accountancy (BSA) degree, which cultivates future accountants who will oversee the nation's businesses' finances. In spite of the fact that information is biased, incomplete, flexible, and heterogeneous (Ball & Brown, 2013; Chua, 1995; Dambrin & Robson, 2011; Ijiri, 1971; Jordan & Messner, 2012, as cited in Deb, 2019), periodic financial disclosures and the treatment of accounting as business language have reduced the knowledge asymmetry (Frankel & Li, 2004, as cited in Deb, 2019). However, users will still find it beneficial (Andon, Baxter, & Chua, 2014; Ball & Brown, 2013; Boedker & Chua, 2013, as cited in Deb, 2019).

Moreover, as the statement indicates, it can be seen that accounting is crucial to the industry, and through the emerging of technology and globalization, there are ways that have made the accounting industry broader in nature. Thus, the researcher wants to know the perception of BPO supervisors and what KSAs are required in order to broaden the scope of skills and knowledge possessed by students as globalization makes the country more open to the BPO industry. Therefore, an interview with the supervisors is essential to assess the institution's effectiveness in preparing students for accounting careers to meet industry demands, as accounting is the language of business. Thus, the students in their undergrad schools must be tremendously trained in accounting theory and the practical application of accounting. To ensure that the challenge lies in ensuring that the KSA of students remains contemporary and adaptable to the evolving needs of the industry.

The subject of accountancy is at a crossroads of tradition and innovation in an era marked by quick technological developments, globalization, and new paradigms in business and finance. This challenge's core is delved into by the study question, which asks: To what extent does the existing KSA of students meet the varied needs of the Philippine accounting industry, specifically the BPO industry? This inquiry forces us to know the insights of supervisors of the required KSA in its totality, from its core ideas to the real-world uses of accounting knowledge in a business environment that is undergoing rapid change. This study project intends to critically examine how well the students fit the changing needs of the Philippine BPO environment.

The accounting industry offers widely different careers, practices, or services, such as auditing, tax, assurance, consulting, advisory, and corporate finance, to both the public and private sectors (Fernando, 2023). It is undoubtedly in demand, as every company, whether government or private, needs accountants for its operations. Offshore outsourcing, commonly known as Business Process Outsourcing (BPO), is one of the most in-demand jobs or tasks in the accounting industry. According to Talmagre-Rostron (2023), the BPO sector is expanding rapidly each year, supporting the economy, and there are currently 1.3 million Filipinos working.

Based on the study of Levy (2005), Business Process Outsourcing or commonly known as BPO, describes the geographical migration of specific commercial activities to foreign nations, whether or not the original company still performs those services. According to Kajjumba, Nagitta, Osra, and Mkansi (2020), BPO may also refer to the process of assigning a portion of internal or external corporate work to a different location. In addition, BPO, as explained by Hayes (2023), is a sector where businesses outsource various non-core company procedures and services to outside service providers. These service providers, who are sometimes spread across various areas or nations, are experts at carrying out these tasks effectively and efficiently.

The BPO industry is still evolving as technology improves and businesses seek to optimize their operations (Mallari, 2023). Beyond the usual call center and data entry work, BPO providers are increasingly offering more specialized and high-value services. Additionally, there is significant interest in onshoring and

nearshoring (outsourcing to nearby countries) to solve the issues associated with offshore outsourcing (Kajjumba et al., 2020).

In accordance with the study of Quinto II (2022), like many other industries, accounting is impacted by a number of factors that define its demands and trends. These variables may include modifications to laws and regulations, changes in technology, the state of the economy, and business practices. Even though these factors have an impact on the industry, there will always be a demand for accounting professionals, no matter how the economy is doing (Academy College, 2020). Moreover, this is so that someone may oversee the management of the finances and general operations of corporations and other organizations. Outsourcing is one area of the accounting business where demand is continuously increasing (Kajjumba et al., 2020). Tiron-Tudor, Donțu, and Bresfelean (2022) indicate that the accounting business is undergoing significant instability, with the outsourcing sector leading the way. Outsourcing has also become a potent option for companies wanting to save expenses, boost productivity, and enhance the quality of their output.

There are many reasons why the BPO sector is currently in high demand in the industry. As stated by Valencia (2023), BPO, or outsource industry, is an ideal destination for accounting work as it gives lots of advantages and benefits not only to employees but also to employers. One of the main advantages of BPO is its ability to save money. Companies can dramatically lower their operational costs by contracting out accounting tasks to remote staff. BPO companies may charge lower hourly rates and have lower overhead expenses, which can enable them to save a lot of money without sacrificing the caliber of the job. Another advantage is that a broader talent pool is accessible through outsourcing. By utilizing the global talent pool, companies can find the right people with the right skills to meet their specific needs. According to the article by Valencia (2023), as explained by Columbretis (2021), outsourcing can make accounting procedures a lot more efficient. It may speed up the job by streamlining work procedures and getting rid of many inefficiencies by using technology and remote staff. This can enable them to accomplish more while consuming less time and resources. In addition, outsourcing's benefit is that it not only lessens excessive workloads and exhaustion but also enables you to divide your earnings (from huge cost savings) among your most important team members. Although accountants' workloads aren't decreasing, the BPO team can help by taking on some of the tedious tasks to keep your team happy, balanced, and productive.

The need for accounting services is greater than ever, but as a result of their inability to attract and keep employees to support future growth, an increasing number of accountants are being forced to close their doors or part ways with clients. With an outsource model in place, you have the confidence to start growing again, knowing that you'll be able to support this growth. Besides, with the numerous benefits and advantages this sector offers, outsourcing is a way for the accounting industry to improve, develop, and change positively (Outsourceworkers, 2022).

In Commission on Higher Education (CHED) Memorandum Order No. 27 Series 2017, the BSA program ought to give students a solid foundation in professional knowledge, skills, values, ethics, and attitudes so they can keep growing and adapting throughout their professional careers. Professional accountants will be able to recognize problems, know where to seek information, and apply that information ethically to discover the best solutions. The proportions of these components may vary, but what is necessary is to build a solid knowledge foundation and strong skills in order to create competent professional accountants with the right attitudes, beliefs, and ethical standards.

According to the article in Employee Hiring (2014), hiring is a critical process for business success, and

as most successful business owners know, the hiring process doesn't start and end with an interview. The process of hiring employees is extensive and detailed. With the right approach, you can find and select skilled candidates who will remain with your organization and exhibit their skills to the fullest extent possible. (Post, 2023). As supported by the article in Indeed (2023), hiring new employees can transform your business, but it is crucial to find the appropriate candidate for your position in a short period of time. It should be done in a detailed manner in order to hire the most qualified candidate.

Companies have their own standards when it comes to employing new employees. According to an article published by Toppr (2019), recruiting practices vary by industry, firm, and even among departments of the same organization, but the basic procedures remain the same. The article by Toppr was supported by Smart Recruiters (2022), who stated that every organization has its own distinct hiring procedure with distinctive specifics. According to Erik van Vulpen (2021), a strong and efficient selection procedure is essential for identifying talent and serves as the foundation for efficient performance management. The business will be able to make full use of the advantages it has for the growth and success of the company by having the right employee.

Learning outcomes are the statement of knowledge, skills, and attitude that an individual has attained at the end of his course or in any engagement of experiences. They serve as a useful tool for defining the goals and crucial aspects of higher education within the institution, for students, and for the general public (Lee, 2022). According to Nathani (2021), learning outcomes are the combination of an individual's knowledge and skill set and the ability to leverage them in a real-life situation. The ultimate goal for recent graduates can be achieved when their learning outcomes match the abilities that businesses seek in new hires. This is known as employability.

People are the key to the success of a business. With the right knowledge, skills, and abilities of the employee, it can give you opportunities to grow your company's revenue and capacity and make critical process improvements (Indeed, 2023). One of the aspects that the human resources manager looks at when hiring new employees is their knowledge, skills, and ability, also known as KSA. Herrity (2023) noted that human resources departments use the KSA as a tool. It explains the candidate's attributes in relation to a job opening and makes use of this information to assess the candidate's suitability. From the point of view of the head of Human Resources at Connecteam, Simhon (2022), the KSA is a framework that helps human resources departments find, retain, and distribute talent within an organization. By thinking about the KSA of a potential candidate needed in the business, HR is maximizing the chances of hiring the most appropriate candidate.

As mentioned in the article *The Importance of KSAs* (2023), KSAs are characteristics that separate superior applicants from a group of persons who are usually competent for a job. It evaluates the characteristics that will distinguish one candidate from the rest. As noted by Echtelt (2020), the US federal government created the KSA model at first. The KSA model served as the foundation for American government recruitment initiatives for many years. It is a helpful tool for identifying possible skill gaps and coming up with practical solutions. Cantrell et al. (2022) conducted a study among workers and executives in several industries, and their findings indicate that they prefer skill-based models over job-based models. Each role is viewed as "a collective of skills and knowledge rather than a simple job title." According to the study, in order to succeed in a particular job, an individual must possess a solid foundation of knowledge, a variety of practical abilities, and positive personal qualities.

The first element in a KSA framework is knowledge. Knowledge is described as the body of information that you have that you can use to help you execute your job. (Indeed, 2023) As indicated by Simhon

(2020.), typically knowledge is gathered via formal education, professional training, or even research. It can also be developed directly in the workplace, such as through mentoring, but it is often related to the theoretical aspects of the job. As further explained by Verduyn (2023), the candidate's theoretical understanding, academic background, and industry-specific expertise. Candidates having extensive knowledge in a specific role or field can enable them to make informed decisions and even solve complex problems effectively. Having knowledge in your job or in your role creates a competitive advantage, which leads to the growth of business. Knowledge is similar to a superpower that enables people to comprehend the intricate details of their industry and maintain an edge over competitors. It enables employees to make informed decisions and fuels creativity and problem-solving skills (Diem, 2023).

The second element is skills. A skill is the capacity to conduct a task. It manipulates data, objects, or people through manual, mental, or verbal means. It is feasible to assess skills through a performance test in which the quantity and quality of performance are measured within an established time limit. (CDC, 2023). According to Dougdvorak (2017), an individual acquires skills through training, experience, or natural abilities. It relates to applying knowledge in a particular situation as you use previously acquired knowledge. In the article written by Kelley (2023), skills are the backbone of the success of a business or company. It enables individuals to perform specific tasks effectively and efficiently. Having the skills for a particular job has many advantages, as they contribute directly to productivity. Furthermore, when individuals possess a wide range of skills, they become more adaptable and versatile.

Ability is the last element in the framework KSA. Ability is described as the power to perform activities that are observable in the present moment. It has been demonstrated through activities and behaviors like those in the workplace, e.g., the ability to plan and analyze issues (CDC, 2023). As stated by Derera (2021), abilities are natural characteristics that an individual possesses without being taught. They are the intrinsic features that an individual brings to a workplace or even in any situation. It is supported by Echtelt (2020), who expresses that abilities are personal characteristics and natural talents that help an individual perform tasks and roles. It includes creativity, critical thinking, and even teamwork. According to the team at Study Smarter (2019), ability plays a vital role in determining how well an individual can perform his or her tasks and how effective that individual is in his or her job. It directly impacts job performance, as the higher an individual's ability, the better he can perform his job. Furthermore, ability can influence work relationships, such that an individual with high ability often has a high level of confidence and a driven attitude, which can influence team dynamics positively.

Based on what the researchers have searched for, the KSA model is knowledge, skills, and abilities. However, in this study, the researcher wants to know the attitude required rather than the abilities. Abilities are necessary in the workplace. However, as Dougdvorak (2017) stated, attitude is one of the most critical factors in learning, as knowledge and skills go a long way. It is what keeps you going and can also determine your level of enthusiasm, which is another factor in staying motivated. It is supported by the article in The Peak Performance Center (2018) that attitude is what determines an individual's performance. It controls their level of motivation. If an individual is motivated, he will put effort into learning a topic or developing a skill, and vice versa. Attitude is the way an individual thinks or feels about something. It possesses the method by which a person may deal with things emotionally and often reflects the individual's behavior. A positive attitude will help motivate individuals to give their best and maximize their performance (Kelley, 2023). According to Kaado (2023), attitude is an essential factor in a workplace. Enhancing the overall work experience is one of the most significant keys to effectively completing work. Creating a workplace culture of collaboration and support can improve productivity and

personal development.

KSA framework can help strengthen the efforts of the HR. It is mainly because it can help optimize the pool of knowledge, skills, and abilities, which results in a more productive workplace. KSAs are also valuable for helping HR train individuals. (Simhon, 2020). According to Echtelt (2020), the KSA model provides a rapid and clearly structured answer to the question, ‘Does an individual have the right KSA combination for the specific role?’. This will also help HR to assess individuals and hire the best candidate for a specific role.

For accrued accountants or aspiring financial professionals, accounting theory is a critical field of study. It offers the fundamental framework for comprehending the principles and concepts that govern financial reporting, accountability, and decision-making in the industry. However, it is essential to recognize that accounting theory, in isolation, can be deemed nonsense without its practical application.

A set of connected concepts, definitions, and propositions is what a theory is. It provides a methodical understanding of phenomena by defining the relationships between variables to both forecast and explain the phenomenon (Kerlinger, 1964). Theoretical accounting gives justification for the practice of the accounting profession. For instance, wineries usually follow the LIFO (Last-In, First-Out) method of inventory valuation, while the FIFO (First-In, First-Out) inventory method is one that fruit vendors would use, and that is the purpose of accounting theory. It should include a justification for the logic or scientific theories that support this kind of inventory valuation approach (Ram & Tapria, 2019).

Accounting theories are essential for nurturing the growth of accountants, especially to make sense of the rational financial decisions of a business. However, theory alone is not enough to nurture a competent accountant. As shown in research conducted, accounting education in the United States does not fit with real business essentials because it is too theoretical (Marshall et al., 2010, as cited in Pratama, 2015). As the researcher observed, the issue can also be seen in the Philippines. As stated in the study by Johnson (2014), as cited in Mihaltan (2019), there is a gap that the accounting profession faces. There is a gap between the understanding of classroom learning and practitioners’s experience in the field. Therefore, any theory needs practice.

As mentioned in the study of Ram and Tapria (2019), accounting theories are simplifications of reality, assuming it to be static, but globally, things are complexly changing. Therefore, no theory can explain and predict all accounting phenomena. However, one cannot disregard it because it is the foundation. Thus, the theoretical and practical applications of accounting need to be brought down.

Practical application of accounting theory enhances their understanding and prepares them for the challenges they may encounter in their careers. The students do not only need classroom-based skills and knowledge. The accountancy students need to experience the real-life scenario to equip them with the skills needed to make informed decisions, tackle complex financial problems, and ensure transparency and compliance in financial reporting. By bridging theory with practicality, the school not only enhances student’s learning but also contributes to the success and integrity of businesses and organizations. In essence, accounting theory comes to life when it finds practical application, transforming it from nonsense into a powerful and indispensable discipline in the financial world.

The primary objective of accounting education is to produce skilled, moral, and ethical accountants who can make positive contributions to their industry and the community in which they operate throughout the duration of their careers. Students must create and keep an attitude of learning to learn in order to maintain their proficiency as professional accountants in the face of ongoing change (CHED, 2017).

The employability of graduates is a relative indicator of an institution's success. Indeed, Tan and French-

Arnold (2012) argued that higher education institutions (HEIs) have a role to play in improving graduates' employability and competitiveness in order to meet the labor force's ever-increasing needs. The demand for graduates to be employable is thus becoming a global trend that HEIs should address.

Students who are interested in business should pursue careers in it because the field is becoming steadily technologically advanced and competitive globally. Since accounting is the language of business, accountants will always be essential to any company hoping to thrive in the dynamic business world. However, joblessness in the Philippines is an occurrence when an individual happens to be desperately looking for business or employment but cannot find it. According to Sunstar (2017), as cited in Micabalo et al. (2021), 2.443 million Filipinos were jobless in April, as the Philippine Statistics Authority (PSA), and 20.6% of the individuals included in the figures were college graduates. Perhaps, the skills and knowledge of these unemployed are not enough to sustain the needs of the industry they want to enter.

The competition in the industry is tight, therefore, students need to be competent enough to enter a workplace. However, as the experiences of researchers, they are not prepared for the real-world problem about the profession of accounting. According to several studies conducted by Guyette (2008), Jonick (1998), Lightweis (2011), and Smith (2006) which were cited in Lightweis (2014), studies have shown that there is a gap between the skills accounting students have after graduation and what the industry demands in the accounting field. Students find it challenging to understand what lies ahead in the accounting profession because accounting courses are taught through lectures rather than learning activities (Guyette, 2008; Jonick, 1998; Lightweis, 2011, as cited in Lightweis, 2014). Moreover, those activities that can help students in understanding the accounting profession in real life can produce upon the professional skill set required to be successful as a practitioner is not instructed (Lightweis, 2014).

It is noticeable that as a student of accounting education, higher education is focused on lectures and classroom-based learning rather than real-life experience. Smith (2006), referenced in Lightweis (2014), conducted a survey among accounting instructors, practitioners, and graduates to determine the most effective teaching strategies. Accounting practitioners and graduates preferred hands-on activities in the classroom, but accounting educators preferred lectures. Opportunities for accounting students to apply their knowledge to real-world scenarios while still in school should be made available (Lightweis, 2011, as cited in Lightweis, 2014). The industry expects the students to have a know-how when it comes to real-life business scenarios.

There is a gap in performance that the industry needs and the accounting graduates possess. As in the 21st century workplace, graduates' specific job abilities are no longer sufficient to meet the needs of labor markets (Micabalo et al., 2021). One of the main issues that has been noted in the evaluation of graduate employability and competence development is the discrepancy between employers' demands and university graduates' skills. According to the findings, higher education is worried on how to improve skills for graduate employability. What are the techniques they should employ to do so? Strong creative thinking and cooperative learning practices are essential for the development of graduate employability and competency in higher education globally (Abelha et al., 2020, as referenced in Micabalo et al., 2021). As there is a need to bridge the gap between theoretical and practical accounting, higher educational institutions need to assess their syllabus. Enhancement of the activities in the curriculum and focusing on crucial subjects is a fundamental aspect of ensuring the relevance and effectiveness of educational programs. It is necessary in this evolving world to be adaptable to change. The accounting profession and practice are changing as a result of globalization, development, and adjustments in the global business sector (Carvalho & Almeida, 2022; Tan & Laswad, 2018, as quoted in Elo et al., 2023). Because of the

need for skilled and competent professionals, the undergraduate's students should be prepared for future work. But with the changes in the accounting environment and profession, skill gaps and potential deficiencies in accounting education are global challenges that all educators and institutions need to understand (Carvalho & Almeida, 2022; Tan & Laswad, 2018, as referenced in Elo et al., 2023). With the innovation and advancement of technology, the researchers notice that BPO industries are booming. It is popular among accounting professionals because of its benefits and perks.

The BPO sector, which includes diverse services like finance and accounting outsourcing, customer support, and data analytics, stands as a cornerstone of the global economy, offering businesses cost-effective solutions and efficient processes. Yet, the unique financial demands and intricacies of this industry often seem overlooked in the standard accounting curriculum. The schools focus more on the textbook and do not give insight into how the important details may help the growth of accounting students in the profession. It is one of the constraints that creates a gap in the needs and skills of the students. In spite of the emerging technologies, a study stated that many lectures focus on theories and concepts presented on Certified Public Accountant (CPA) exams rather than the practical application (Ballantine, Duff, and Larres, 2008, as cited in Lightweis, 2014).

When emerging technologies like artificial intelligence (AI) are taken into account, advancements in digital technology can be seen as a revolution in the accounting field (Polimeni & Burke, 2021, as referenced in Elo et al., 2023). As Bakarich and O'Brien (2021), as cited in Elo et al. (2023), the substantial part of accounting work will change its way with emerging data analysis tools and technologies. The increasing use of information technology (IT) in firms has changed the nature and economics of accounting tasks, leading to a demand for advanced IT skills among accounting professionals. More specifically, the way businesses report financial performance and make business choices has changed as a result of the advent of cloud computing, extensible business reporting languages, and business analytics in recent years (Pan & Seow, 2016). Thus, changing the nature of accounting work will differ significantly from what accountants are used to. As technology and globalization emerge, the students' needs to keep up with the changes. Thus, giving accounting students an opportunity to grow in the profession.

Furthermore, accounting programs are traditionally designed with the goal of equipping students with a thorough understanding of financial principles that can be applied in a variety of fields. While this technique is unquestionably beneficial, it may not sufficiently prepare students for the specialized demands of the BPO industry. This sector operates on a global basis, demanding familiarity with international financial standards, compliance protocols, and tax legislation. To thrive in this environment, future accountants must be knowledgeable about not only the fundamentals of accounting but also the BPO operations industry-specific complexity drivers.

The technical knowledge of accounting or subject-specific knowledge alone is no longer sufficient for accounting employees to succeed in their careers; instead, their competencies and skills should be expanded to knowledge and skills in multiple areas (Bolt-Lee & Foster, 2003; Conway, 2018, p. 194; De Lange et al., 2006; Gammie et al., 2002; Jackling & De Lange, 2009, as cited in Elo et al., 2023). There is a widespread perception that accounting graduates must possess a variety of technical and professional skills due to the increasing emphasis on and demand for professional skills (Bressler & Pence, 2019; De Lange et al., 2006; Dolce et al., 2020; Tsiligiris & Bowyer, 2021; Wilkin, 2022, as cited in Elo et al., 2023). With the growing digital transformation, it is also anticipated that the technology abilities would play a crucial role in the accountant's skill set (Banasik & Jubb, 2021, as referenced in Elo et al., 2023). Technical skills, sometimes known as "hard skills," are generally defined as knowledge or abilities

relevant to a particular field, job, or profession and those that are relatively easily taught or acquired (Robles, 2012, as quoted in Elo et al., 2023). On the other hand, skills that are considered transferable and that are difficult to learn or teach, regardless of the business or subject, are considered professional skills (Crawford et al., 2011; De Lange et al., 2006; Robles, 2012, as quoted in Elo et al., 2023). As these skills are needed for the employment of the students, they need to step up their game and adapt quickly to emerging technology. The BPO industry is an industry that has tight competition to enter. Are the students sure that the criteria to enter the BPO industry or any business sector is within them? Is all their learning in the classroom enough? Or do we need to focus on the practical application of accounting in real-life scenarios?

In this study, the researchers' main goal is to determine BPO supervisors' perceptions of the KSA requirement that accounting students possess to improve their career preparedness. What is the necessary knowledge, skills, and attitudes the students must have in order to be enough to enter the workplace of BPO and better equip students to deal with the particular difficulties brought on by data security, financial outsourcing, and the complexity of BPO clients' financial systems?

Additionally, the BPO sector is changing on its own as a result of the ongoing evolution of global business dynamics, particularly due to the increasing significance of automation and data-driven decision-making. This change puts a new focus on abilities in the accounting domain linked to data analysis, financial modeling, and technological integration—areas that conventional accounting programs do not teach in depth.

Assuring compliance with international standards, efficient risk management, and creative problem-solving, researchers' think that such insights of supervisors can enable accounting graduates to provide more specialized financial services to BPO companies. Recognizing accounting's contribution to the BPO sector's development and reputation for dependability and transparency is also crucial. We can support the overall excellence and worldwide competitiveness of the industry by training accountants who are knowledgeable about BPO operations as well as accounting principles.

There have been discussions over the years concerning how equipped accounting students are for the field. (Bayerlein & Timpson, 2017; Bui & Porter, 2010; Jackling & De Lange, Citation 2009; Towers-Clark, 2015, as cited in Elo et al., 2023). Considering the change in accounting work and requirements, those discussions or debates are becoming more relevant (Elo et al., 2023). Bayerlein and Timpson (2017), as cited in Elo et al. (2023), suggest that if accounting programs are not in line with the profession's requirements, graduates may find it challenging to find employment in the field. Higher education institutions may find it difficult to properly align them due to the needs' quick change and potential difficulty in anticipating and addressing them in advance in accounting courses. The expectation-performance gap is a problem that arises from the perception that educational institutions are not responding adequately to skill requirements. In the concept of the expectation–performance gap is levelled on the framework by Bui and Porter (2010), as cited in Elo et al. (2023), who describe it as the discrepancy between the abilities accounting graduates are perceived by employers to possess and those that they actually possess.

Learning about the KSA expected of BPO supervisors is an important part of ensuring the relevance and efficacy of courses of action. Furthermore, it guarantees that students are prepared for real-life jobs. The accounting profession is undergoing immense transition as a result of technological improvements and changes in regulation. As a result, accounting schools must evolve to provide graduates with the skills, information, and attitudes needed by enterprises.

Accounting programs should maintain close ties with industry stakeholders, including accounting firms, regulatory bodies, and professional associations. These connections enable universities to stay up-to-date on emerging trends and demands, facilitating timely curriculum adjustments. The evaluation of the KSA required by BPO and industry expectations is an ongoing process, necessitating continuous evaluation and adaptation.

The evolution of the accountancy profession in response to the industry's developing needs requires interconnected changes in the academe to bridge the curriculum gap or the difference between accountancy education and practice. The Business Processing Association of the Philippines (BPAP) outlined the essential competencies that outsourcing organizations sought in employee screening, taking into account the rapidly growing BPO industry in the country. The Global Competitiveness Assessment Tool (GCAT), an official screening test, is used to measure the following criteria: overall behavior, learning orientation, courtesy, empathy, and reliability. The majority of outsourcing businesses look for candidates with the following core competencies: computer literacy, learning agility, English proficiency, speed, and accuracy, according to Benedict C. Hernandez, the former president and CEO of BPAP. Furthermore, leadership, flexibility, and adaptability were valued by BPO companies in addition to computer and communication skills (Canare & Roldan, 2020).

The aim of the study is to know the perceptions, insights, and opinions of the BPO supervisors based on their experience of the required KSA that accounting students must possess and learn. It is to see what the DHVSU can do to prepare and align the skills, knowledge, and attitudes of the students with the needs of the industry. In order to ensure that accounting students are prepared for accounting employment, it is important to lessen any potential gaps and determine whether any skill areas need to be further developed or given emphasis in the classroom. As technology advances and the world right now is innovating, the KSA of students should align with the changes. The theoretical and practical application of accounting should be balanced. The students should master the accounting theories and concepts to understand the meaning behind them. Moreover, the mastering should not be only classroom-based; it should be like mastering it in real-life situations through practical application. As the BPO industry is centered on technology, the knowledge and skills of the students in technology should therefore be evaluated to see if they are enough. Therefore, knowing the KSA needed that is aligned with industry demand can ensure the employment of the students. It will also broaden their knowledge and competence in the accounting profession. Thus, when they are at their workplace, they are not like a newbie who totally has no idea what to do. They have at least an idea and are competent enough to handle any accounting work.

Theoretical Framework

In view of the educational system's progress, it has transitioned from education that was knowledge-based to education that was competency-based and outcome-based. The traditional perspective of education placed a strong emphasis on knowledge-based education, with colleges providing students with knowledge they may utilize in the workplace. One drawback of knowledge-based education is that graduates often struggle to translate their university learning into real-world employment experiences. After graduating, students who received knowledge-based education that focused on mastering the material can forget what they learned (Wesarat et al., 2022). Therefore, it is crucial for students to learn in a continuous process and not be boxed into only acquiring knowledge. They need to have the competency that is needed by the industry.

The term competency is defined as a comprehensive combination of knowledge, skills, and attitudes used

as necessary to solve problems in a given context. In short, it speaks to an individuals' capacity to convert concepts into acts. Certain expertise is required to efficiently complete a specific task. As a result, the goal of competency-based education is to produce graduates with skills that are more employable than those who pursue knowledge-based education. Competency-based education prioritizes both hard skills (technical and procedural knowledge) and soft skills (interpersonal and communication skills). A competency-based curriculum aims to maximize students' capacity to do activities efficiently. As a result, university curricula should prepare students to fulfill market expectations (Wesarat et al., 2022).

The researchers believe that competence-based education provides a suitable framework for understanding the required learning outcomes of BPO to be competent enough to work in the industry. A person's competency is also a continuous process of learning the essential education to do necessary work. Thus, competency-based education produces outcome-based education.

As stated in the article by Wesarat et al. (2022), an outcome-based education approach is a means to ensure a quality school system in America. Therefore, it is a guideline in teaching and learning activities to achieve learning outcomes. In this study, the researchers will know the required learning outcomes of the BPO industry, and it will help DHVSU adapt the recommendations in their curriculum or activities that will help students achieve their competency-based education.

The BPO industry needs professionals who are competent and know what the needed knowledge, skills, and attitudes are in real-life work. Therefore, knowing the required learning outcomes of the BPO industry will help the students acquire those KSAs. The theory of competency-based education emphasizes the mastery of specific skills, knowledge, and attitudes, aligning well with the practical and skills-focused nature of the BPO industry.

Statement of the Problem

This research study aims to know the KSA required based on the insights of BPO supervisors to know what are the necessary things students need to do.

It sought to answer the following questions:

1. What knowledges does BPO industry require?
2. What skills does BPO industry require?
3. What attitudes does BPO industry require?
4. What KSA model may be developed for the BPO industry?

Significance of the study

This study is finding out what KSAs are required of the BPO industry in the perception of the supervisors. Hence, the result of this study would be beneficial to the following:

To BSA Students, the study's findings will give them sufficient understanding as this may bring light on the things or activities that they need to possess. It will help them in their decision-making and in their preparation for employment in the future.

To BPO Supervisors, as BPO Industry (Supervisors) are the main subject of the proponents, the result of the study will help the students be competitive, and the BPO industry will benefit by having job seekers that are sufficiently competitive and professional.

To the Department of Accountancy in each university, this qualitative research will help them focus on the subjects and activities that boost the skills of the students in the BPO industry. This will also help

them to think of procedures on how to keep their students inspired and, at the same time, devoted to their profession.

To the Future Researchers, the ideas and results presented here in this study can be used as their references. This will help them to gain more insights and thoughts related to this topic. They can also use this study as their outline or guide.

Scope and Limitations

As stated by Simon et al. (2013), the limits within which the study will function are referred to as the study's scope. This entails outlining the research's domain and its purpose in detail, as well as the variables that fall inside the study's approved parameters (Simon et al., 2013). To put the study's reach in perspective, this may entail defining the topics, the degree to which the ideas used in the objectives are covered, and the time frame

The study is qualitative in nature and focuses on the KSA requirements of the BPO industry. The primary data gathering method that will be used is a one-on-one interview to achieve the objective of the study. The research sample is composed of ten (10) selected supervisors from BPO industries. The study specifically takes place in Angeles and San Fernando, Pampanga. The researchers used the purposive sampling technique in selecting the participants for the study.

METHODOLOGY

Research Design

The object of the study was to know the required KSA of the BPO industry for BSA students in order to help the students possess the requirements of BPO for them to have the competency, knowledge, skills, and attitudes needed. The study employed a qualitative research method. According to Tenny et al. (2022), the researchers used qualitative research design as it provides deeper insights and opinions into real-world issues. Also, the researchers gathered the perceptions, insights, and experiences of the BPO supervisors; therefore, the qualitative method was suitable to use. The qualitative method called phenomenology allows the researchers to actively engage with the study and develop recommendations using the experience of BPO supervisors. It was also stated by the Dovetail Editorial Team (2023) that research on phenomenology aims to understand the nature of things by using people's experiences as a guide. It literally means "study of phenomena", which means that it's the study of how such things, or phenomena, are understood by the audience you're researching. Phenomenological researchers record and examine the views, opinions, and perceptions of their target audience concerning the subject of study. The opinions of the audience – those who have witnessed the phenomenon – are the only ones that count.

The BPO supervisors were the participants in the study. The researchers gathered their views and opinions based on their perceptions of the important KSAs that BSA students should possess. The researchers gathered their thoughts because supervisors have experience in hiring and working with accounting graduates. It helped the researchers gain a deeper understanding of the subjective meanings' individuals attribute to their experiences. As researchers navigated their thoughts and opinions, phenomenological research served as a valuable tool for exploring the demand for accounting students and the KSA required of them.

Participants

Table 1: List of Participants

Participants	Population	Percentage
BPO in Angeles, Pampanga	4	40%
BPO in San Fernando, Pampanga	6	60%
Total	10	100%

The participants of this study were ten (10) supervisors of the BPO companies in Angeles and San Fernando, Pampanga. They were the participants since they knew the workflow of the company, and they also trained new hires. Since supervisors are more knowledgeable about the company, they were able to give the researchers information or answers that they used to complete the study. Purposive sampling was applied, so the participants were selected based on criteria set by the researchers. According to Hassan (2023), it is a method for selecting research participants based on the researchers' judgment and knowledge of the context. This assisted researchers in filtering irrelevant responses that did not relate to the study's objectives.

Research Instrument

The researchers' instrument was a researcher-made interview guide. Having an interview guide is beneficial when it comes to addressing topics. During an interview, the researcher usually prepares a guide in advance. This guide served as a reference for the interviewer during the interview. It contains a list of questions or topics that they plan to discuss. (PRESSBOOKS, 2018). In addition to that, it enhanced the dependable nature of the research process. In research methods, it is often employed to gather perspectives, viewpoints, and personal encounters from participants involved in the study, allowing the researcher to gather relevant and reliable data from all participants. The researchers analyzed the interview responses of the supervisors using thematic analysis. The thematic analysis helped the researchers identify and analyze the patterns within the responses of the participants, and it was also useful for identifying recurring themes in the interview responses.

This guide helped the researcher collect insights from industry supervisors who have a significant role in ensuring that accountancy graduates are prepared to meet the needs of the accounting profession. The study was focused on helping the accountancy students be ready for the actual work in real life. Furthermore, it was aimed at exploring the KSA requirements of the BPO industry for BSA students. Thus, the perspective of the supervisor was a great help and crucial in enhancing the BSA learning outcomes.

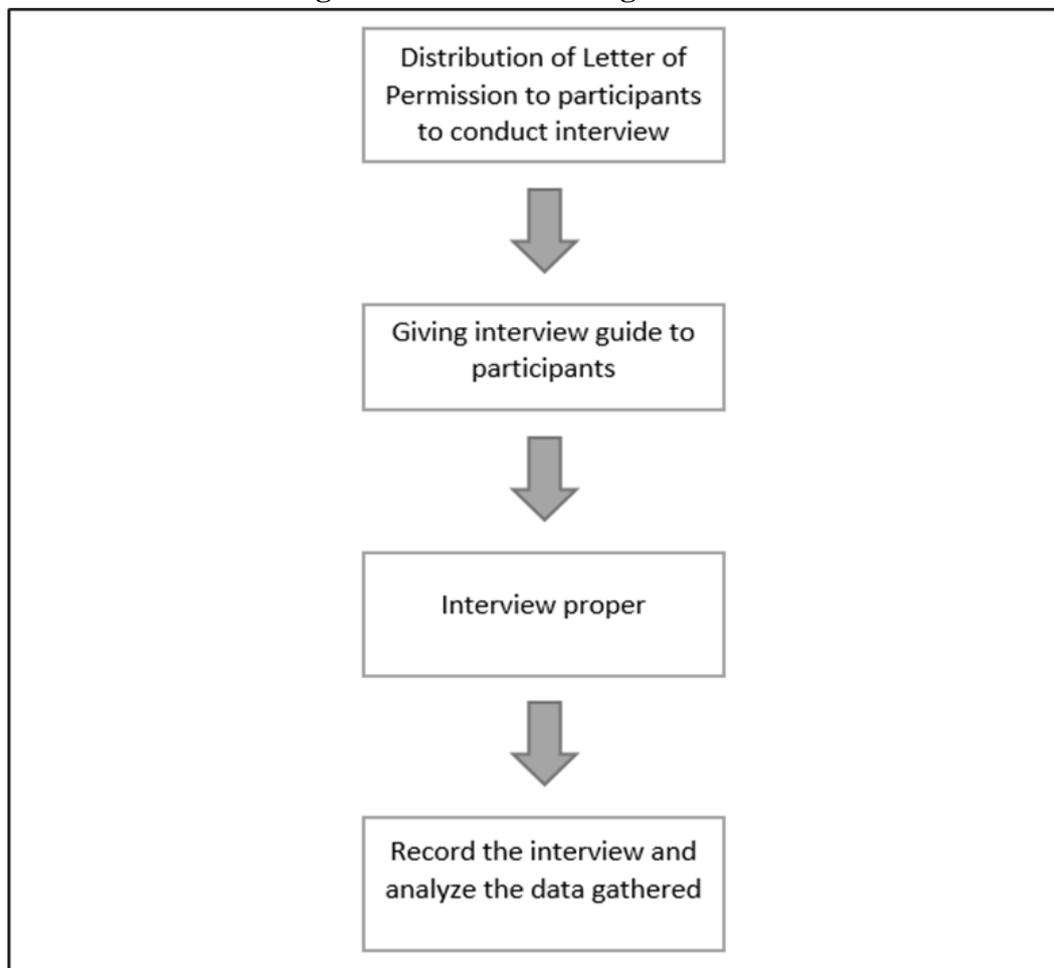
Data Gathering Procedure

Qualitative data collection, as set forth by Ayuen (2015), is the process of obtaining non-numerical data and is a crucial component of qualitative research. In-depth investigation and analysis of people's viewpoints, experiences, and narratives are used in efforts to understand social phenomena. Moreover, the information gathered using qualitative methods is frequently irrational, open-minded, and unstructured and can offer a rich and nuanced understanding of complex social phenomena. (Bhat, 2019).

The researchers first formulated a topic that they tackled in the study. The topic chosen was well examined by the researchers to be helpful to society. They prepared an interview guide about the topic "The Demands

for Accounting Graduates of the BPO Industry: An Exploratory Study of the Learning Outcomes Required" that was answered by the participants. Before conducting an interview, the researchers asked permission from the Dean of the College of Business Studies of Don Honorio Ventura State University; they used the name of the college department and the university. After securing the university's approval, the researchers wrote and sent letters asking for participants' consent and permission to be interviewed, and they recorded the conversation. In addition, the letters conferred and discussed that the data gathered during the interview would be treated with the utmost confidentiality. Data collection for the study followed specific steps: (1) the researchers distributed the letter of permission to conduct the interview; (2) the researchers gave the interview guide to the participants; (3) the researchers asked questions to the participants in accordance with the interview guide; and (4) the researchers recorded the interview and analyzed the data gathered.

Figure 1: Data Gathering Procedure



Ethical Considerations

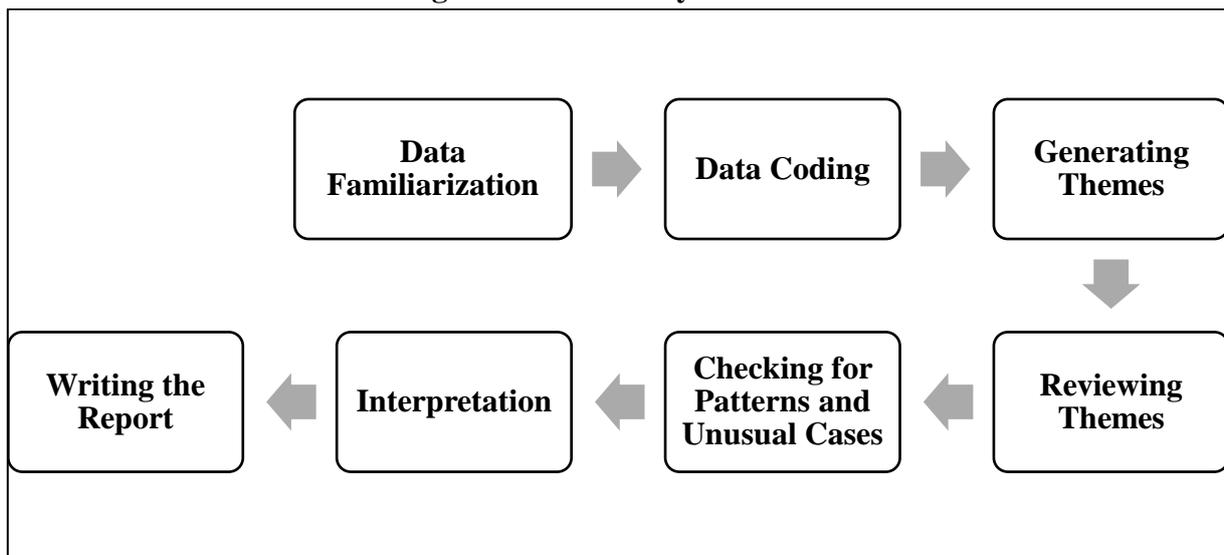
Given the necessity of ethics in conducting research, the researchers ensured to protect the dignity, safety, and rights of the participants. The researchers adhered to promoting the goals of the study, which include providing accurate information, honesty, and error prevention, to ensure a collaborative approach to the study with BPO supervisors (Chetty, 2016). Therefore, prior to floating the aforementioned interview be a participant in the study. The researchers explained all the necessary information that the participants

should know. The participants' and the industry's confidentiality and anonymity were guaranteed by the researcher. All personal information of the participants was handled with the utmost care.

Data Analysis

Thematic analysis is a helpful method in research for examining qualitative data. To better understand the research topic, it entails finding and examining themes or patterns within the data. The steps used by researchers in data analysis using thematic analysis began with familiarization with interview notes and recordings to get a sense of the contents and context. The second step was segmenting the data into "codes" or the crucial information related to this study. The codes that were related together were grouped to create broader themes. As the researcher reviewed the codes, they identified all the recurring patterns or themes that captured the essence of the research context. The researcher organized the codes under each theme to consider the distribution of themes and their relation to the research objective or the valuable insights it provided. Lastly, the writing of the report, where the themes were clearly articulated served as supporting evidence from the data, and discussion of their significance to the study.

Figure 2: Data Analysis Process



RESULTS AND DISCUSSION

The study's findings and discussion based on the problems and objectives presented in the previous chapter will be presented in this chapter. The first part describes the knowledge requirements of the BPO industry. The second part focuses on the required skills for graduates in accounting. The third part is the attitude requirements that could land an opportunity for accounting graduates to enter the BPO industry. Lastly, the narration and presentation of the KSA model that is developed based on the first three parts. The findings of the study were obtained from participants. The participants are supervisors, six of whom are from San Fernando and four from Angeles, Pampanga.

Themes	Participants	Frequency	Percentage
Basic Accounting	SP ₁ , SP ₂ , SP ₃ , SP ₄ , AP ₁ , AP ₂ , AP ₃ , AP ₄	8	80%
Accounting Software	SP ₄ , SP ₅ , SP ₆ , AP ₄	4	40%

Table 2. Knowledge Requirement to Accounting Graduates of BPO Industry

2.1 Basic Accounting

Based on the narration of the supervisors, a foundation in basic accounting is crucial knowledge to succeed in the BPO industry. As an accounting graduate, it is essential to know how to explain the basic flow of a financial statement. Basic accounting means comprehending the credits and debits of the clients. It is the understanding of cash, receivables, inventory, payroll, and the like. As a fresh graduate with no experience, it is good to have a foundation in accounting because accountants maintain records of the finances of their clients. The accountants are the ones that give meaning to the numbers in the financial statements of clients to have better business or for the clients to have better decisions in handling their money and finances. As stated by Fernando (2023), the foundation for financial markets is the work done by accountants. Without accounting, business executives would not have the transparency necessary to plan projects or manage risks, and investors would be unable to depend on financial information to be accurate or timely. In summary, accounting is vital to the efficient operation of finance.

Any firm has to have a strong foundation in accounting. The foundation of success is an efficient accounting system that aids in the planning, monitoring, and overseeing of a company's financial performance. A solid accounting foundation gives a precise insight into the state of one's company and enables them to make well-informed decisions (Chandeliya, 2023).

As one of the participants mentioned, having knowledge of billing or liabilities in basic accounting is necessary, as loans and debts are important in a business. A business can further grow if the loan and debt are handled well. Then, to succeed in the BPO industry, have a strong foundation in accounting, as clients in different countries, like the USA and Australia, trust Filipino accountants in BPO settings to oversee their finances.

“When regards to the knowledge that clients are looking for, it's your foundation in accounting.” (SP₄)

“...the specific knowledge areas are to know the accounting principles.” (SP₁)

“They should be able to understand the different accounts and generate financial statements for the clients.” (AP₃)

“...the basic knowledge such billings...” (AP₁)

2.2 Accounting Software

As technology makes drastic changes over the years, it is not only vital to have a foundation in accounting but also to have knowledge of different accounting software. It is good that an accountant knows how to make sense of a financial statement but also how to work efficiently. As financial statements and reports are needed in a timely manner, accounting software will be helpful in doing the work and making precise reports. As BPO is an outsourcing industry, they are using accounting software for data protection, managing clients' finances, reducing clients' risks, and increasing efficiency (Chandeliya, 2023).

Accounting software is crucial in BPO industries such as Quickbooks, Xero, Oracle, MYOB, and Microsoft because it is excellent at automating labor-intensive processes, eliminating the need for manual data entry, and drastically lowering the possibility of mistakes. It serves as an effective framework for reducing time-consuming tasks like creating financial reporting and bookkeeping (Sharma, 2024). However, it is still the accountant who needs to interpret the data and give insights, so a solid foundation in accounting is essential.

Additionally, having knowledge of accounting is necessary because Philippine accounting is different from that of other foreign countries. Therefore, accounting software is there to lend a hand in knowing what to do with the finances of foreign clients. Moreover, accounting software requires intensive learning as it is complex and being inexperienced will be hard, so, as a fresh graduate, it is important to have a background in any accounting software.

“It would be good to have a technical background with the tools that you can use apart from accounting-specific tools.” (SP₅)

“...someone who has experience in using software like Xero, MYOB, Quickbooks, and some taxation softwares.” (SP₄)

As technology is prominent these days, it is necessary to employ it because of its usefulness. Technology has many applications, and an accountant should use it for full optimization. The guide question, where the researchers asked what the role of technology is in shaping the knowledge requirements for accounting graduates in a BPO setting, falls under the first objective of this study. To have a solid foundation in basic accounting and accounting software, one should make use of technology such as Google. One of the participants mentioned being resourceful, as training for accounting software costs a fortune. It can be done by watching YouTube, practicing it on your own, and/or checking it with your instructor. Technology also helps professionals to make work easier, as mentioned in the accounting software part, wherein intensive work should be done by using it because it will save time and can make the accountant have a precise decision on what to do with the result. Additionally, technology will connect a professional to their clients, and it will help the accountant build relationships with their foreign clients in a BPO setting. Lastly, technology will help the professionals hone their skills and knowledge to be competitive in BPO.

Themes	Participants	Frequency	%
Software Proficiency	SP ₁ , SP ₃ , AP ₁ , AP ₂ , AP ₄	5	50%
Communication	SP ₂ , SP ₅ , SP ₆ , AP ₃ , AP ₄	5	50%
Critical Thinking	SP ₂ , AP ₁	2	20%
Continual Active Learning	SP ₄ , AP ₂	2	20%

Table 3. Skills Requirements to Accounting Graduates of BPO Industry

3.1. Software Proficiency

As mentioned in the previous part of the study, proficiency in software is prominent in BPO settings. Having skills and knowledge with accounting software is crucial for the growth of an accounting professional. Accounting graduates need to be proficient with a variety of software programs, including word processing and spreadsheets, in order to carry out accounting tasks. Accountants can handle general ledgers, reconcile accounts, and create financial statements with the use of these software tools (Indeed Editorial Team, 2023). When considering accounting employment, being familiar with business analytics software is highly advantageous, as it transforms unprocessed data into comprehensible and insightful insights that facilitate informed company decision-making. As a result, accounting software expertise can make you stand out to potential employers (Ottawa University, 2021).

“...using different software and accounting processed because BPO are in line with the international company.” (SP₁)

“...prospective employee should be aware on how they use technologies.” (SP₃)

3.2. Communication Skills

As stated in the narrations of the supervisors of different BPO companies, accounting graduates should possess good communication skills. Having good communication is a way to tell the clients what they need to do as they read the financial statements. They need to understand what you are saying, and having effective communication skills is the key to explaining things well. Additionally, as the clients are foreign, the accounting graduates should speak clearly so that the clients will understand you even though you are not a fluent speaker.

The capacity to listen intently, observe circumstances, monitor people, and express oneself effectively are all crucial for effective communication. In order to communicate effectively with people with key roles in the business and other expert, an accountant needs to possess exceptional written and verbal communication skills. For instance, accountants create tax or audit reports for accounting audits using their written communication skills. Accountants also need to be able to translate complicated ideas into simple language. Along with these skills, you also need to be able to provide and accept feedback (Indeed Editorial Team, 2023).

“In BPO setting, accountants deal with people outside the country so they have communication skill to communicate the results of financial statements and make decisions that can be beneficial to the clients.” (AP₃)

“...it's a must for you guys to be able to speak in verbal and oral English communication skills...” (SP₅)

3.3. Critical Thinking

The clients are asking for the services of an accountant or accounting professionals as they are not educated on how the financial statement works. They can see the numbers and probably make a definition of the numbers by asking Google. However, accountants are the ones who make judgments on how to use the numbers in financial statements. They are seeing the numbers on a big scale because they are thinking of a long-term solution or investment based on the financial reports.

The capacity to think critically is the ability to examine subjects in depth and unbiasedly. Accounting professionals must analyze every problem carefully to address it. Additionally, an accountant needs to be able to conclude data. You could occasionally be asked for your advice regarding a financial circumstance. Possessing good critical thinking abilities would allow accountants to present an unbiased assessment of the circumstances (Indeed Editorial Team, 2023).

Moreover, the financial statements are needed on a timely basis. The accounting professional should be finding a faster solution when facing a problem based on the financial report. The accountant should analyze financial information and make sense of it. As an accountant faces a complex problem and is educated in problem-solving and critical thinking, they can make better judgments and solve the problem. Likewise, having critical and creative thinking will be advantageous to the accounting professional

because it will set them apart when they think of a solution in a creative and unique way. Critical thinking and problem-solving endeavors still require creativity even as electronic reporting and processes become the standard in the industry. Accountants may be creative when it comes to examining reports, presenting data, and connecting analytics to real decision-making (15 Crucial Skills of an Accountant: Succeed & Improve, 2022).

“...able to make sense as to what the numbers are really saying...” (SP₂)

3.4. Continual Active Learning

The clients of BPO are mostly foreign, such as those from Australia and the US. As accounting professionals are dealing with broad clients, the learning should be continuous in terms of education, culture, and the like. The accountant should make time to learn accounting in Australia and the US, as this will help in their work. Knowing the accounting standards of a different country will make the accountant more competent and knowledgeable compared to other prospective employees. Developing knowledge and skills based on their prospective clients is a good move because it will gradually increase the experience and growth of an accounting professional.

In the accounting profession, changes to software, tax laws, regulations, and best practices are all too common. Taking the initiative to keep up with these advancements will show your employer that you are a trustworthy source of information and that you are experienced in the industry (Indeed Editorial Team, 2023).

“...exposed to a foreign accounting standard, therefore, developing skills more because they know Philippine accounting as well as Australian or US accounting.” (SP₄)

“BPOs are particularly vulnerable to a skills shortage, due to the companies’ multidisciplinary nature. They need to have more skills especially they are dealing with different account statuses.” (AP₂)

During the hiring process, as asked in the number five question of the interview, the BPO assesses the skills of accounting graduates through a skill test. According to Molad (2018), determining a person's aptitude or knowledge is the main goal of skill testing. It could be a straightforward task, a variety of difficult activities, or evidence of knowledge. This method can assess if a candidate for the job is competent and suitable for work.

A supervisor mentioned that clients know that a fresh graduate has no experience; therefore, the willingness of the accounting graduate to learn is one of the key skills to set them apart. Continuous learning is processing where one needs to actively learn through his work environment. Aside from this, having a specialization in accounting is much better because it gives the accounting graduates a clear path of what to take in work. Also, skills in communication and technical are crucial because some clients hire because they cannot facilitate their own finances because of a lack of technical skills and knowledge. And communication will help the clients understand what you are saying if you have an effective communication skill.

Themes	Participants	Frequency	%
Effective Communicator	SP ₁ , SP ₃ , SP ₆ , AP ₁ , AP ₂	5	50%
Core Values	SP ₂ , SP ₄ , SP ₅ , AP ₃	4	40%
Building Good Relationship	SP ₅ , SP ₅ , AP ₄	3	30%
Time Management	SP ₁ , SP ₅ , AP ₂	3	30%
Analytical Thinking	SP ₁ , AP ₂	2	20%

Table 4. Attitude or Soft Skills Requirements to Accounting Graduates of BPO Industry

4.1. Effective Communicator

Transitioning from student to employee can be awful for accounting graduates. As they are used to conversing with instructors and fellow students, the transition can be difficult as they will now be conversing with clients, higher-ups, and colleagues. One of the participants, SP₆, said that graduates should know how to handle themselves and how to communicate their emotions well. For the reason that when communicating in a bad way, it can lead to misunderstandings. Exchanging insights and ideas effectively and efficiently is considered effective communication. In a workplace, communication effectively builds a healthy environment in work, ensures workers have the competency they need to perform well, and avoids ineffectiveness. Accurate information should be conveyed in a way that conserve or strengthens good communication (Coursera Staff, 2023).

Moreover, as accounting professionals are communicating with different people with different cultures, it is vital that one knows how to formulate questions and answers. As accountants are the ones who make sense of the financial statements, they should know how to interpret them in layman's terms. It is a good practice to know the culture or language of the clients to know how an accountant can communicate their thoughts with respect and understanding. As stated by Coursera Staff (2023), in the BPO industry, you will converse with different types of people, especially your clients. As an accountant, having good communication is the best way to convey your interpretations and understanding of the financial statements effectively and efficiently. In addition, clients in the BPO industry are mostly foreign, which is why accounting graduates should deliver their thoughts clearly so that clients will understand your statements. Furthermore, as mentioned by the Indeed editorial team (2023), communication is not just oral. Working in any accounting industry, having good written communication is essential because accounting work involves several reports, such as audit reports, tax reports, etc. Moreover, communicating financial reports to users must be done in simple and understandable language.

"...as long that you can comprehend with basic English, it is a big factor, as you can further improve your communication with clients as you go along with the process." (SP₃)

"...know how to deal with strict supervisors. How to communicate your thoughts and feelings with them". (SP₆)

"Working in the BPO industry requires one to have effective communication as one work with several kind of people". (AP₁)

1.2 Core values

To be exceptional, accounting graduates should possess right attitude, skills, and knowledge of the field in accountancy. However, the attitude of the employee is one of the great factors to know if investing with the employee is really a good move. The clients are trusting the accountants with the growth of their business. Therefore, it only makes sense that there should be trust between clients and accountants. Having the core values of integrity, empathy, hard work, discernment, patience, and a positive outlook will be good to possess, as it should be seen that accountants give importance to the work that has been put on their shoulders.

The financial statements need accuracy, and accountants should exercise integrity, discernment, and empathy. As SP2 mentioned, accountants should understand what the clients are actually going through so that they can make the most sense of the project they have. Having empathy with the client will give the accountant the motivation to excel with their work. As financial statements are for external people, they should have accuracy, and accountants that work with them need to have integrity as to whether the numbers are actually the result of the business. Moreover, having discernment will give the clients the sense that they can trust accountants as they know what is right and wrong.

As accountants are dealing with foreign clients, they need a lot of patience because of cultural differences. They do not know what is acceptable and what is not with each other's cultures; therefore, learning the cultures patiently will smooth the workflow between clients and accountants. Moreover, the work of accountants is hard to deal with because of its difficulty and because they should contribute to the growth of the company. Therefore, continuously working hard is a vital value to possess, as accountants need to upskill themselves. And having difficult work can burn out the accountants, so they should not be easily discouraged, as clients and employers want someone who is confident to finish the work. Even though there are challenges, trusting oneself and being diligent about the responsibilities will give the accountant the attitude needed for the work. Maintaining positive client relationships is essential for accountants working in the BPO industry. A good attitude not only fosters trust and connection, but it also improves the client's overall experience by instilling trust in the accountant's abilities. A positive outlook enables accountants to embrace change, stay flexible, and adapt quickly to new circumstances.

"...must be someone who's not easily get discouraged, because challenges are given in every industry." (SP4)

"...clients usually look for someone who has a positive outlook toward work". (SP4)

"...someone who is assertive, diligent to work and know what are your responsibility". (SP5)

4.3. Building Good Relationships

As mentioned in the above discussion, the BPO sector works with diverse individuals from various cultural backgrounds. Graduates in accounting ought to understand by now that working for a firm requires teamwork. Since they are not working alone, establishing a relationship is essential. The graduates should always show respect for their superiors and those in charge of them, as they are still inexperienced and learning. Interpersonal relationships among co-workers are referred to as workplace relationships. Among the benefits are that it encourages teamwork, increases production on an individual basis, and raises employee morale. Along with these benefits, it also promotes the transfer of information and skills, which

in the end benefits the firm and its employees (Indeed Editorial Team, 2024). For a business to expand, trust among employees is necessary to reduce miscommunication and increase teamwork. Developing relationships with co-workers, improving productivity, and building trust can all be achieved at work. Additionally, it helps them comprehend more areas where they may use networking chances to be creative and proactive. Building a network is crucial for both finding opportunities and advancing your career. Employees can create a stronger network and find the connections they need to advance in their careers by developing relationships with co-workers (Joanna, 2022).

"You're not going to work alone". (SP5)

"...you should always have respect when it comes to supervisors...you're still learning the skills that you need". (SP6)

4.4. Time Management

Time management is a crucial attitude to have as an accountant in a BPO setting. As the clients in the industry have different time frames in the Philippines, it is good to maintain good schedule management. Additionally, accountants deal with multiple deadlines and clients, so they should manage their time efficiently and effectively. Moreover, the accountants should make good use of their time because their work requires a timely result to further the growth of a company. As the financial aspect is in the hands of the accountants, they should complete a task on time and produce a good report because they need to know on a timely basis the plans to maximize the profit of a company. As stated by Kashyap (2024), in the workplace, time management is essential for individual and organizational success. In order to achieve more in less time, work smarter rather than harder. This translates into completing tasks on time, increasing output, and producing better work. Ultimately, good time management fosters a culture of efficiency and achievement that benefits everyone. With good time management, efficiency and productivity in work can rise. Prioritizing your work and setting realistic deadlines will enable you to focus your attention on the most essential tasks and finish them on schedule. As a result, you will feel more satisfied with your work overall (myhours, 2023).

"...a lot of the clients in BPO industry charge by hour, so, everything you do is very important..." (SP5)

"Make sure you get thingz finished ahead of time as you promised. And you are able to organize the tasks that you should do". (SP5)

"You analyze data every week, so, it is good to have weekly goal". (AP2)

4.4 Analytical Thinking

One of the essential skills BPO teams need to possess is analytical skills. BPO teams that handle intricate and data-driven duties, such as accounting, need analytical capabilities. Analytical thinkers creatively solve challenges, gather, analyze, and efficiently convey information, and make well-informed decisions (D. Dua et al., 2023). As mentioned, the work of accountants is challenging, and by that, one should possess a mind that can see the bigger picture and make plans that can solve the problems. The attitude of analytical thinking can be equal to objectivity and the professional care of an auditor. They should analyze

the financial statement and make strategic plans and solutions that can maximize the profits of the clients. One of the most in-demand workplace competencies in the labor market is analytical skills. Having an analytical thinker in an organization is a great benefit, as they are better planners and thoughtful decision-makers (R. Bray, 2022). "Data is just as useful as the person who analyzes it." (B. Schwencke, 2022).

"...the attitude that preferred in this field is analytical thinking because we need to decide what is good for the grow of clients". (SP1)

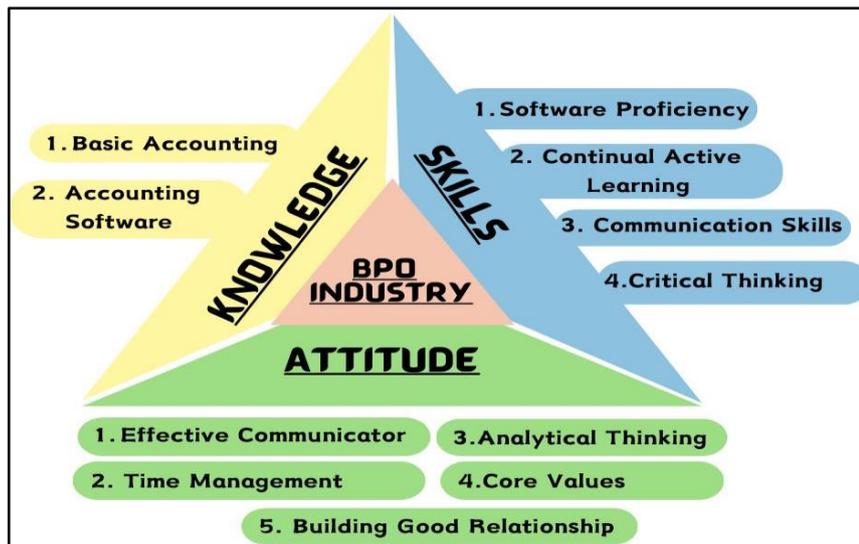
Being in the BPO industry, accounting graduates should possess the attitudes and soft skills that will build the trust of their clients, employers, and colleagues. In business, it is collaborative teamwork that makes it grow. The graduates should know how to build good relationships. They should always show respect to others and learn how to deal with people. And in that case, the work will be smooth, and accountants can give excellent service. It is good to have the attitude of thinking that one is always on a journey to process their skills and knowledge. It is the thought that you are not above anyone that makes one a team player and contributes to the business.

The modern economy is driving growth in the BPO sector. The qualifications needed to work in this field are similar to those in other industries in terms of knowledge, abilities, and attitudes. But since this field works with a wider perimeter, it's important to continually improve one's skills.

Adaptive Model in Learning Outcomes Required by the BPO Industry

With the insights given by the supervisors from different BPO companies, a framework was formed by the researchers.

Figure 3: BASA DA MAPASA Model of Learning Outcomes Required by the BPO Industry



The BASA DA MAPASA model of learning outcomes required by the BPO industry for accounting graduates will help the graduates know what specific knowledge, skills, and attitudes the BPO industry looks for. As the BPO industry is in demand, they demand to acquire professionals who are competent enough in the work field.

It will be a great help for students to know the required learning outcomes of the BPO industry so that they can acquire the KSA needed. Additionally, it will be a helpful guide for students to know the KSA required so that they can acquire or improve the specific learning outcomes that align with the requirements of the BPO industry.

CONCLUSION

The researchers concluded the list of the knowledge, skills, and attitude required of the BPO industry for accounting graduates.

1. The knowledge that BPO requires are foundation in basic accounting and accounting software.
2. The skills that BPO requires is based on software proficiency, communication, continual active learning, and critical thinking.
3. Lastly, the attitudes the BPO industry requires are effective communication, core values, building good relationships, time management, and analytical thinking.

BASA DA MAPASA Model of Learning Outcomes Required by the BPO Industry

RECOMMENDATION

Here are the researchers recommendations.

1. The students should master the basics of accounting, such as debit and credit, journaling, and ledgers, because by upskilling and continuously mastering the basics, accountants will help grow the business of their clients. The students can solve sample problems in Google and act as an accountant for the company.
2. The students should watch video tutorials on how to use accounting software such as Xero and QuickBooks. Also, there are several websites that give free courses on accounting software that also give certification, such as The Back Room.
3. The students should learn the language and culture of your client. They should be adaptable and adjust to the situation.
4. Future researchers can add more participants to broaden and specify the needed learning outcomes for accounting graduates. For future researchers and accounting graduates, be resourceful because Google can be your key to upskilling.

ACKNOWLEDGEMENT

The researchers would like to acknowledge and express their gratitude to all those who have contributed to the completion of this research study.

First and foremost, the researchers would like to thank their research adviser, **Sir Yuri Walter D. Akiate, DBA, PhD, FBE**, for his invaluable guidance and advice throughout the research journey. His constructive feedback and expertise have been helpful in shaping this study and refining its content.

Moreover, the researchers would like to extend their gratitude to the professors and instructors for imparting their knowledge and helping them create the necessary documents to conduct this study.

Furthermore, the researcher extends their appreciation to the participants who actively share their time on the interview and give valuable insights on what are the learning outcomes required in the BPO industry.

Also, the researchers want to acknowledge the contributions of their family members for their unwavering support and understanding.

Last but not least, thank You, **Lord Jesus Christ**, for giving them the knowledge and wisdom to finish this study.

In conclusion, the researchers are thankful to each and every individual who has played a part, however big or small, in the completion of this study.

REFERENCES

1. Academy College, 2020. Why Accounting Jobs are Always in Demand. Retrived from academycollege.edu/why-accounting-jobs-are-always-in-demand/?fbclid=IwAR3CB4uh_PAJ5dOLnSYfwKg9Wzs5qYe44nX7kH6HHMqsSURy7f91RqC3Q6Y#:~:text=Job%20Stability&text=This%20is%20because%20businesses%20will,skills%20are%20always%20in%20demand
2. Ayuen, Mabior. (2015). Qualitative Data Collection and Management methods. 10.13140/RG.2.1.1481.3604.
3. Bhat, A. (2019, June 28). Qualitative Data Collection: What it is + Methods to do it. QuestionPro. <https://www.questionpro.com/blog/qualitative-data-collection-methods/>
4. C, D., & C, J. (2016, March 11). Learning Outcomes: Definition, Characteristics, Benefits. Instructional Resources. <https://blog.citl.mun.ca/instructionalresources/learning-outcomes/>
5. Canare, F., & Roldan, L. (2020). EMPLOYABILITY INDEX TO BUSINESS PROCESS OUTSOURCING (BPO) INDUSTRY: INPUT FOR A COMPREHENSIVE COMPETENCY-BASED TRAINING PROGRAM. GSJ, 8(11).
6. Cantrell, S., Griffiths, M., Jones, R., & Hiipakka, J. (2022, September 8). The skills-based organization: A new operating model for work and the workforce. Deloitte Insights; Deloitte. <https://www2.deloitte.com/us/en/insights/topics/talent/organizational-skill-based-hiring.html>
7. CDC. (2023). The Importance of KSAs. CDC. <https://www.cdc.gov/hrmo/ksahowto.htm#:~:text=KSAs...,to%20fill%20a%20particular%20job>
8. Chandeliya, R. (2023, January 25). A strong foundation in accounting is essential for the success of any business. This blog will provide tips and guidance on building a robust accounting system for your business that will set you up for long-term success. LinkedIn.com. <https://www.linkedin.com/pulse/building-strong-accounting-foundation-business-akgvg-and-associates>
9. Chetty, P. (2016, September 29). Importance of ethical considerations in a research. Knowledge Tank. <https://www.projectguru.in/importance-ethical-considerations-research/>
10. Columbretis, July 2021. What is Offshore Outsourcing and Its Benefits for Your Business. Retrieved from <https://boothandpartners.com/blog/what-is-offshore-outsourcing-and-its-benefits/>
11. Commission on Higher Education (2017). Revised Policies, Standards and Guidelines for BSA Retrieved from: <https://chedro1.com/wp-content/uploads/2019/07/CMO-27-s-2017.pdf>
12. Coursera Staff. (2023, December 2). Why Is Workplace Communication Important? And How to Improve It. Coursera. https://www.coursera.org/articles/workplace-communication?fbclid=IwAR2OjCMqAmaCG0iTnNlJBs55WL6wQ7GRl-P6_U4aY9Suc-DUqrfSfeeJcE
13. Deb, R. (2019). Accounting Theory Coherence Revisited. Management and Labour Studies, 44(1), 36–57. <https://doi.org/10.1177/0258042x18823134>
14. Derera, K. (2021). Knowledge, Skills and Abilities: Everything you need to know. The Human Capital

- Hub. https://www.thehumancapitalhub.com/articles/knowledge-skills-and-abilities-everything-you-need-to-know#google_vignette
15. Diem, N. (2023, September 1). Knowledge vs Skills: What Really Matters in the Workplace? | JD Supra. JD Supra. <https://www.jdsupra.com/legalnews/knowledge-vs-skills-what-really-matters-6018514/>
16. dougdvorak. (2017, October 20). The 4 Factors of Learning - Knowledge, Attitudes, Skills, and Habits (KASH). Doug Dvorak - Motivational, Sales, and Leadership Keynote Speaker. <https://dougdvorak.com/the-4-factors-of-learning/#:~:text=Attitude%20is%20one%20of%20the,attitude%2C%20skills%2C%20and%20habit>s
17. Dovetail Editorial Team. (2023, February 7). What is Phenomenology in Qualitative Research? Dovetail.com. <https://dovetail.com/research/phenomenology-qualitative-research/>
18. Elo, T., Pätäri, S., Sjögrén, H., & Mättö, M. (2023). Transformation of skills in the accounting field: the expectation–performance gap perceived by accounting students. *Accounting Education*, 1–37. <https://doi.org/10.1080/09639284.2023.2191289>
19. Erik van Vulpen. (2021). The Selection Process: A 7-Step Practical Guide. AIHR. <https://www.aihr.com/blog/selection-process-practical-guide/>
20. Fernando, May 2023. Accounting Explained With Brief History and Modern Job Requirements. Retrieve from <https://www.investopedia.com/terms/a/accounting.asp>
21. Hassan, M. (2023, October 1). Purposive Sampling - Methods, Types and Examples. *Research Method*. <https://researchmethod.net/purposive-sampling/?fbclid=IwAR0DtRgkKMSJO7acMcEBDp54Y4iTrBOrCBdTqVfPNz9i4IK1ivDxSrF-RMc>
22. Hayes, August 2023. Offshore: Definition, How It Works, Pros and Cons. Retrieved from [https://www.investopedia.com/terms/o/offshore.asp#:~:text=Offshore%20refers%20to%20any%20\(business,or%20to%20enjoy%20relaxed%20regulations.](https://www.investopedia.com/terms/o/offshore.asp#:~:text=Offshore%20refers%20to%20any%20(business,or%20to%20enjoy%20relaxed%20regulations.)
23. Herrity, J. (2023, March 11). Knowledge, Skills and Abilities (KSA): Definitions and Examples. Indeed.com. <https://www.indeed.com/career-advice/career-development/knowledge-skills-and-abilities#:~:text=Knowledge%2C%20skills%20and%20abilities%E2%80%94or,they're%20a%20good%20fit>
24. Indeed. (2023, September 27). How To Hire Employees: A Step-by-Step Guide [Updated for 2023]. Indeed.com. <https://www.indeed.com/recruitment/how-to-hire>
25. Indeed Editorial Team. (2023a, February 23). How to Communicate Effectively at Work (Tips to Build Your Confidence!). Indeed Career Guide. <https://www.indeed.com/career-advice/career-development/communication-benefits>
26. Indeed Editorial Team. (2023b, June 9). Accounting Skills For A Resume (With Tips To Highlight Them). Indeed Career Guide. <https://in.indeed.com/career-advice/resumes-cover-letters/accounting-skills-for-resume>
27. Indeed Editorial Team. (2024, March 25). 12 Skills Accountants Need for Workplace Success. Indeed Career Guide. <https://ca.indeed.com/career-advice/resumes-cover-letters/accounting-skills>
28. Kaado, B. (2023, October 24). How to Develop a Positive Attitude in the Workplace. *Business News Daily*; businessnewsdaily.com. <https://www.businessnewsdaily.com/6912-develop-positive-mindset.html>

29. Kajjumba, Mkansi, Nagitta, and Osra, October 2020. Offshoring-Outsourcing and Onshoring Tradeoffs: The Impact of Coronavirus on Global Supply Chain. Retrieved from <https://www.intechopen.com/chapters/74604>
30. Kashyap, S. (2024, February 16). Importance of Time Management in The Workplace in 2024. ProofHub; ProofHub. <https://www.proofhub.com/articles/importance-of-time-management-in-the-workplace>
31. Kelley, K. (2023, August 8). Why are Employability Skills Important. Simplilearn.com; Simplilearn. <https://www.simplilearn.com/why-are-employability-skills-important-article>
32. Lee, H. (2022). Analytic Quality Glossary. Qualityresearchinternational.com. https://www.qualityresearchinternational.com/glossary/learningoutcomes.htm?fbclid=IwAR1QuLXC_h38hka2ytykPIBtPCNI4whjsEuTNQliP9M4A_6uQ_g0B08JrR6M
33. Levy, April 2005. Offshoring in the New Global Political Economy. Retrieved from <https://onlinelibrary.wiley.com/doi/full/10.1111/j.1467-6486.2005.00514.x>
34. Lightweis, S. (2014). Bridging the Gap between Accounting Students and the Profession: A Case Study. Higher Education Studies, 4(5). <https://doi.org/10.5539/hes.v4n5p18>
35. Magellan Solutions. (2023, January 23). Why Go To Philippines Accounting BPO? | Magellan Solutions. Magellan Solutions. https://www.magellan-solutions.com/blog/why-go-to-a-bpo-accounting-companies-in-the-philippines/?fbclid=IwAR2dBuVLwx2OGgMK3DaoMIIIbBOUdUFvd4DpBY1Heg0X1eCSKP3_BXgbHGg
36. Mallari, April 2023. Discover the Latest Business Process Outsourcing Trends in 2023. Retrieved from <https://unity-connect.com/our-resources/bpo-learning-center/bpo-perceptions-actual-results-and-trends/>
37. Micabalo, K., Poliquit, W. M., Ibanez, E., Cartalla, K. F., & Calimpong, R. (2021). Accounting Skills in Practice and Their Impact on Employability: A Curriculum Review in an Autonomous Philippine University. JPAIR Institutional Research, 17(1), 76–94. <https://doi.org/10.7719/irj.v17i1.817>
38. Mihaltan, D. C. (2019). BRIDGING THE GAP BETWEEN THEORY AND PRACTICE IN ACCOUNTING Case Study.
39. myhours. (2023, November 14). The Importance of Time Management. Myhours.com; My Hours. https://myhours.com/articles/the-importance-of-time-management?fbclid=IwAR24XrMGO9s_1HuEPa890x1iEAcko97wm9aCyHApMNYjrN9thMhNYkCDLk4
40. Nathani, P. (2021, June 10). Learning Outcomes. Iitms.co.in. <https://www.iitms.co.in/blog/learning-outcomes-types-benefits-examples.html?fbclid=IwAR0hGWYb-Rg29nENoCM6WvBbFC-raFvgI1PkxbxKIYf-h4KCGmuXcx3bcUE4>
41. Outsource Workers. (2022). Outsource Workers. Virtual Assistant Services, Hire a Real Estate va - OutsourceWorkers. <https://outsourceworkers.com.au/offshoring-and-outsourcing/>
42. Pan, G., & Seow, P.-S. (2016). Preparing accounting graduates for digital revolution: A critical review of information technology competencies and skills development. Journal of Education for Business, 91(3), 166–175. <https://doi.org/10.1080/08832323.2016.1145622>
43. Post, J. (2023, October 26). Guide to Hiring Employees Retrieved from: <https://www.businessnewsdaily.com/15752-employee-hiring-guide>
44. Pratama, A. (2015). Bridging The Gap Between Academicians and Practitioners on Accountant

- Competencies: An Analysis Of International Education Standards (IES) Implementation On Indonesia's Accounting Education. *Procedia - Social and Behavioral Sciences*, 211(19-26). <https://doi.org/10.1016/j.sbspro.2015.11.004>
45. PRESSBOOKS. (2018, August 7). 13.2 Qualitative interview techniques. Pressbooks.pub; Open Social Work Education. <https://pressbooks.pub/scientificinquiryinsocialwork/chapter/13-2-qualitative-interview-techniques/>
 46. Quinto II, August 2022. How Technology Has Changed the Field of Accounting. Retrived from https://vc.bridgew.edu/cgi/viewcontent.cgi?article=1561&context=honors_proj
 47. Ram, M., & Tapria, R. (2019). ACCOUNTING THEORY: CONCEPT AND IMPORTANCE. *Modern Management, Applied Science & Social Science (IJEMMASS)*, 01(02), 129–134.
 48. Reference for Business. (2014). Employee Hiring . Referenceforbusiness.com. <https://www.referenceforbusiness.com/small/Di-Eq/Employee-Hiring.html>
 49. Rick van Echtelt. (2020, March 12). Everything you ever needed to know about KSA. AG5. https://www.ag5.com/everything-you-ever-needed-to-know-about-ksa/?fbclid=IwAR33tgIOPI_hI_NRpqlGz4k21D2ZefPdapLjRSE_45KfZYDi1LEc6n0LwQ#:~:text=The%20US%20federal%20government%20originally%20developed%20the%20concepts%20behind%20the%20KSA%20model
 50. Rick van Echtelt. (2023, September 26). Everything you ever needed to know about KSA. AG5. <https://www.ag5.com/everything-you-ever-needed-to-know-about-ksa/>
 51. Rouse, M. (2012, October 28). Knowledge, Skills and Abilities. Techopedia. <https://www.techopedia.com/definition/24187/knowledge-skills-and-abilities-ksa?fbclid=IwAR0W2c4qxqAyTgOqlvZubrY7hiJRfcWLhev7C49V8-4FJRTT-jmWqtpiSxc>
 52. Sharma, M. (2024, January 18). Future of Accountants - Will AI Soon Replace Them? Cogneesol Blog; Cogneesol Inc. <https://www.cogneesol.com/blog/future-of-accountants-can-accounting-software-replace-them/#:~:text=Accounting%20software%20excels%20in%20automating,bookkeeping%20and%20generating%20financial%20reports.>
 53. Simhon, S. B. (2022). What is KSA (Knowledge, Skills, and Abilities)? Connecteam. <https://connecteam.com/hr-glossary/ksa-knowledge-skills-and-abilities/>
 54. Simon, M. K., & Goes, J. (2013). *Dissertation and Scholarly Research: Recipes for Success*. Seattle, WA: Create Space Independent Publishing Platform. Retrieved from. [https://www.scirp.org/\(S\(vtj3fa45qm1ean45vvffcz55\)\)/reference/referencespapers.aspx?referenceid=2739011](https://www.scirp.org/(S(vtj3fa45qm1ean45vvffcz55))/reference/referencespapers.aspx?referenceid=2739011)
 55. Smart Recruiters. (2022, April 12). Hiring Process Steps. SmartRecruiters; SmartRecruitersSmartRecruiters, Inc. <https://www.smartrecruiters.com/resources/glossary/hiring-process-steps/>
 56. Study Smarter. (2019). Ability: Workplace, Types, Skills Difference | StudySmarter. StudySmarter UK. <https://www.studysmarter.co.uk/explanations/business-studies/organizational-behavior/ability/>
 57. Talmage-Rostron, August 2023. Future of BPO Industry in the Philippines 2023. Retrieved from <https://www.nexford.edu/insights/the-future-of-bpos-in-the-philippines-and-growth-opportunities>
 58. Tenny, S., Brannan, J. M., & Brannan, G. D. (2022, September 18). Qualitative Study. Nih.gov; StatPearls Publishing. <https://www.ncbi.nlm.nih.gov/books/NBK470395/>
 59. The Peak Performance Center. (2018). Knowledge, Attitudes, Skills, Habits - The Peak Performance

- Center. Thepeakperformancecenter.com. <https://thepeakperformancecenter.com/educational-learning/learning/process/obtaining/obtaining-information/knowledge-skills-attitudes/kash/>
60. Tiron-Tudor, A., & Vasile Paul Breşfelean. (2022). Emerging Technologies' Contribution to the Digital Transformation in Accountancy Firms. *Electronics*, 11(22), 3818–3818. <https://doi.org/10.3390/electronics11223818>
61. Toppr. (2019, November 25). Toppr-guides. Toppr-Guides. <https://www.toppr.com/guides/business-management-and-entrepreneurship/human-resource-management/selection-process/#:~:text=The%20selection%20process%20can%20be,departments%20of%20the%20same%20company>
62. Valencia, July 2023. 5 Reasons Why Offshore Accounting is Essential. Retrieved from https://www.dvphilippines.com/infographics/5-reasons-why-offshore-accounting-is-essential?hs_amp=true&fbclid=IwAR1raiV50ncrRyXELmz3NijTgw0FzrtdRkwpX42ibsl8uL4oPa861vypCK4
63. Verduyn, M. (2023, June 26). 23 KSA (Knowledge, Skills & Abilities) Examples + How To Use KSAs. AIHR. <https://www.aihr.com/blog/knowledge-skills-abilities-ksa-examples/>
64. Wesarat, P., Benrit, P., Panrod, W., Tongsamsi, K., Useng, N., Kaewsaeng-on, R., & Tansui, D. (2022). Developing Expected Learning Outcomes for the Bachelor of Business Administration Program, Faculty of Humanities and Social Sciences, Prince of Songkla University. *Advances in Social Science, Education and Humanities Research*, 636. <https://doi.org/10.18502/kss.v7i14.11946>