

Level of Competence Among Selected Sangguniang Kabataan Officials in Utilizing Accounting System for Transparent and Good Financial Management

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DOI : <https://doi.org/10.51583/IJLTEMAS.2025.141200082>

Received: 14 December 2025; Accepted: 14 December 2025; Published: 20 January 2026

ABSTRACT:

The primary goal of the study was to determine the level of competence among selected Sangguniang Kabataan officials in Mogpog, Marinduque, in utilizing the accounting system for transparent and good financial management. More specifically, it aimed at evaluating their skills in preparing budgets, recording and bookkeeping, reporting, and digital accounting software. The study further gave an account of the main difficulties as well as the financial training practices that the respondents thought would elevate their financial skills. A descriptive research design and survey methods were employed in the study to gather data from 60 SK officials representing the different neighborhoods of Mogpog. The outcomes showed that the corresponding groups of people had an overall competency level from moderate to high, and the area of their highest proficiency was budget preparation and record keeping. Whereas the SK officials' inability to timely report and use digital tools for accounting was pointed out as their weakness areas, mainly caused by a lack of experience and complicated government regulations. The areas identified for training needs in the future were Basic Bookkeeping and Financial Recording. The conclusion reached by the researcher was that training, mentoring, and the application of technology should be the key to the development of SK officials' financial management skills. It was also pointed out that the local government, along with the Commission on Audit (COA) and the Department of the Interior and Local Government (DILG) could facilitate regular workshops, hands-on simulations, and institutionalized training that would be professionally supported by these organizations. The investment in the accounting skills of the SK officials will help them in being the custodians of transparency, accountability, and efficiency in public fund management, thus paving the way for a more trusted and effective youth governance.

Keywords: sangguniang kabataan, accounting system utilization, financial management competence, transparency and accountability, youth governance, public sector accounting, digital accounting tools, local government finance, mogpog, marinduque

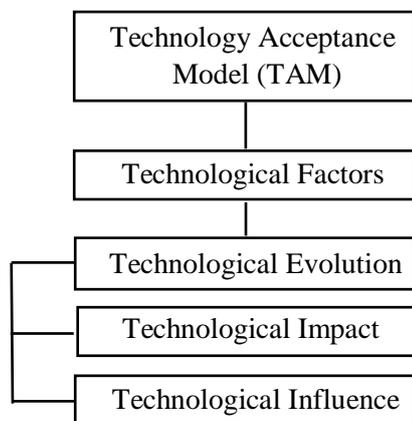
INTRODUCTION

The Sangguniang Kabataan (SK) plays a critical role in local governance by institutionalizing youth participation in community development and public decision-making. Central to this mandate is the responsibility of SK officials particularly the Chairperson and Treasurer to manage public funds with transparency, accountability, and efficiency. However, persistent challenges such as limited accounting knowledge, inadequate financial training, and the absence of standardized accounting systems undermine effective financial management and weaken public trust in youth governance structures, particularly at the barangay level. In Mogpog, Marinduque, while SK officials are expected to comply with government financial regulations, their competence in utilizing accounting systems remains uncertain. Weak financial skills increase the risk of inconsistent reporting, inefficiencies, and under utilization of funds intended for youth development programs. Prior studies emphasize that accountability is fundamental to good governance, as it fosters transparency and strengthens stakeholder trust (Alim et al., 2024). Similarly, early public sector studies by the Government Accountability Office revealed that institutional adoption of accounting systems is often constrained by inadequate funding, technical capacity, and resistance to digitization. Competency in financial management defined as the integration of knowledge,

skills, attitudes, and behavior is essential for effective interaction with accounting information systems and for improving government financial performance (Piges Nelpion, 2023). In the Philippine context, youth are widely regarded as key agents of national development, a principle reinforced by the Local Government Code of 1991, which formally established the Katipunan ng Kabataan to harness youth idealism and civic engagement (Dresa & Bautista, 2020). Further strengthened by Republic Act No. 10742 or the Sangguniang Kabataan Reform Act, youth participation in governance is legally supported and incentivized (Palomares, 2021). Despite this strong legal foundation, the SK system in Mogpog faces structural and operational challenges, including incomplete leadership composition, particularly the absence of qualified SK Treasurers in some barangays. These gaps hinder fund utilization and limit the implementation of youth programs, resulting in weak visibility and impact of SK governance at the community level. Beyond technical accounting skills, effective SK leadership requires integrity, responsibility, and diligence in financial stewardship, as emphasized by De Jesus (2022), who underscored the role of SK officials in program implementation and policy influence. In response to these challenges, the present study seeks to assess the competence of Sangguniang Kabataan officials in utilizing accounting systems to promote transparency and good financial management in Mogpog, Marinduque. By evaluating their accounting skills, identifying competency gaps, and examining the implications for governance efficiency and transparency, the study aims to inform targeted capacity-building strategies. Ultimately, the research contributes to strengthening financial accountability, enhancing youth governance effectiveness, and supporting sustainable local development.

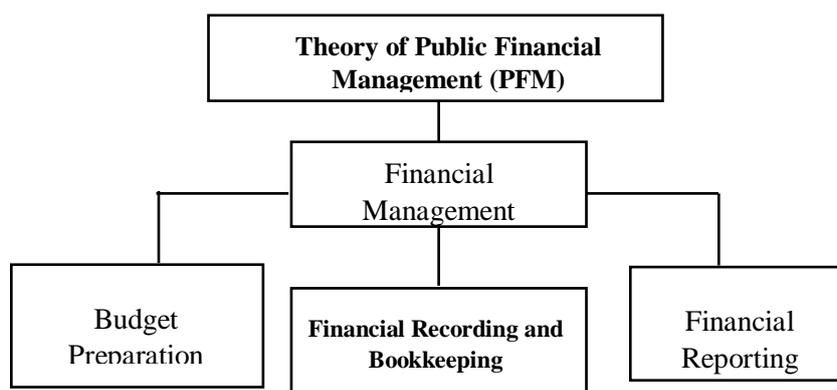
THEORETICAL FRAMEWORK

Figure 1. Technology Acceptance Model (TAM)



The development of the model and metrics for technological acceptance measures have made significant theoretical contributions and have huge practical value. The use of the model to test IS usability has enabled the assessment of users to adopt a range of technologies (Hwang, 2005; Gefen, Karahanna & Straub, 2003; Araújo & Casais, 2020), which had not been evaluated before because subjective measures had not been validated. This framework can be employed to assess the willingness and competence of Sangguniang Kabataan in adopting accounting systems and digital financial tools. It look at how perceived ease of use and perceived usefulness of the accounting system affect the attitude of Sangguniang Kabataan officials' and their ability to effectively use these systems for financial management.

Figure 2. Theory of Public Financial Management (PFM)



Public Financial Management is the financial system through which financial resources are planned, directed and controlled to enable and influence the efficient and effective provision of public service outcomes. In order to make this system work effectively, every government agency must nurture and invest in the development of people who use and manage this system. Public services are increasingly required to demonstrate a range of competencies and skills beyond financial accounting, management accounting and auditing skills, including those related to lead change and innovation (CIPFA,2020). It is necessary to appreciate how different functions contribute to system of rules and regulation governing the administration of public resources, and what these functions are ultimately designed to deliver. SK officials can develop realistic budgets, implement evidence-based programs into place, and make youth funds accountable for proper use. It empowers them with the necessary to perform financial planning, auditing, and regulatory compliance tasks, including those covered by the Local Government Code and the Commission on Audit.

Theoretical Framework Design

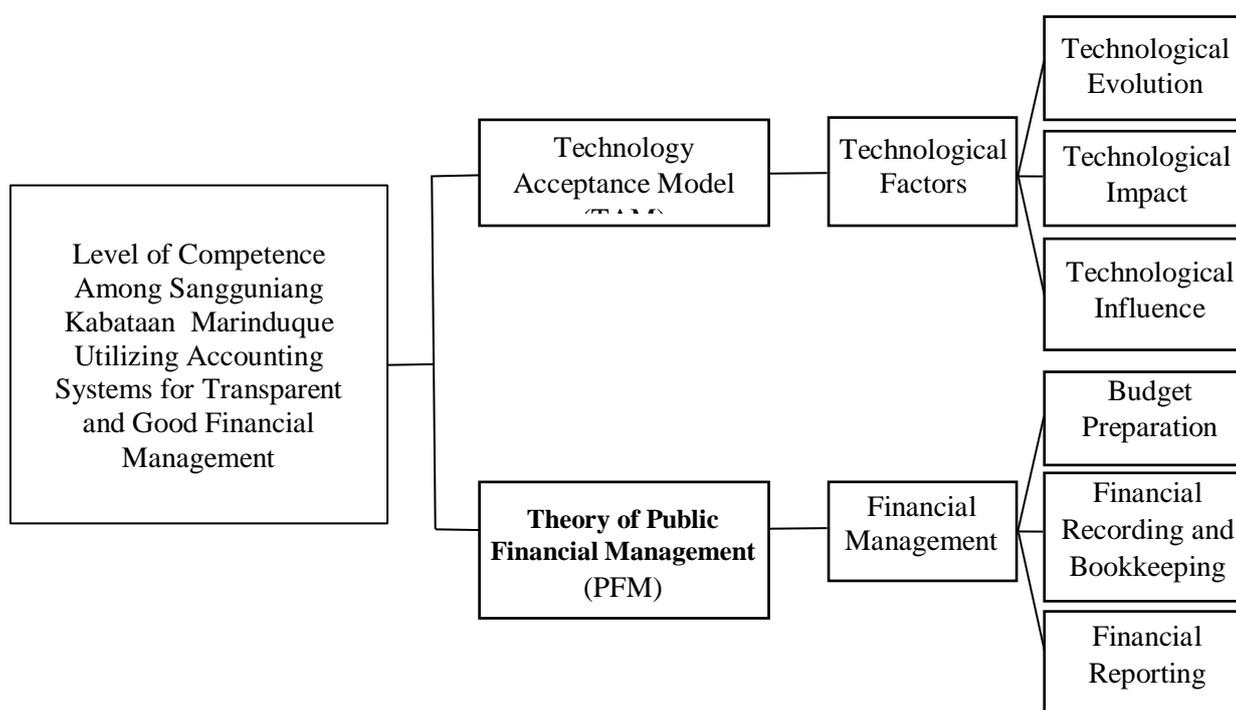


Figure 3. Theoretical Framework Design

Figure 3 presents a comprehensive theoretical framework design that unifies the Technology Acceptance Model (TAM) and Theory of Public Financial Management (PFM) in determining the financial management capability of Sangguniang Kabataan. Anchoring the framework are main financial elements financial reporting, financial recording, bookkeeping, and preparation of budget which are moderated by financial management and technological variables. A study by Arainfluencesasais (2020) emphasizes the Technology Acceptance Model (TAM) in financial technology adoption, illustrating that users' perceived ease of use and usefulness bu users have a strong impact on their intention to adopt digital tools. This is consistent with the framework's focus on technological determinant, illustrating that Sangguniang Kabataan ability to effectively utilize accounting systems relies heavily on their perceptions of the advantages of technology. If they find these systems intuitive and beneficial, they are more likely to integrate them into financial management. The Public Financial Management Competency Model provides a common language on how the Government will nurture its talents toward building a strong backbone for effective PFM in oversight and implementing agencies. Gray, Purchas and Fenton, (2021) explain that financial management skills and competencies need to be developed in procurement managers to enable procuring entities to be effective. The model can guide them on how to recruit, train and keep people entrusted with financial management decisions and day-to-day financial operations critical to the agency's effective delivery of programs to the public. These studies reinforce the conceptual and theoretical foundation of Figure 3 demonstrating that the combination of technology acceptance and public financial management provides a holistic approach to developing Sangguniang Kabataan financial competence. By integrating these perspectives, the framework offers a well-rounded analysis of how financial literacy and technology support contribute to transparent and good financial governance in youth leadership.

Conceptual Framework

Figure 4. Conceptual framework

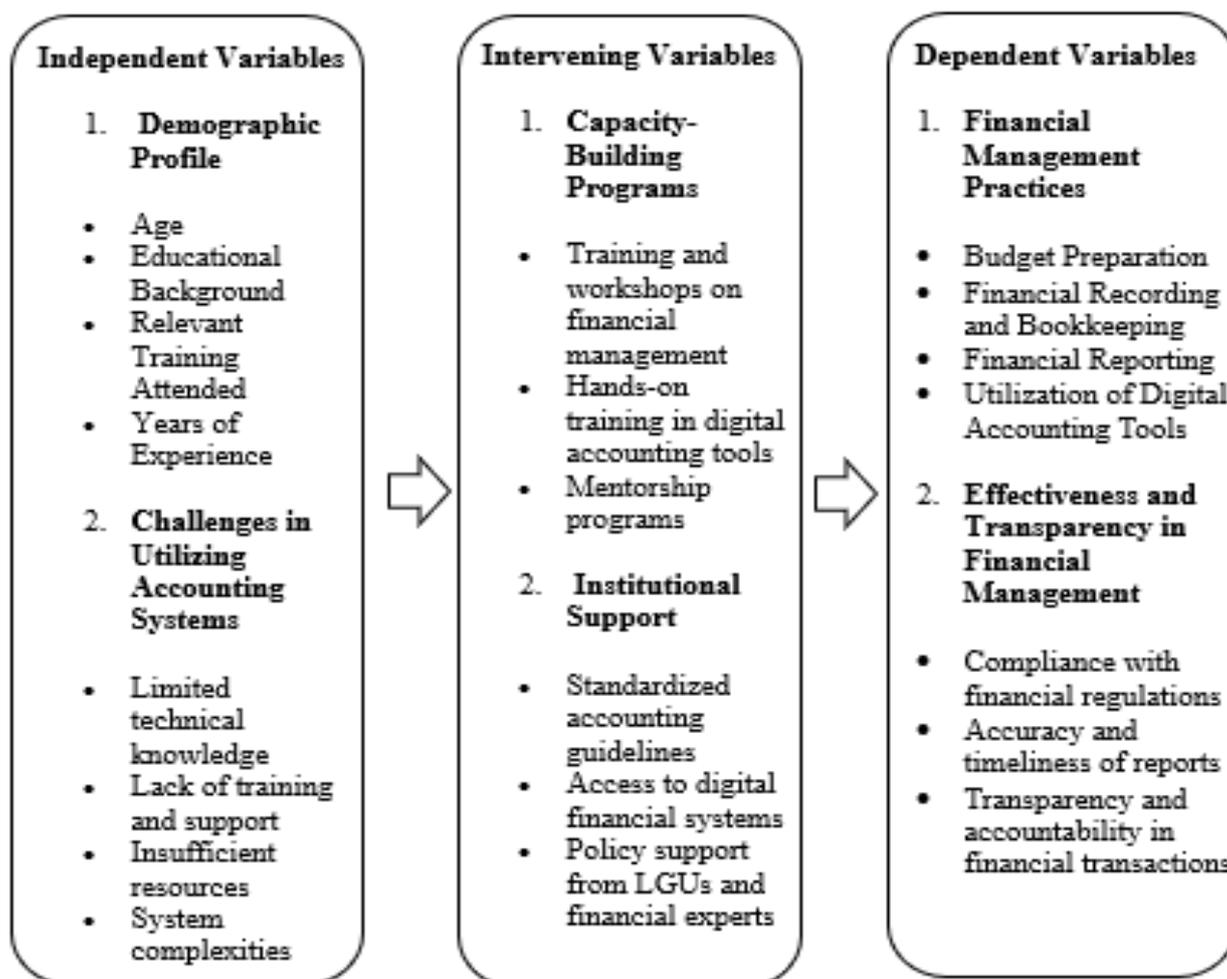


Figure 4 shows the conceptual flow of the study. The figure illustrates the connection between Independent Variables (IV), Intervening Variables (IVV), and dependent Variables in assessing the competence of Sangguniang Kabataan officials in utilizing accounting systems for transparent and good financial management practices. The Independent Variables are the demographic profile of the Sangguniang Kabataan (age, educational attainment, relevant training attended, and years of experience) and the challenges they are facing in employing accounting systems. The Intervening Variables act as facilitators that assist filling gaps in competence. According to Government Watch (2020), such programs usually consist of workshops focused on accounting principles, budgeting methods, and the utilization of digital accounting systems. Through the delivery of focused training sessions that cover particular financial management issues experienced by members, these programs can help increase their competencies to a great extent. According to DILG (2023), the collaboration of local government assistance and access to sophisticated financial technologies is empowering Sangguniang Kabataan to have better control over finances. Such empowerment is important not just in advancing transparency but also for building trust among communities toward youth- initiated activities. As a result, sustained investment in capacity enhanced programs by LGUs and DILG remains essential for strengthening local governance through effective financial management practices. Lastly, the Dependent Variables represent the products of competence in the application of accounting systems. These are skills in budget preparation, financial recording and bookkeeping, financial reporting, and utilizing computerized accounting system.

Objectives of the Study

This study aims to evaluate the Sangguniang Kabataan (SK) officials competence in utilizing accounting systems for transparent and good financial management in local governance. Specifically, it seeks to:

1. To determine the level of competence of Sangguniang Kabataan in using accounting systems for financial reporting and management.
2. To identify challenges and gaps faced by Sangguniang Kabataan in utilizing accounting systems for accurate and transparent fund management.
3. To recommend strategies that will enhance the financial literacy and technical skills of Sangguniang Kabataan in accounting system usage.

Statement of the Problem

This study aims to evaluate the level of competence of Sangguniang Kabataan in Mogpog, Marinduque, utilizing accounting systems to ensure effective and transparent financial management practices.

1. What is the demographic profile of Sangguniang Kabataan in terms of:
 - 1.1. age;
 - 1.2. educational background;
 - 1.3. relevant training attended;
 - 1.4. years of experience as an SK Official?
2. What is the level of competency among Sangguniang Kabataan in utilizing accounting systems in terms of:
 - 2.1. budget preparation;
 - 2.2. financial recording and bookkeeping;
 - 2.3. financial reporting
 - 2.4. utilization of digital accounting tools?

3. What are the gaps and challenges does Sangguniang Kabataan encounter in utilizing the accounting system in managing their financial resources?
4. How does the level of competence among Sangguniang Kabataan affect the transparency and accountability of financial transactions?
5. What possible strategies for capacity building programs can be recommended to address the gaps in utilizing accounting systems among Sangguniang Kabataan to enhance financial management practices?

Scope and Delimitations

This study focuses on assessing the competence of Sangguniang Kabataan in Mogpog, Marinduque, in utilizing accounting systems for transparent and good financial management in local governance. This study covers key aspects of financial management, namely bookkeeping, budgeting, and financial reporting. This research does not aim to evaluate the overall financial performance of SK councils nor investigate misuse of funds. It focuses on the assessment of competence levels, gaps, challenges, and areas for improvement in accounting system practices among Sangguniang Kabataan officials. The sample size is approximately 60 Sangguniang Kabataan officials. The researchers will gather data through surveys.

METHODOLOGY

This study employed a **descriptive–correlational design** to (a) determine the level of competence of Sangguniang Kabataan (SK) officials in utilizing accounting systems and (b) examine the relationship between such competence and perceived financial transparency and accountability. The design is appropriate for assessing prevailing conditions and associations without manipulating variables, which is standard in governance and public financial management research. Participants were **60 SK officials (Chairpersons and Treasurers)** from all barangays in **Mogpog, Marinduque**. These roles were selected due to their direct responsibility for budget preparation, bookkeeping, financial reporting, and fund utilization. A **total enumeration** approach was used to ensure full coverage of the population and to minimize sampling bias. Data were collected using a **structured questionnaire** developed from the public financial management and technology adoption literature. The instrument comprised four sections: (1) demographic profile; (2) competence in accounting system utilization (budget preparation, financial recording/bookkeeping, financial reporting, and digital accounting tools); (3) challenges encountered; and (4) recommended capacity-building strategies. Competence items used a **five-point Likert scale** (1 = Poor to 5 = Excellent), while challenges used a **five-point frequency scale** (1 = Never to 5 = Always). Approval was obtained from relevant local authorities. Participation was voluntary, with **informed consent** secured from all respondents. Questionnaires were administered personally to ensure clarity and completeness, retrieved upon completion, and checked before encoding. Data were analyzed using descriptive and inferential statistics. **Frequencies and percentages** summarized demographic characteristics. **Weighted means and standard deviations** assessed competence levels and challenges. **Pearson’s r** examined relationships between accounting system competence and perceived transparency and accountability. Statistical significance was set at $\alpha = 0.05$. The study adhered to ethical standards for human subjects research. Respondent anonymity and confidentiality were ensured, and no sensitive financial records were collected. Data were used solely for academic purposes.

Presentation, Analysis and Interpretation of Data

This chapter contains the presentation, analysis and interpretation of the data gathered from the instrument used in the study and is presented according to the specific problem cited in the first chapter.

Part I. Demographic Profile

Table 4.1 *Demographic Profile of Sangguniang Kabataan Officials in terms of Age.*

Age	Frequency	Percentage
18-20	11	18
21-23	37	62
24-26	11	18
27 above	1	2
Total	60	100

Table 4.1 shows that the population findings show that the majority of Sangguniang Kabataan (SK) officials in Mogpog, Marinduque are between 21–23 years old, representing 62% of the respondents, while the least represented are those aged 27 years old and above, comprising only 2%. This distribution reflects the youth-oriented nature of the SK, where most members are young adults who are actively engaged in leadership roles but may still lack extensive governance experience. The age profile indicates that while the respondents are energetic and motivated to serve, they may require further capacity-building to compensate for their limited maturity and practical exposure. Castillo et al. (2024) observed that younger SK leaders tend to be highly engaged in addressing community concerns, while the SK Reform Act of 2015, as amended by RA 11768, underscores the need for competence and mandatory training for youth leaders. Likewise, Basaluddin (2021) found that the age of SK officials significantly influences their competency, stressing that while they are enthusiastic, their skills must be enhanced through structured training.

Table 4.2 *Demographic Profile of Sangguniang Kabataan Officials in terms of Educational Background*

Educational Background	Frequency	Percentage
High School Graduate	1	2
Senior High School Graduate	6	10
College Level	31	52
College Graduate	22	36
Total	60	100

Table 4.2 shows that the highest proportion of SK officials are college-level students at 52%, followed closely by college graduates at 36%, while the lowest proportion consists of high school graduates at only 2%. This indicates that the majority of SK officials possess adequate educational preparation, which can be an asset in handling financial management systems. However, even with a strong academic foundation, gaps in applied skills remain, particularly in the areas of accounting and compliance with government standards. Bawit et al. (2025) confirmed that higher educational attainment significantly improves competence in financial management, while Ramos et al. (2023) stressed the necessity of continuous training to complement formal education. Similarly, Basaluddin (2021) highlighted that educational attainment has a direct effect on the

competency levels of SK officials, reinforcing the idea that while most of the respondents have a solid educational background, capacity-building remains essential to improve their performance in financial governance.

Table 4.3 *Demographic Profile of Sangguniang Kabataan Officials in terms of Relevant Training Attended*

Relevant Training Attended	Frequency	Percentage
Yes	45	75
No	15	25
Total	60	100

Table 4.3 shows About 75% attended relevant training, while 25% did not. This indicates that most respondents have been exposed to formal capacity-building efforts, which are essential in enhancing their financial management skills. However, the fact that one-fourth of officials lack training reveals a gap that could hinder uniform competence across all SK officials. Trained officials (n = 45) exhibited superior overall competency, as indicated by composite means of 4.02 for budget preparation (compared to 3.85 for untrained), 3.92 for financial recording/bookkeeping (compared to 3.68), 3.78 for t (compared to 3.58), and 3.75 for utilization of digital tools (compared to 3.55). This suggests that trained officials have a higher level of competency in complex dimensions (i.e., reporting and digital capabilities) likely as a result of being exposed to a more structure program. While untrained officials demonstrated competency in basic areas (such as budget preparation, 3.85), the untrained indicated lower competency in more advanced areas (i.e., reconciling records or use of software). However, the differences in overall competency (between 0.10 to 0.20) while statistically small and yet practical relevant differences as they were aligned with the literature (i.e., Ramos et al., 2023) indicating training increases compliance and efficiency. Overall, the response indicates that training is a tool that could be mandated to close gaps and ensure all SK officials achieve a higher level of competency to provide transparent financial management.

Table 4.4 *Demographic Profile of Sangguniang Kabataan Officials in terms of Years of Experience*

Years of Experience	Frequency	Percentage
Less than a year	11	18
1-2 years	44	73
3-4 years	5	9
Total	60	100

Table 4.4 indicate that most respondents have 1–2 years of experience, accounting for 73%, while the lowest group are those with 3–4 years of service at only 9%. This reflects that the majority of SK officials are relatively new to their positions and still in the process of learning and adapting to the responsibilities of governance and financial management. With limited years of service, their exposure to real-world financial practices is also limited, which may hinder the development of more advanced competencies. Naval et al. (2023) emphasized that newly elected SK officials benefit from training programs designed to address their lack of experience. Ramos et al. (2023) likewise highlighted the importance of continuous training to develop technical skills, while Abrea et al. (2024) stressed that regardless of experience, adherence to financial laws and auditing standards is necessary to avoid mismanagement. These findings suggest that while the officials’ tenure provides them with some basic experience, sustained training is required to strengthen their financial governance skills.

Part II: Competency Level in Utilizing Accounting Systems

The researchers used the five-point Likert scale to know the competency level in utilizing accounting systems in which each statement had a five-point scale from 1 point (Poor) to 5 point (Excellent).

Table 5.1 *Competency Level of Sangguniang Kabataan Officials in Utilizing Accounting Systems in terms of Budget Preparation*

Budget Preparation	WM	SD	Interpretation
I can accurately estimate and allocate funds for SK programs and activities.	3.88	0.55	Agree
I follow the prescribed budget preparation guidelines and procedures.	3.95	0.17	Agree
I ensure that the budget aligns with the SK’s annual plan and priorities.	4.05	0.60	Agree
I can identify and justify necessary adjustments to the budget.	3.91	0.11	Agree
I collaborate effectively with SK officials in preparing the budget.	4.05	0.12	Agree
Composite Mean	3.97	0.31	Agree

Table 5.1 reveal a composite mean of 3.97, interpreted as Agree, with a standard deviation of 0.31. The highest indicators were “ensuring that the budget aligns with the SK’s annual plan and priorities” and “collaborating effectively with SK officials in preparing the budget”, both with a mean of 4.05. The lowest was “accurately estimating and allocating funds” at 3.88. These findings suggest that SK officials are competent in aligning budgets with organizational priorities and working collaboratively, though they face challenges in precision when estimating allocations. The relatively low standard deviation (0.31) shows that respondents had consistent answers, reflecting that most SK officials share a similar perception of their competence in budget preparation. This aligns with Dagohoy (2021), who stressed that budgeting proficiency ensures effective fund management; Budiman et al. (2022), who noted that financial competence improves governance outcomes; and GeleraAdefuin (2023), who emphasized that proper budgeting develops financial discipline and accountability.

Financial Recording and Bookkeeping	WM	SD	Interpretation
I maintain an organized and up-to-date record of all financial transactions.	3.86	0.32	Agree
I properly classify and record income and expenses in financial books.	3.85	0.51	Agree
I ensure that all receipts, invoices, and supporting documents are properly stored.	3.80	0.57	Agree
I can reconcile financial records with bank statements and official reports.	3.80	0.88	Agree

I follow standard bookkeeping practices to ensure transparency and accountability.	3.83	0.30	Agree
Composite Mean	3.83	0.52	Agree

Table 5.2 *Competency Level of Sangguniang Kabataan Officials in Utilizing Accounting Systems in terms of Financial Recording and Bookkeeping*

Table 5.2 reflect a composite mean of 3.83, translated as Agree, and a standard deviation of 0.52. The highest mean is keeping updated and well-organized records (3.86), while the lowest are “proper documentation of receipts” and “reconciling financial records” at 3.80. These findings reflect that SK officials are able to maintain records but have trouble in proper documentation and reconciliation, which are vital for transparency. The standard deviation of 0.52 is an indication that although all respondents hold similar opinions, there is a little more variation with regard to preparing budget, which means that some SK officials are more confident in their bookkeeping ability than others. This is consistent with Ramos et al. (2023), who claimed that training in bookkeeping is necessary to prevent mismanagement; Foster (2021), who suggested building committees for SK financial monitoring and capacity-building; and Naval et al. (2023), who determined that customized training is crucial to fill the gaps in knowledge and bookkeeping practices.

Financial Reporting	WM	SD	Interpretation
I can prepare financial reports in compliance with government regulations.	3.71	0.22	Agree
I submit financial reports on time to the appropriate authorities.	3.61	0.76	Agree
I can logically present financial data and explain financial statements.	3.65	0.41	Agree
I ensure that financial reports reflect accurate and complete information.	3.78	0.51	Agree
I am knowledgeable about the financial reporting requirements of SK governance.	3.81	0.40	Agree
Composite Mean	3.71	0.46	Agree

Table 5.3 *Competency Level of Sangguniang Kabataan Officials in Utilizing Accounting Systems in terms of Financial Reporting*

Table 5.3 yield a composite mean of 3.71, meaning Agree, with a standard deviation of 0.46. The most significant indicator was "knowledgeable about financial reporting requirements" (3.81) and the least was "submitting reports on time" (3.61). These indicate that the SK officials know about reporting policies but are challenged by timeliness and compliance. The standard deviation of 0.46 indicates moderate consistency in that, although most of the respondents agreed with their reporting competence, some were inconsistent in their confidence levels. These findings coincide with Basaluddin (2021), who revealed that training improves the capacity of SK officials in meeting the requirement of reporting; De Jesus (2022), who stressed that SK's function in governance is bound by proper reporting and observance; and Palomares (2021), who associated financial reporting with trust from the public and efficient youth governance.

Table 5.4 *Competency Level of Sangguniang Kabataan Officials in Utilizing Accounting Systems in terms of Utilization of Digital Accounting Tools*

Utilization of Digital Accounting Tools	WM	SD	Interpretation
I am proficient in using spreadsheets (e.g., Microsoft Excel, Google Sheets) for financial tracking.	3.78	0.33	Agree
I can use digital accounting software to record and manage SK funds.	3.58	0.36	Agree
I am aware of the benefits of using digital tools for financial transparency.	3.80	0.89	Agree
I can generate automated financial reports using digital platforms.	3.58	0.12	Agree
I am knowledgeable in use of digital accounting tools	3.71	0.87	Agree
Composite Mean	3.69	0.51	Agree

Table 5.4 reveal a composite mean of 3.69 or Agree, with a standard deviation of 0.51. The highest scoring item is "awareness of the advantages of digital tools" (3.80), and the lowest are "ability to use accounting computer programs" and "producing automated reports", both scoring 3.58. It seems that although SK officials acknowledge the use of digital accounting tools, they are not masterful at their actual utilization. The 0.51 standard deviation shows that there was a significant spread of responses, with some of the SK officials being more technologically savvy and others being less so. This accords with Cortez (2023), who wrote that technology integration enhances transparency but needs skills; Fernando (2022), who established that systematic approaches, including online platforms, enhance SK financial management; and Bagale et al. (2021), who emphasized that digitalization increases accuracy but needs proper training and practice. The study also considers whether the limited use of digital accounting tools among Sangguniang Kabataan officials is primarily due to issues of access, training, or system design. Some officials may have limited access to computers, stable internet connections, or licensed software, while others may lack sufficient training on how to use digital accounting systems effectively. Additionally, the design of available tools may not be user-friendly or suited for the SK's small-scale and community-based financial operations. Identifying the root cause of this limitation is vital because it guides appropriate interventions—whether through improving digital access, enhancing technical skills, or redesigning accounting platforms to be more responsive to SK needs.

Part III: Challenges in Utilizing Accounting Systems

Table 6.1 *Challenges encountered by Sangguniang Kabataan Officials in Utilizing Accounting Systems*

Challenges	WM	SD	Interpretation
Lack of training and support in accounting systems	3.28	0.17	Neutral/Uncertain
Limited knowledge in financial recording and bookkeeping	3.41	0.33	Agree

Difficulty in preparing and submitting financial reports	3.63	0.21	Agree
Insufficient resources (e.g., financial software, computers)	3.16	0.94	Neutral/Uncertain
Complexities in government financial regulations	3.56	1.00	Agree
Composite Mean	3.41	0.52	Agree

Table 6.1 shows that the challenges have a composite mean of 3.41, which is explained as Agree, and a standard deviation of 0.52. The topmost challenge is identified to be "difficulty in preparing and submitting financial reports" (3.63), followed by "complexities in government financial regulations" (3.56). The lowest is "insufficient resources" (3.16). These results prove that even though SK officials are capable of performing simple tasks, reporting difficulties and complicated regulations slow them down, not inadequate resources. The 0.52 standard deviation suggests there are variations in how problems are viewed, i.e., certain SK officials have a harder time with these problems compared to others. This corroborates Castillo & Gabriel (2020), who associated transparency with accountability in SK financial reports; Naval et al. (2023), who highlighted the fact that training gaps cause compliance difficulties; and Ramos et al. (2023), who emphasized the need for required training to eliminate such challenges. Furthermore, it is important to utilize the demographic profile of the respondents to establish possible correlations between their background and their competency in utilizing accounting systems. By analyzing factors such as age, educational attainment, relevant training attended, and years of experience, the study can determine which characteristics most influence financial management competence. For instance, SK officials may have higher digital literacy but less exposure to financial regulations, while those with accounting-related education or more years of experience may perform better in bookkeeping and reporting. Establishing these correlations strengthens the study's findings by providing evidence on which specific demographic variables directly affect competence levels. This analysis also helps identify where capacity-building efforts should be focused, ensuring that future training programs are tailored to the actual needs of SK officials

Part IV: Recommendations for Capacity-Building Programs

Table 7. *Capacity-Building Programs Recommendations of Sangguniang Kabataan Officials*

Table 7 suggest that the highest desirable training is Basic Bookkeeping and Financial Recording (54 responses,

What type of training do you think would help improve your financial management skills? (Check all that apply)	Frequency	Rank
Basic Bookkeeping and Financial Recording	54	1
Advanced Budgeting Techniques	32	2
Use of Digital Accounting Tools	19	4
Government Financial Regulations and Compliance	29	3

Rank 1), followed by Advanced Budgeting Techniques (32 responses, Rank 2), Government Financial Regulations and Compliance (29 responses, Rank 3), and finally, Use of Digital Accounting Tools (19 responses, Rank 4). This indicates that SK officials place greater emphasis on hands-on and core skills in bookkeeping, necessary for accountability, than on digital tools training. The distribution of responses here also mirrors the officials' preferences for training requirements based on their weaknesses. This is consistent with Ramos et al.

(2023), who stated that training enhances technical skills in financial management; Naval et al. (2023), who suggested capacity-building as a reaction to skill deficits; and Edgardo et al. (2020), who stressed that computerization of financial systems enhances performance in financial management.

Part 7.1 Recommended *Strategies for Capacity Building Programs*

Based on the findings of the study and the responses of 60 Sangguniang Kabataan (SK) officials, the following recommendations are proposed to strengthen the financial competency of SK officials in Mogpog, Marinduque. Most of the respondents recommended to conduct regular trainings and workshops like Basic Accounting and Financial Reporting as their top priority training needs. This indicates a strong demand for continuous capacity-building programs that will improve their accuracy and transparency in handling SK funds. The usefulness of financial reporting is an approach to the preparation of financial accounting information that emphasizes the theory of decision-making in order to conclude the nature and type of information need (Agustina, 2022). Integrate practical exercises and simulations that align budgeting with the Annual Barangay Youth Investment Plan (ABYIP) and Comprehensive Barangay Youth Development Plan (CBYDP) to enhance their skills in budgeting and financial planning. Furthermore, they recommend to provide orientation and detailed sessions on government compliance, auditing standards, and regulatory frameworks, ensuring that SK officials are familiar with legal and procedural requirements and offer training on the use of spreadsheet applications like Excel, Google Sheet and digital accounting software for tracking and reporting funds to introduce updated templates and computerized system to promote efficiency, transparency and accountability in SK financial management with the help of assign resource persons like Municipal Accountants or COA representatives who can mentor SK officials in navigating complex financial regulations. Accounting practices, when effectively implemented can serve as a strategic tool, enabling them to track their financial performance, make informed decisions, and achieve sustainable growth (New Science, 2025).

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

Summary of Findings

Based on the data gathered and presented, the following findings were found out:

The study revealed that most Sangguniang Kabataan (SK) officials in Mogpog, Marinduque are between 21–23 years old, representing 62% of the respondents. Majority are college-level students (52%), with 75% having attended relevant training and 73% having 1–2 years of experience. These figures show that the respondents are young, educated, and moderately trained, but their short tenure limits their practical experience in financial management. This implies the need for continuous learning and mentorship to enhance their governance skills.

The overall results show that the respondents "Agree" on their competency in budget preparation (3.97), financial recording and bookkeeping (3.83), financial reporting (3.71), and utilization of digital accounting tools (3.69). This indicates a generally positive level of competence, particularly in budget preparation and collaboration with fellow officials. However, challenges remain in areas requiring advanced accuracy, timely financial reporting, and mastery of digital accounting applications, which are vital for transparency and compliance.

The study found that SK officials often encounter problems in financial reporting and understanding complex government regulations. The composite mean of 3.41 indicates moderate agreement that these are real challenges. Limited knowledge in bookkeeping and lack of digital tools also add to their difficulty in managing SK funds efficiently. These findings emphasize the importance of practical training, mentorship, and access to modern accounting resources.

Respondents identified Basic Bookkeeping and Financial Recording as their top training need, followed by Advanced Budgeting Techniques, Government Financial Regulations and Compliance, and Use of Digital Accounting Tools. This shows that SK officials prioritize mastering the basics before advancing to more complex financial management tools. Their preferences suggest a practical and progressive approach to strengthening financial competency.

CONCLUSION

The findings demonstrate that the Sangguniang Kabataan officials of Mogpog, Marinduque, possess a moderate to high level of competence in utilizing accounting systems, particularly in budget preparation and record-keeping. Their performance reflects a commendable level of understanding of financial management principles, largely influenced by their educational attainment and exposure to training. However, the study also reveals several critical gaps that must be addressed for them to achieve full competency in financial governance. First, while the SK officials are well-versed in budgeting and record maintenance, they often struggle with reporting timeliness and compliance due to the complexity of government regulations. This suggests that the existing training and support systems do not sufficiently cover the technical and procedural aspects of accounting standards set by the Commission on Audit (COA) and the Department of the Interior and Local Government (DILG). Second, the integration of digital accounting tools remains underdeveloped. Although the officials recognize the value of technology in improving transparency, they lack hands-on proficiency with digital platforms such as Excel, Google Sheets, and accounting software. This limits the efficiency and accuracy of their financial reporting and data consolidation. Third, despite their youthful energy and willingness to learn, the limited years of experience (mostly 1–2 years) hinder their ability to make well-informed financial decisions. This lack of practical exposure could potentially lead to errors in fund utilization and non-compliance with government auditing requirements if not supported through sustained mentoring and formal training. The research identified moderate to high levels of competence possessed by SK officials, with composite means from 3.69 to 3.97 across competency areas. Based on the demographic profile, it is evident that a number of factors influence the reported levels of competence. First, as described in the demographic profile, 52% are college-level students and/or graduates and thus have received considerable training related to the concepts of basic accounting levels of financial education. Fourth, according to the literature (Bawit et al., 2025), the higher the level of education, the greater the mastery of theoretical levels of financial management. Second, 75% of the respondents attended training relevant to the SK funding governance of budgeting and reporting, supported by Ramos et al.'s (2023) assertion that developed training is a substantial factor related to practical skills enhancement, specifically in budgeting and reporting. Third, even though 73% of the respondents have 1-2 years of experience, this does provide nominal exposure (despite the youth of the respondents - with 62% of respondents being no older than 23 years of age), allowing them to gain an experience level of governance processes and budgeting. More importantly, the theoretical framework of technology acceptance model and public financial management theory suggests that the perceived usefulness ultimately increases the competence levels regarding both the use of the accounting systems and structures of financial practice. However, though respondents indicated they understood the budgeting process, indicated by a strong reporting, there was felt to be a gap in the utilization of digital tools for reporting and accounting which would suggest while analyzing reports and budgets was sufficient to understand basics of budgeting and reporting, the more advanced skills still need development. Overall, the study concludes that capacity-building initiatives, when continuously implemented and properly guided by accounting professionals or COA representatives, can significantly enhance the financial management competence of SK officials. Strengthening their skills through structured, practical, and technology-oriented training programs will not only ensure financial transparency and accountability but will also empower young leaders to handle public funds responsibly, aligning with the intent of the SK Reform Act of 2015 (RA 10742 as amended by RA 11768).

RECOMMENDATION

Based on the findings and conclusion the following recommendation were offered:

The **Sangguniang Kabataan officials** are encouraged to participate in continuous capacity-building programs that will enhance their knowledge and skills in basic bookkeeping, budget preparation, and financial reporting. Regular attendance in workshops and practical training sessions focusing on financial documentation and the use of accounting systems will improve their ability to manage funds efficiently. It is also recommended that they engage in hands-on simulations aligned with the Annual Barangay Youth Investment Plan (ABYIP) and the Comprehensive Barangay Youth Development Plan (CBYDP) to ensure that their budgeting practices reflect realistic and transparent planning. Furthermore, SK officials are advised to explore and maximize digital accounting tools such as Microsoft Excel, Google Sheets, or other accessible software to promote accuracy,

efficiency, and transparency in financial transactions. However, this recommendation must be contextualized within the current challenges faced by SK units particularly the limited availability of funding and formal training programs. Hence, instead of proposing additional programs that require significant financial allocation, it is recommended to maximize existing LGU and DILG-led initiatives, explore free online government financial management modules, and adopt peer-to-peer mentoring within SK federations to enhance capacity cost-effectively.

For the **Local Government Unit (LGU)** and the **Municipal Accounting Office**, it is recommended to develop and sustain mentorship programs wherein resource persons such as municipal accountants or representatives from the Commission on Audit (COA) can provide guidance and technical support to SK officials. The LGU should also consider allocating sufficient budget for digital infrastructure, including computers and licensed accounting software, to assist SK officials in transitioning toward a modernized and systematic accounting process. Moreover, institutionalized training modules that include COA regulations, report submission protocols, and internal control systems should be implemented to standardize financial practices and ensure compliance among all SK units.

The **Commission on Audit (COA)** and the **Department of the Interior and Local Government (DILG)** are encouraged to collaborate in creating uniform accounting templates and financial reporting standards for SK officials nationwide. This will ensure consistency and ease of monitoring across various barangays. They should also organize periodic evaluations and follow-up assessments to measure the progress of SK officials after attending training sessions. These evaluations can identify areas that still require improvement and guide the development of future training programs. In line with the findings on transparency and digital utilization, this study highlights the implications of SK officials' competency for audit readiness and compliance with the Commission on Audit (COA) regulations. Strengthening audit preparedness ensures that SK transactions and fund utilizations are easily verifiable and compliant with government accounting standards. To support this, it is recommended that LGUs or educational institutions develop sample or mock budgeting and reporting templates tailored for Sangguniang Kabataan. These templates, preferably designed using accessible digital tools such as Microsoft Excel or Google Sheets, can serve as training materials during capacity-building programs. They will allow SK officials to practice preparing realistic budget plans, expenditure reports, and COA-compliant financial statements in a safe, simulated environment before handling actual public funds. This practical approach can enhance their confidence, accuracy, and accountability in financial management.

For **academic institutions and TESDA**, it is recommended to integrate public financial management, accounting, and digital literacy modules into community extension programs and SK leadership training. Offering certification courses in bookkeeping and computerized accounting systems can further equip SK officials with practical and technical competencies necessary for managing public funds. Partnerships between universities, TESDA, and LGUs can also enhance the accessibility of training programs, ensuring that all youth leaders can benefit from financial education opportunities.

Lastly, for **future researchers**, it is recommended to conduct similar studies in other municipalities or provinces to compare the levels of competence among SK officials and identify best practices that can be applied to improve financial governance nationwide. Future research may also explore the relationship between the frequency of training participation and the overall improvement of SK financial performance, providing valuable insights that could serve as the basis for policy development and long-term youth governance reforms.

While conventional academic recommendations are inherently good, this research provides suggestions for pragmatic strategies for enacting its findings through ordinary processes. The SK Reform Act, or RA 10742 (as modified by RA 11768), and the Local Government Code of 1991, obligates that capacity-building activities for SK officials will require multi-level approvals, price deliberations for budgeting, and lastly, transparency and accountability compliance for SK officials. This section outlines the precise bureaucratic sequence of events hierarchically to provide pathways for making recommendations actionable. First, submission of, and preliminary approval of, proposals: Recommendations, such as a training program or digital tool allotment, must be formalized by the SK chairperson or the municipal liaison into a proposal. The proposal should describe the goals of the program, the budget size for initiating the program, and how it fits into an approved ABYIP/CBYDP.

The proposal is then submitted to the Barangay Council to gain the members' endorsement to pursue funding. An official proposal must be approved with a majority vote in order to maintain transparency and soliciting community input, in accordance with RA 7160. Next, municipal-level review and budget allocation: Upon approval, the proposal moves into the Municipal Local Government Unit (LGU) through the Office of the Mayor or the Municipal Planning and Development Coordinator (MPDC). Municipal accountants and the Commission on Audit (COA) will look at the proposal for budget viability. For example, a budget request would be discussed in a Sangguniang Bayan (SB) session where quorum and public hearing would be required under the Local Government Code. If approved, the budget would come from the Local Development Fund, or SK budget, and the COA would audit the budget to ensure there was no misuse. Once again, this stage is often slowed down by bureaucracy, as the proposal may have to return to the municipal accountant for another revision to comply with the government accounting standards. Third, implementation and monitoring with coordination across agencies: After being approved, the programs would be implemented through partnerships with the Department of the Interior and Local Government (DILG) or TESDA to coordinate and deliver the training. Resource persons (i.e., municipal accountants) would have to be assigned by an official memorandum, and would have to report progress quarterly, via the LGU's Youth Development Council as the oversight body. Any changes to the training program would again be deliberated in an SB session to hold them accountable. Lastly, evaluation and sustainability: A COA-audited report is submitted to the SB following implementation, with feedback loops involving SK officials and community stakeholders. Governance may be seen as bureaucratic, as bureaucratic "red tape" is often present (for example, waiting for an approval (often 3-6 months) or budget limits), which requires advocacy, but it facilitates ethical governance. This approach through action creates trust and efficacious governance in youth, be sustainable, ethical financial improvement in SK. **References.**

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