

Career Aspiration, Work Attitude, and Employability Skills among Selected Private Banking Institutions in Metro Manila: Basis for Care (Career Advancement, Resilience and Empowerment) Program

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ABSTRACT

This study determined the career aspirations, work attitudes, and employability skills among employees in selected private banking institutions across Metro Manila to serve as the basis for the CARE (Career Advancement, Resilience and Empowerment) Program. Utilizing a quantitative approach, the research employed a descriptive-correlational research design to examine the relationships between the three key organizational variables. Data were gathered using a researcher-made questionnaire that underwent rigorous content validation and yielded a high computed Cronbach's alpha, ensuring high reliability and internal consistency across all sub-scales.

Descriptive statistical analysis revealed that the respondents' career aspiration obtained a weighted mean of 2.42, while work attitude registered a weighted mean of 2.33. Meanwhile, the respondents demonstrated a higher rating in employability skills, securing a weighted mean of 2.94. Inferential analysis yielded a computed r -value of 0.462, indicating a statistically significant moderate positive correlation among career aspirations, work attitudes, and employability skills. These empirical results demonstrate that higher career ambitions and constructive workplace behaviors directly align with enhanced professional competencies. To address the findings, a proposed one-year CARE Program was crafted. This interventions-based framework focuses on structured career advancement pathways, building psychological resilience in high-demand environments, and workplace empowerment. The program aims to optimize employee performance, bridge skill gaps, and strengthen workforce retention within the competitive private banking sector in Metro Manila.

KEYWORDS: Career Aspiration, Work Attitude, Employability Skills, Private Banking, Metro Manila, CARE Program, Descriptive-Correlational Study

Introduction

Various organizations now have the option of forming an interview selection committee prior to the hiring process to offer interview preparation, final candidate review, and reduce bias in the selection process of candidates for job positions based on their qualifications. Some of the specifics of this selection process

could include job duties, working conditions, education, and training requirements for the role as specified in the job description. In addition to offering input on which candidates will be hired from the internal or external pool of candidates.

Moreover, employers look for employees that have a positive personality type who can help to change their attitude and morale and also give them a fresh start on a bad day. Similarly, work attitude, values, and behaviours are all part of the way someone would present themselves based upon the type of career they want to have, their work attitude towards others, and their employability skills, and the way they represent themselves will affect how they fit into an organization. Therefore, it is essential to have a positive work attitude and employability skills in evaluating candidates to create an employee that will work productively and an applicant that will help reduce hiring costs. In addition, companies challenge graduates to take the technical and foundational skills learned in school and apply them to the workplace. The relationship between career aspirations, employment attitudes, and employability skills is an area that has received little or no research attention despite the fact that this is a growing area of interest. The purpose of this study will be to investigate the relationship of these three variables through data collected from employees within a selected private banking industry. Through understanding these variables we will be able to develop career programs to equip employees with the knowledge, skills and attitudes necessary to succeed and advance in the workplace. In addition, through our understanding of career programs employees can develop the confidence, effectiveness, and productivity necessary to complete their daily duties/responsibilities and to the management of the organization that provides them direction relating to their work as members of that organization.

The research focused on the Social Cognitive Career Theory (Lent, 2022) and the Self Determination Theory (SDT) (Deci, 2021). SCT explains why a person makes certain career choices, and why they may achieve academic or occupational success. Two major themes of SCT are the interaction between personal factors (such as motivation), environmental influences (such as family support) and behaviours (such as positive outcome expectations). A person's motivation to work is determined by their anticipated future career behaviours (i.e. three types: positive, negative, and neutral) and whether they receive or anticipate receiving support from their social network in reaching their goal.

The SDT Theory was developed by Deci in 2021 in the area of employee attitudes towards work. When individuals are satisfied and have met their basic psychological needs, they are more likely to have an intrinsic motivation to succeed at work and experience positive job performance at the workplace. Therefore, an employee's attitude towards work can be influenced if he/she is given the opportunity to receive support from supervisors and peers through the delivery of two-way communication, the creation of a positive work environment, and employee and manager support. Additionally, the USEM Model was developed by Knight and Yorke, as cited by Gande (2023) as one of the five theories studied in this research project. This model addresses what constitutes a person's employability and develops the individual's understanding (knowledge) of what it takes to be employed, develops an individual's skills needed to be employed, develops an individual's confidence (efficacy) in performing work-related tasks, and develops metacognitive (awareness of thoughts) processes for recognizing how a person's abilities / level of employability match/are relevant to potential job opportunities.

Climent (2024) shares a broad perspective of a systematic level in viewing the persistent skills and jobs mismatch that exists between what the Filipino graduate has to offer versus the expectation from employers within those industries; at large it is claimed that these difficulties occur because of the poor industry to academic linkage, resulting in an educational system that cannot keep up with the ever-

changing demands for skilled employees within the emerging industries; moreover, this further supports the ongoing argument that competency development, in both industry and educational institutions, must continue to be based upon the needs of the industry and are measured on an ongoing basis. Despite the value of this report, the specific sector in which the greatest level of skills/jobs mismatch exists was not identified; therefore, sector-specific research will follow in which to make direct comparisons to this study regarding employment as a banker.

The 2024 study by Son notes the value of workplace dynamics for the workforce of Gen Z. He notes Millennial and younger Filipino employees want meaningful work, flexibility, and an avenue to develop with their employer. This reflects changing attitudes toward the world of work and retention. Although this broad cultural evaluation is helpful, it does not differentiate how that type of orientation will behave in a rigid, highly regulated, high-performance-oriented financial institution. Therefore, the present study will provide insight on how generational work orientations affect employability in the more structured environment of banking.

The article by Olafsen and Deci (2020) provides insight into Self-Determination Theory (SDT), which states that when a workplace provides autonomy, competence, and connection to others, an employees' motivation will be enhanced. In the banking sector, however, where organizations often have very strict work rules and performance standards, depending on the organizational climate, these restrictions could impact employee motivation adversely or favorably. The research also confirms that employees' psychological need is a direct determinant of their work-related attitudes and highlights the importance of understanding the internal motivational states of bank employees in Metro Manila. Although the literature on SDT has seldom explored the interactions between psychological needs and career aspirations and employability behaviours, this study aims to bridge this gap.

The employability outcomes were evaluated by Gavino and Ramirez (2024) of recent graduates from higher education. The study determined that job placement activities and other career seminars provided by higher education institutions are influential in an individual's transition into the workforce. Employability is defined here not only as determined by the attributes of the individual student but also is aided by an institution with a robust career development program that provides clear career pathways of employment for its graduates. However, the study only included individuals who graduated from college to an entry-level position and did not examine the development of skills or characteristics after entering the workforce. To fill a gap in the literature, the current research seeks to explore employability as related to real-life performance in a banking environment.

In their 2017 publication, Tudy and co-authors reported that teamwork, proactive behaviors, and effective communication skills among graduates contribute positively to employee productivity in the workplace. Similar local studies support this conclusion by showing that there is a clear and direct relationship between graduate's interpersonal competence and the labor market in the Philippines. However, the generality of the tracer study does not clarify how these competencies relate specifically to the demands placed on employees in banking sector jobs, so more targeted studies such as this will help clarify such relationships in regard to fast-paced financial services work environments.

Methodology

The study employed the descriptive-correlational design. It describes and interprets what is and concern with the conditions of relationships that exist, practices that prevail, processes that are going on, effects

that are being felt trends that are developing to use both quantitative and qualitative correlation method to measure the process of the respondents.

The descriptive component was employed to systematically characterize the career aspiration, work attitude and employability skills in selected private banking institutions in Metro Manila as assessed by the middle management and the rank-and-file employees.

The comparative component was necessary because the study intended to determine whether significant differences existed among the assessments of the two groups of respondents.

In addition, the correlational component was employed to examine the nature and strength of the relationships among the three principal variables of the study—namely, career aspirations, work attitude, and employability skills—and to test the hypotheses regarding the significance of differences across respondent groups. Correlational designs, as articulated by Cohen et al. (2018), enable researchers to determine the degree to which variables are related and to identify patterns of association that may carry theoretical and practical significance, without implying causal attribution. This design was appropriate given that the present study was not involve in any experimental intervention but seeks to understand naturally occurring relationships within an organizational context.

The study determined the Career Aspiration, Work Attitude and Employability Skills Among Selected Private Banking Institutions in Metro Manila as Basis for an Intervention Program. Specifically, the study sought answers to the following: (1) How do middle management and rank and file employees assess the career aspiration in terms of; 1.1 achievement aspiration; 1.2 leadership aspiration; 1.3 social status; 1.4 economic aspiration; 1.5 entrepreneurial aspiration; 1.6 altruistic aspiration and; 1.7 work-life balance? 2. Is there a significant difference on the assessments of two groups of the respondents using the abovementioned variable? 3. What is the work attitude of the two groups of respondents in terms of; 3.1 Values; 3.2 Motivation; 3.3 Organizational commitment and; 3.4 Psychological contract? 4. What is the extent of employability skill of the respondent in terms of: 4.1 Career Assessment; 4.2 Self-Management; 4.3 Interpersonal and Facilitation; 4.4 Leadership Skills; 4.5 Computer Technology; 4.6 Growth and Personal Development; 4.7 Planning and decision-Making; 4.8 Creating and Visioning; 4.9 Time-Management; and 4.10 Project Management? 5. Is there a significant relationship among career aspirations, work attitude and employability skills? 6. What are the problems encountered by the respondents? 7. Based on the findings, what intervention program may be proposed? 8. How suitable, acceptable and feasible is the proposed career program?

Results and Discussion

Table 1
Assessment of Career Aspiration

Criteria		Rank-and-File		Middle Management		Composite Mean		R
		WM	VI	WM	VI	WM	VI	
1	Achievement Aspiration	2.08	LE	2.45	LE	2.27	LE	2
2	Leadership Aspiration	1.67	NE	1.81	LE	1.74	NE	6
3	Social Status Aspiration	1.8	LE	2.07	LE	1.94	LE	4

4	Economic Aspiration	1.53	NE	1.56	NE	1.55	NE	7
5	Altruism Aspiration	1.85	LE	2.03	LE	1.94	LE	3
6	Entrepreneurial Aspiration	1.65	NE	1.88	LE	1.77	NE	5
7	Work-life balance Aspiration	2.29	LE	2.55	LE	2.42	LE	1
	Overall	1.90	LE	2.15	LE	2.00	LE	

Table 1 presents the assessment of career aspiration among the respondents. As indicated by the overall composite weighted mean of 2.00, interpreted as Least Evident, the findings revealed that career aspiration among middle management and rank-and-file employees was generally displayed at a low level. This indicates that the respondents demonstrated limited expression of aspiration across the different dimensions of achievement, leadership, social status, economic goals, altruism, entrepreneurship, and work-life balance.

It can be observed that work-life balance aspiration obtained the highest composite weighted mean of 2.42 verbally interpreted as Least Evident. This was followed by achievement aspiration with 2.27 verbally interpreted as Least Evident, altruism aspiration with 1.94 verbally interpreted as Least Evident, and social status aspiration with 1.94 verbally interpreted as Least Evident. Under the Not Evident category, entrepreneurial aspiration received 1.77; leadership aspiration registered 1.74; and economic aspiration posted the lowest composite weighted mean of 1.55 verbally interpreted as Not Evident.

Respondents' views of career aspirations clearly demonstrate that aspects related to achieving personal accomplishment and maintaining a balance between work and life are more significant than aspects related to leadership development, entrepreneurship, or economic rewards. This indicates an individual's overall career direction may be more focused toward having a stable career, being able to grow their careers in a way that they can manage while maintaining their personal well-being, rather than being very ambitious or status-driven. Additionally, it was revealed that the nature of career aspirations are more restrained in nature; such as, the degree to which they reflect practical, personal needs, instead of being motivated by power, wealth, or authority.

This finding is aligned with Quiño (2022), who found that family influence and perceived employability shape career preferences and aspiration formation. In the present study, the higher ranking of work-life balance and achievement aspiration indicates that employees tend to frame their career goals around personal well-being, stability, and individual accomplishment. This reflects a practical orientation to career development, where personal life considerations and attainable progress appear more prominent than leadership status, entrepreneurial ambition, or economic advancement.

Table 2

Test of Significant Difference on the Assessment of Two Groups in Terms of Career Aspiration

Criteria	t-value	p-value	Decision	Interpretation
Achievement Aspiration	1.536	0.1316	Fail to Reject	Not Significant
Leadership Aspiration	1.178	0.2451	Fail to Reject	Not Significant
Social Status	1.886	0.0658	Fail to Reject	Not Significant

Economic Aspiration	0.385	0.7018	Fail to Reject	Not Significant
Entrepreneurial Aspiration	1.276	0.2085	Fail to Reject	Not Significant
Altruistic Aspiration	1.811	0.0769	Fail to Reject	Not Significant
Work-Life Balance	0.935	0.3548	Fail to Reject	Not Significant

Level of Significance = 0.05; Independent t-test; df = 45

Table 2 shows the test of significant difference on the assessment of the two groups of respondents in terms of career aspiration using the independent t-test at the 0.05 level of significance. The results determined whether middle management and rank-and-file employees differ significantly in their assessment across the identified dimensions of career aspiration.

For achievement aspiration, the computed t-value of 1.536 and p-value of 0.1316 indicated a not significant result. Since the p-value was greater than the 0.05 level of significance, the null hypothesis was not rejected. The middle-management individuals and employees at all levels exhibit no distinguishing features within their aspiration profiles. The employees in both ranks share nearly identical perspectives on aspirations for achievement as it relates to competence, reward, and career success.

For leadership aspiration, the computed t-value of 1.178 and p-value of 0.2451 indicated a non-significant result. As the p-value exceeds 0.05, the null hypothesis was not rejected.

It showed that there is little difference found in terms of leadership aspiration for middle management compared to rank-and-file employees. The finding also showed that employees from both types of jobs have similar orientations toward leadership roles, power/influence and authority.

For social status, the computed t-value of 1.886 and p-value of 0.0658 showed a not significant result. Since the p-value was still higher than 0.05, the null hypothesis was not rejected.

The data indicates that there was no major difference in the way both groups viewed aspiration based on factors that include prestige, recognition or social status. This demonstrates that both groups have similar views of the social value associated with their profession in banking institutions.

For economic aspiration, the computed t-value of 0.385 and p-value of 0.7018 indicated a not significant result. Given the p-value well above the 0.05 threshold, the null hypothesis was not rejected.

This indicates that the two categories, specifically middle management and rank-and-file employees, are relatively similar in how they assess economic aspiration. In addition, both groups have similar opinions as they relate to salary, financial growth and material factors associated with career advancement.

For entrepreneurial aspiration, the computed t-value of 1.276 and p-value of 0.2085 indicated a non-significant result. Since the p-value was greater than 0.05, the null hypothesis was not rejected. The data shows that neither group showed any statistical difference in their evaluation of entrepreneurial aspiration. Consequently, both middle management and rank-and-file employees hold comparable opinions about autonomy, innovation, and career trends oriented toward establishing new ventures.

For altruistic aspiration, the computed t-value of 1.811 and p-value of 0.0769 showed a not significant result. Since the p-value was greater than 0.05, the null hypothesis was not rejected. This suggests that both middle managers' and rank-and-file employees' assessments of altruistic aspirations were not found to vary significantly; implying both groups possess similar orientations towards a desire to help others, assist society, and participate in socially meaningful work.

For work-life balance, the computed t-value of 0.935 and p-value of 0.3548 indicated a not significant result. Since the p-value exceeds the 0.05 level of significance, the null hypothesis was not rejected. This

indicates that there is not a major contrast between middle level management along with rank-and-file employees regarding how they measure their work/life balance aspirations. The results suggest both middle managers and rank-and-file do indeed place high value on their personal wellness/health; manageable work requirements; having an equal proportion of time between work & personal life.

The absence of significant differences across all dimensions of career aspiration was consistent with Hassan (2023), who examined commitment and adaptability among finance workers and found that employee motivation and job-fit perceptions shape workplace engagement within structured financial settings. This parallel supports the present findings, where middle management and rank-and-file employees did not differ significantly in their assessments of achievement, leadership, social status, economic, entrepreneurial, altruistic, and work-life balance aspirations. Although the two groups occupy different organizational levels, they function within the same institutional environment, organizational culture, and performance expectations. Such common workplace conditions may contribute to the development of similar career outlooks and aspirations. This indicates that career aspiration in banking institutions may be shaped less by position level alone and more by shared professional experiences and the regulated nature of the financial work environment.

Table 3
Assessment of Work Attitude

Criteria		Rank-and-File		Middle Management		Composite Mean		R
		WM	VI	WM	VI	WM	VI	
1	Values	2.27	LE	2.84	ME	2.56	LE	1
2	Motivation	2.10	LE	2.43	LE	2.27	LE	3
3	Organization Commitment	2.09	LE	2.73	ME	2.41	LE	2
4	Psychological Contract	2.01	LE	2.15	LE	2.08	LE	4
	Overall	2.12	LE	2.54	LE	2.33	LE	

Table 3 exhibits the assessment of work attitude among the respondents. The overall composite weighted mean of 2.33 verbally interpreted as Least Evident, indicated that work attitude among middle management and rank-and-file employees was manifested at a low level. This means that the respondents generally demonstrate limited expression of values, motivation, organizational commitment, and psychological contract in their work in banking institutions.

It can be gleaned that values obtained the highest composite weighted mean of 2.56 verbally interpreted as Least Evident. This was followed by organizational commitment with 2.41 verbally interpreted as Least Evident; motivation with 2.27 verbally interpreted as Least Evident; and psychological contract with 2.08 verbally interpreted as Least Evident which registered the lowest rank among the four dimensions.

The results revealed that values are the most clearly expressed of the four dimensions of work attitude such as values, motivation, organizational commitment, and psychological contract indicated that respondents were more likely to acknowledge ethical principles and standards of conduct within the workplace than they are to express a strong attachment to the organization or a sense of shared obligation with the organization. The results also indicated that while work attitude was present, it was limited in nature throughout the various dimensions of work attitude, especially in areas that involved trust, reciprocity, and sustained internal motivation.

This finding is aligned with Owusu et al (2024), who found that positive work attitudes contribute to job performance and commitment. The present results reflect that although the respondents demonstrate some degree of work attitude, its generally low manifestation across all dimensions indicates that these attitudes may not yet be strongly developed or consistently expressed in the workplace.

Table 4
Assessment as to Employability Skills

Criteria		Rank-and-File		Middle Management		Composite Mean		R
		WM	VI	WM	VI	WM	VI	
1	Career Assessment	2.41	LD	3.39	MD	2.90	MD	5
2	Self-Management	2.65	MD	3.82	D	3.24	MD	3
3	Inter-personal and Facilitation	2.98	MD	4.04	D	3.51	E	1
4	Leadership skills	2.38	LD	3.59	D	2.99	MD	4
5	Computer and Technology Skills	2.67	MD	4.05	D	3.36	MD	2
6	Growth and Development	2.5	LD	3.01	MD	2.76	MD	6
7	Planning and Decision-Making	2.35	LD	3.13	MD	2.74	MD	7
8	Creating and Visioning	2.32	LD	2.92	MD	2.62	MD	10
9	Time Management	2.51	LD	2.85	MD	2.68	MD	8
10	Project Management	2.36	LD	2.91	MD	2.64	MD	9
	Overall	2.51	LD	3.37	MD	2.94	MD	

Table 4 depicts the assessment of employability among the respondents. As indicated by the overall composite weighted mean of 2.94 verbally interpreted as Moderately Demonstrable. The findings revealed that employability skills among middle management and rank-and-file employees were manifested at a moderate level. This means that the respondents generally demonstrate a fair level of capability across the different skill areas needed to remain effective, adaptive, and competitive within the workplace.

It can be observed that interpersonal and facilitation obtained the highest composite weighted mean of 3.51 verbally interpreted as Demonstrable. This was followed by computer and technology skills with 3.36; self-management with 3.24; leadership skills with 2.99; career assessment with 2.90; growth and development with 2.76; planning and decision-making with 2.74; time management with 2.68; project management with 2.64; and creating and visioning with the lowest composite weighted mean of 2.62, all verbally interpreted as Moderately Demonstrable.

The results imply that employability seems to be more strongly associated with collaborative communication and interaction, facilitation skills, technical knowledge, and self-management competencies compared to future-oriented skills and strategic capacities such as vision/creation of ideas, project management, and time management.

Consequently, the employees who exhibit the abovementioned skills are more confident in completing tasks associated with the day-to-day demands of their workplace because they possess the necessary skills to communicate, collaborate and coordinate with others as well as implement the skillful application of technology. As such, there is an emphasis on the skills most relevant to assistance with completing the operational demands of work and interaction between members of an organization compared with the

lower ranked skills associated with visioning/creating projects, project management, and time management representing less developed skill sets in relation to long-term planning/effectiveness in creating a strategic/long-term plan, executing the strategic/planning functions of work, and preparing for one's future career. Generally speaking, this pattern demonstrates that employability skills are primarily functional, with the skills necessary for performance in an immediate workstation environment existing at higher levels than the strategic and developmental skills required for future workplace success.

This finding aligns with Eimer (2023), who argued that employability is multidimensional and includes behavioral dispositions, adaptability, and contextual support. The present results reflect this view, as the respondents demonstrated varying levels of capability across different employability dimensions. The stronger performance in interpersonal and technology-related skills, alongside the relatively lower results in visioning and project management, indicates that employability is not a single, uniform trait. Rather, it comprises a range of competencies that develop unevenly in response to workplace demands, role expectations, and the nature of professional experience.

Table 5
Test of Relationship between Career Aspirations, Work Attitude, and Employability

Variables	r-value	Verbal Description	p-value	Decision	Interpretation
Career Aspirations and Work Attitude	0.407	Moderate Correlation	0.0046	Reject	Significant
Career Aspirations and Employability	0.134	Very Weak Correlation	0.3709	Fail to Reject	Not Significant
Work Attitude and Employability	0.459	Moderate Correlation	0.0012	Reject	Significant

Level of Significance = 0.05; Statistic = Pearson Product Moment Correlation

Table 5 presents the test of the relationship between career aspirations, work attitude, and employability using the Pearson Product-Moment Correlation at the 0.05 level of significance. The results determine whether the variables are significantly associated with one another and indicate the degree of relationship based on the computed r-values and corresponding p-values.

For career aspirations and work attitude, the computed r-value of 0.407 indicated a moderate correlation ($p = 0.0046$), which was lower than the 0.05 level of significance. Thus, the null hypothesis was rejected, and the relationship was significant. This means that career aspirations have a significant connection to work attitude for the respondents in the study. Those employees with higher levels of career aspirations also show more positive attitude, motivation toward their work and commitment to the organization. In addition, the results show that there are connections between career-focused goals, future orientation and the way in which employees view, as well as perform, their work in relation to the organization.

For career aspirations and employability, the computed r-value of 0.134 indicated a very weak correlation, with a p-value of 0.3709, which was higher than the 0.05 level of significance. Thus, the null hypothesis was not rejected, and the relationship was not significant. This implies that the associations between career aspirations and employability were determined not to be statistically significant among those surveyed. These findings suggest that while possessing career aspirations or goals

may assist individuals in preparing themselves for employment, they do not necessarily lead one to exhibit greater levels of employability skills throughout their lives. Moreover, this finding further supports the idea that the development of employability skills is likely to be influenced more strongly by actual work experiences, learning of competencies developed through work, and institutional requirements rather than merely by having career goals.

For work attitude and employability, the computed r-value of 0.459 indicated a moderate correlation, with a p-value of 0.0012, which was lower than the 0.05 level of significance. Thus, the null hypothesis was rejected, and the relationship was significant. This means that work attitude is significantly associated with employability among the respondents. The result implies a strong association between positive work landing and employability for the subjects surveyed. The results also indicate that individuals who hold more positive work attitudes generally exhibit a stronger ability to demonstrate employability skillsets.

Additionally, the findings of this study suggest that employees' values, motivation, level of commitment to their organization, and understanding of their psychological contract positively correlates to their ability to perform, adjust, communicate effectively, manage their work task(s), and continue to develop professionally while employed.

These findings are aligned with Olafsen & Deci (2020), who emphasized that motivation and workplace attitudes are shaped by psychological need fulfillment, and with Eimer (2023), who argued that employability is multidimensional and includes behavioral dispositions and adaptability. The present findings support these views by showing that work attitude is significantly related to both career aspirations and employability, whereas career aspirations alone are not significantly related to employability. This indicates that attitudes toward work may serve as a more direct condition in shaping employability-related behaviors than aspiration by itself.

Table 6
Regression Analysis of Career Aspirations, Work Attitude and Employability

Predictor	Estimate	R	R ²	F-test	p-value	Interpretation
Intercept	1.2469	0.462	0.214	5.98	.005	Significant
Career Aspirations	-0.0917					
Work Attitude	0.7400					

$$\text{Model: Employability} = 1.2469 - 0.0917 \times \text{Career Aspirations} + 0.7400 \times \text{Work Attitude}$$

Table 6 exhibits the regression analysis of career aspirations, work attitude, and employability. The table determined whether career aspirations and work attitude, taken together, significantly predict employability. It also showed the extent to which the predictors explain variations in employability based on the regression coefficients, coefficient of determination, F-test, and p-value.

The regression model yielded an R value of 0.462, indicating a moderate relationship between the combined predictors and employability. The R² value of 0.214 indicated that 21.4% of the variance in employability was explained by career aspirations and work attitude combined, while the remaining 78.6% may be attributed to other factors not included in the model. The model also produced an F-test value of 5.98 with a p-value of .005, which was lower than the 0.05 level of significance. This indicates that the

regression model is significant, suggesting that career aspirations and work attitude jointly predict employability among the respondents.

The regression equation, $\text{Employability} = 1.2469 - 0.0917 (\text{Career Aspirations}) + 0.7400 (\text{Work Attitude})$, indicates that work attitude has a positive contribution to employability, while career aspirations have a negative regression coefficient in the presence of work attitude. This means that a higher work attitude is associated with higher employability, whereas career aspirations do not appear to contribute positively to employability when both predictors are entered into the model simultaneously.

According to the results, a person's work attitude is a stronger predictor for employability than their career aspiration. Therefore, employability is more connected to an employee's values, motivation, commitment to work, and sense of obligation towards work than they are to their aspirations.

This finding is aligned with Owusu et al. (2024), who found that positive work attitudes are associated with stronger job performance and organizational commitment. In the present study, the regression results, likewise, indicated that work attitude has a stronger contribution to employability than career aspirations. This means that employees' actual orientation toward work, reflected in their values, motivation, organizational commitment, and psychological contract, is more closely linked to the development and demonstration of employability skills. Although career aspirations may reflect personal goals and future direction, these alone do not appear to exert the same predictive influence on employability when work attitude is taken into account. The result highlights that employability is shaped more directly by how employees think, feel, and behave in relation to their present work roles.

Based on the findings of the study, the proposed intervention was titled, CARE Program: Career Advancement, Resilience, and Empowerment Program. This is a one year career development program designed to strengthen employees' career aspirations, work attitudes, and employability-related competencies at selected private banking institutions. The program was developed in response to findings that career aspirations and work attitudes were generally low, while employability skills were only moderately evident. The study also identified several problems encountered by the respondents, particularly in relation to career advancement barriers, gaps in work attitudes, and deficiencies in employability skills.

The CARE Program provides a structured, developmental framework that addresses these concerns through targeted activities, mentoring, capability-building sessions, wellness initiatives, and career growth interventions. It covers key areas such as achievement aspiration, leadership aspiration, work-life balance, values, motivation, organizational commitment, psychological contract, career assessment, self-management, interpersonal skills, leadership skills, technology skills, planning and decision-making, creating and visioning, time management, and project management. It also addresses major workplace concerns, including a lack of transparency in promotion pathways, mentorship gaps, burnout, technological anxiety, organizational cynicism, and digital skill gaps.

Through its various components, the program aims to help employees become more career-directed, resilient, and professionally empowered. It promotes a balanced approach to career development by strengthening not only individual competence and workplace behavior but also employee well-being, adaptability, and long-term growth. As a whole, the CARE Program serves as a practical and comprehensive response to the findings of the study and is intended to support the development of a more motivated, competent, and future-ready workforce in the banking sector.

Table 7
Assessment on the Assessment of the CARE PROGRAM

Criteria		Rank-and-File		Middle Management		Composite Mean		R
		WM	VI	WM	VI	WM	VI	
1	Suitability	4.38	HS	4.58	HS	4.45	HS	2
2	Acceptability	4.42	HA	4.38	HA	4.37	HA	6
3	Feasibility	4.26	HF	4.10	F	4.10	F	4
Overall		4.35	H	4.35	H	4.31	H	

Table 7 depicts the suitability, acceptability and feasibility of the CARE Program.

The proposed CARE (Career Advancement, Resilience and Empowerment) Program is shown to be acceptable with the composite weighted mean of 4.45 verbally interpreted as Highly Suitable. The overall conclusion is that the respondents find the program to be Highly Suitable. This indicates that the CARE Program will be extremely appropriate program for meeting the stated employee needs and concerns surrounding employment aspirations and the development of work-related behaviours or employability.

The proposed career program was generally considered to be relevant to the contextual and developmental needs of all respondents. This finding supports the conclusion that the program is based on the results of the study and is therefore applicable to those currently participating as well as to employees who have similar workplace concerns and experiences. Similarly, the pattern shows that the CARE Program has a strong degree of contextual fit, legal alignment, and practical responsiveness, thereby, increasing the likelihood of the program's suitability as an institutional intervention.

According to Tight (2023), if a program is not based on actual workplace realities or industry needs, but rather on formal or generic program criteria, then the level of meaningfulness will be much lower. This research confirms that the participants in the CARE Program viewed the program as valid and relevant for them due to their identified needs and their ability to meet bank workplace developmental expectations.

As indicated by the overall composite weighted mean of 4.40, interpreted as Highly Acceptable, the findings reveal that the proposed CARE Program: Career Advancement, Resilience, and Empowerment Program is regarded by the respondents as highly acceptable. This means that the program is viewed as highly appropriate, practical, and well-supported in terms of content, implementation, personnel, and identified key result areas.

The results show that respondents have an overwhelmingly positive view of the proposed career program; with respect to its practicality and readiness for implementation, showing both conceptual soundness and feasibility. The findings demonstrated that there are adequate resources to implement this program and that the necessary personnel are available with sufficient capability. The result also indicated a strong acceptance by the institution of the CARE Program. Therefore, the CARE Program can realistically be implemented in the banking sector, and be supported and facilitated in such an environment.

The results are consistent with findings from Van der Baan et al (2025) illustrating that successful developmental interventions must be backed up by good institutional commitment, have structured mechanisms in place, and have adequate conditions for practical implementation. In the current case,

CARE Program appears to be well-accepted because it is perceived as practical, appropriately supported, and sensitive to both the demands of the institution and its workers.

The assessment of this proposed career program has shown that it had an overall composite weighted mean score of 4.18 which can be interpreted as Feasible. Therefore the proposed CARE (Career Advancement, Resilience and Empowerment) Program is seen by the respondents to be a feasible program. This means that it is considered to be a viable solution to meet their needs, will be able to adapt to different types of businesses, and be able to achieve its objectives within an acceptable time frame.

The results show that the proposed career program can work and be adapted due to its flexibility and achievability. This means that it can be implemented with a variety of employee groups and will still provide appropriate support for the identified needs of the target participants. Overall, the findings show that the program has a solid operating structure, is reasonably designed for implementation, but that some components related to the scope of coverage and completeness of implementation provisions are viewed with slightly more hesitation than other components.

Abubakar (2024) maintains his findings are similar to those obtained in this study because it was shown that training and development programs are most effective when the program can be designed, delivered, and provided with organizational support. The current study demonstrates that the CARE Program is feasible by demonstrating that it is practical, adaptable, and achievable in the organization, assuming that it is implemented according to the provisions contained in its deliverable and with appropriate staff involved.

Conclusions

In light of the findings, the following conclusions are hereby formulated:

1. The CARE Program be adopted and implemented which represents a critical step in moving from diagnosis to cure. If successfully executed over the proposed three-year period, it has the potential to transform a cynical and stagnant workforce into an agile, digitally fluent, and highly motivated asset capable of navigating the complexities of modern banking.
2. The workforce appears to be in a state of professional "plateauing." The combination of low economic drive and minimal leadership interest suggests that current organizational incentives may not be effectively aligned with employee values, or that the environment lacks the necessary catalysts to spark ambition.
3. The workforce is currently characterized by a "low-engagement" profile. Without addressing the underlying issues in the psychological contract and organizational commitment, the company faces risks related to low productivity and a stagnant work culture.
4. The workforce is characterized by strong social and technical foundations but lacks high-level execution and visionary capabilities. Training and development should pivot away from basic interpersonal skills and toward project management, strategic planning, and innovation to move the staff to be dynamic people in the organization.
5. The work attitude is the primary psychological driver of employability in this study. While aspirations are important for maintaining a positive attitude, they do not directly improve skill levels. Therefore, organizational interventions should focus on cultivating a positive work attitude and the psychological contract to most effectively enhance the workforce's demonstrable competencies.
6. The low levels of career aspiration are likely a direct defense mechanism against the encountered barriers. Employees are not "unambitious" by nature; rather, their aspirations are being suppressed by

a combination of outdated certifications, unclear promotion criteria, and a work culture that lacks the mentorship and flexibility needed for modern career progression.

7. The workforce is currently navigating a period of "psychological withdrawal." The high levels of cynicism and quiet quitting are likely symptoms of the poor Psychological Contract and Work Attitude. To prevent a further decline into apathy, the organization must move beyond purely economic incentives and focus on rebuilding trust, defining a clear purpose, and humanizing the technological transition.
8. There is a mismatch between current employee capabilities and the evolving demands of the digital economy. The workforce is proficient in basic operations but is experiencing a "bottleneck" in higher-order cognitive skills (analytics, strategic thinking, and AI literacy). To remain competitive, the organization must move beyond basic training and focus on reskilling employees to handle complexity and technology-human collaboration.

Recommendations

The following recommendations are hereby forwarded:

1. It is recommended that the CARE program be adopted and implemented as a unified initiative which exhibits similar levels of professional ambition and a collective need for revitalization;
2. By focusing on the psychological contract and providing clear, reachable growth paths, the organization can turn a plateaued workforce into an engaged, future-ready team;
3. The organization may treat the workforce as a homogenous talent pool in terms of psychological drive. By removing hierarchical silos in development programs, the institution can create a more agile environment where ambition is nurtured at every level simultaneously;
4. The priority is to shift the workforce from a state of "compliance" to a state of "contribution." By addressing the psychological contract first, the organization creates a safe environment where organizational commitment and motivation can naturally begin to recover;
5. The organization may realize that employability is a byproduct of a healthy work environment. By focusing on the psychological health of the workforce and the integrity of the psychological contract, the institution will naturally produce a more competent, agile, and engaged talent pool;
6. The objective is to create a "growth-permissive" culture. By addressing the root causes of apathy—fear of technology, lack of trust, and outdated skills—the organization can unlock the latent ambition within its workforce and prepare them for the demands of the modern digital economy;
7. The organization has a validated, suitable, and acceptable roadmap in the CARE Program. The final recommendation is to commit fully to the three-year timeline, ensuring that the intervention is adequately funded and culturally prioritized to bridge the gap between current employee capabilities and the future demands of the digital banking economy;
8. To move the needle on workforce productivity, future research must look beyond *what* employees want (Aspirations) and focus on the systemic environment (Culture and Trust) that allows those aspirations and attitudes to translate into actual, demonstrable skills.
9. Future researches may work on “quiet quitting as a challenge to have a more robust academic scales to measure career aspiration, work attitude and employability skills of the future workforce such as the generation alpha and beta.

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