

LEARNING PRACTICES THROUGH ONLINE PLATFORM OF FINANCIAL MANAGEMENT STUDENTS

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ABSTRACT

This descriptive research focused on the learning practices through online platform of the financial management students of a private higher education in Iloilo City. The 231 Financial Management students, enrolled for the 2nd semester of academic year 2021-2022 from 1st to 4th year are chosen as the respondents and quota sampling technique was used to identify them. The results revealed that online platform fairly improved the learning practices of the Financial Management students. Time management and study habits are crucial to students' learning practices, especially in higher years. This implies that each student has his own way and style of learning. Furthermore, the learning practices through online platform has taught students the importance of being flexible in using their time, carrying out study habits that can help them to learn, and having a learning environment that is appropriate for learning that can improve to their performance.

Keywords: Learning Practices, Online Platform, Financial Management

INTRODUCTION

Background of the Study

The rapid development of technology has impacted practically every part of our lives, including education. A style of learning that utilizes the use of internet and technology to deliver synchronous and asynchronous way of teaching in order to complete a degree or program is known as online learning (Usher & Barak, 2020).

Learning through online platform, also known as distance learning or online learning, is considered as an essential part of teaching process all over the world in the new normal. It is not an easy transition. It necessitates not only a radical shift in

study habits, but also a shift in learning style. Students are expected to plan and manage their assignments and schoolwork properly, manage their time properly. Inefficient time management will lead to missing deadlines, disrupting study routines, leaving students behind on their assignments, and putting them under a lot of stress (MITSDE, 2019). Some students have been complaining about this shift in learning style, and that includes students of Financial Management in a private higher education in Iloilo City. Thus, the conduct of this study.

Objectives of the Study

This study was conducted to determine the learning practices through online platform of Financial Management students in a private higher education institution in Iloilo City for academic year 2021-2022.

Specifically, this study aims to:

1. determine the profile of Financial Management students of a private higher education institution in Iloilo City in terms of sex, year level, average family monthly income, and place of residence;
2. determine the learning practices through online platform of the Financial Management students of a private higher education institution in terms of time management, study habits, and learning environment when respondents are taken as a whole and classified according to their profile; and
3. determine if there are significant differences in the learning practices through online platform of the Financial Management students of a private higher education institution in terms of time management, study habits, and learning environment when respondents are taken as a whole and classified according to their profile.

Hypothesis of the Study

There are no significant differences in the learning practices through online platform of the Financial Management students of a private higher education institution in terms of time management, study habits, and learning environment when respondents are taken as a whole and classified according to their profile.

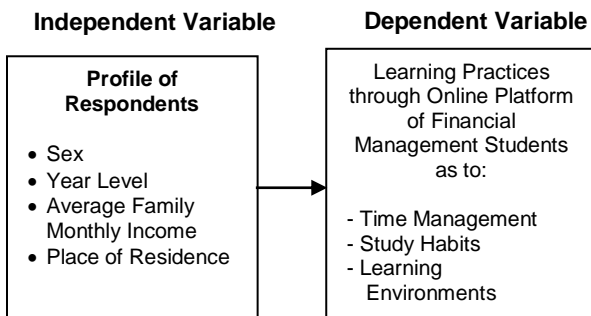
Theoretical Framework

This study is anchored on the Experiential Learning Theory of Kolb and Kolb (2011). It is based on the premise that doing is the most effective method to learn. Recalling of facts and retention of information are aided by experiences imprinted in the mind. The theory is famous for its holistic approach to student learning, which includes action/reflection as well as experience/abstraction. Furthermore, the theory of experiential learning states that an individual has his own unique learning practices that are relevant at different stages of his or her learning process. There are cases, for instance, where students learn at concrete and reflective observation while others learn at abstract conceptualization and active experiment action. The familiarity of conduct during actual classes are inevitable during online classes. As for study habits, students have a different style in order for them to learn. One can adapt to study late in the evening while others can study early in the morning. The process of grasping and transforming an experience leads in knowledge. Learning behavior in an environment considers different styles of learning. The effect of environment to students leads to what they experience during their learning in the classroom. What they find advantageous in face-to-face classes does not apply to the online classroom. Experience is considered to be part of learning as it applies the nature of building one's ability to learn in various roles (Kolb & Kolb. 2011).

Conceptual Framework

The researchers assumed that the profile of the Financial Management Students in terms of their sex, year level,

average family monthly income and place of residence may have effects on the learning practices through online platform of the Financial Management students of a private higher education institution in Iloilo City in terms of time management, study habits, and learning environment. The relationship between these variables are shown below.



Significance of the Study

The results of this study would specifically provide significant benefits to the following:

Students. It will be beneficial to them as it would give them solutions if ever they face problems during online classes.

Teachers. It can help the teachers to understand and be considerate about the problems that students may experience in online learning.

Schools. It would give them insights on how they can improve and be effective in educating students during online learning.

Parents. It would encourage them to look after their children from time to time and be a guide to them.

Future researchers. The result of this study may serve as reference to future researchers who are interested on related topic.

Definition of Terms

The following are some of the significant terms used in this study:

Financial Management students are those who are enrolled Business Administration major in Financial Management of a Private Higher Educational Institution in Iloilo City for academic year 2021-2022 and are the respondents of this study.

Learning practices refer to evidence-based teaching strategies implemented to produce results in every student that is through online learning and measured in terms of time management, study habits, and learning environment.

Study habit refers to the components of learning practices through online platform that refers to the routine learning behaviors of the respondents such as taking notes and reviewing lessons.

Time management refers to the components of learning practices through online platform that refers to how the respondents allocate their time in doing class work and studying.

Online platform refers to a digital service that facilitates interaction where the learner is at a distance from the instructor and that the learner uses some form of technology to access learning.

Private higher education institution refers to a university in Iloilo City offering and delivering higher education.

Scope and Limitations

This descriptive study was conducted in Iloilo City for the year 2021-2022. The respondents of the study were the Financial Management students enrolled for the 2nd semester of academic year 2021-2022 in a private higher educational

institution in Iloilo City who were selected using quota sampling. A researcher-made questionnaire were distributed to gather responses from the respondents. The

statistical tools used were mean, percentage, frequency count, and standard deviation, Mann Whitney U test, and Kruskal Wallis.

REVIEW OF LITERATURE/STUDIES

Learning Practices

Students learn in a variety of methods. According to Rogers (2022) people have an inherent desire to learn, and they learn best when they are fully immersed in the process. Learning practices have a positive impact on everyone's capacity to manage lectures successfully and achieve successful learning outcomes, as well as on their learning, behavior, involvement, and interpersonal well-being. Students come to school and interact in the classroom with a variety of skills and learning styles. Students must be able to demonstrate their abilities and skill while studying in a manner that is convenient for them. One of the most valuable resources available to learners is time, and anything they want to fulfill will take some time. It is important to manage time, especially if one is taking online classes (Valle et al., 2016).

Adeninyi (2011) considered that having good study habits will develop students to have a higher level of aspiration to pursue a career. Study habits during online learning are challenging as students will adapt to new situations like having gadgets as their form of instructional materials. A growing number of university courses are provided online, specifically using synchronous devices, giving instructors the ability to find the best practice for students' study patterns.

Lipoff (2011) explained that the Environmental learning theory recognizes that a child's environment influences his or her learning and conduct. Environmental responses are sometimes thought to be the cause of behavior and learning. This viewpoint assists families, institutions, and teachers in recognizing that a child grows and learns different skills as a result of his or her experiences.

A good learning environment may be a great attribute to the success of an online course (F.Learning, 2022). If online learners are comfortable with their learning environment, it will benefit them. In addition, in the digital era, online learning and teaching has become a need. However, an issue on online learning is the lack of studies that examine the effects of online learning environments on students. Students' comfortability should be taken into consideration because the shift to online learning requires them to adjust to their environment.

Online Learning

Online learning pertains to a style of learning in which students learn entirely online. Online learning or e-learning is commonly used in higher level education, where it allows learners from all over the world to interact in an online academic platform, together with other learners online to learn and study on their own to

achieve a degree (González-Videgaray, 2007).

The idea of online learning is always changing. Online learning is an element of a new dynamic that is defining educational institutions in the 21st century. Furthermore, there is a diverse perspective about e-learning that are influenced by a variety of professionals.

There are various concepts that have been accredited to e-learning. However, the word has been replaced, including computer-based learning, digital training, and computer-based training, all of which anticipate the first reference of e-learning in the early 1990s (Friesen, 2009). Furthermore, technological advances, contribution of software engineers as well as the conceptualization of education as a long-term process, holds a relevant challenge to the academic institutions on how to integrate the process into their organization, specifically their ways of teaching in the advancement of distance learning.

In the study of Cambroner (2018), an E-learning system was developed using RAD (Rapid Application Development) for the Graduate Programs of Central Philippine University to serve as a tool to

enhance distance learning. The e-learning system was tested and found to be a significant aid to learning of students and classroom management of instructors. The system can also facilitate management of courses, curricula, and instruction for the administrators.

In line with the pursuit for quality education for sustainable development embodied in the Education for Sustainable Development (ESD), Sabijon (2021) proposed alternative activities and assessment methods, like the performance task assessment, relevant to current difficult times. A sample performance task assessment is aimed to encourage Science teachers to utilize these information in their classes.

Cervera (2013), in his study, explored the extent of use of online networks and the level of interpersonal relationship of both students and faculty and their implications to teaching and learning, found that the use of the online social networks by the students relates significantly to their age and year level. "The older they are and as they move from one year level to another, the more they utilize the online social network sites.

METHODOLOGY

Research Design

Descriptive research was used in this study. The research design is ideal for studies aimed at figuring out what is predominant in the present: circumstances or interactions, attitudes and views expresses, processes and consequences, and the development of patterns.

Participants of the Study

There were 535 students enrolled in Financial Management program of a private university in Iloilo City during the 2nd semester of academic year 2021-2022 from first year to fourth year. The researchers made use of quota sampling, where the population was divided

according to the year level. The 231 respondents were the students who were conveniently reached by the researchers

online. The table below shows the distribution of respondents by year level using the formula.

Table 1

Distribution of Respondents Based on Year Level

Year Level	N	n	%
1 st Year	110	48	20.8
2 nd Year	121	52	22.5
3 rd Year	171	74	32.0
4 th Year	133	57	24.7
Total	535	231	100.0

Research Instrument

The researcher-made questionnaire was used as the instrument in gathering data from the respondents. The researchers generated relevant questions formulated and adapted from similar researches. Part one (1) was used to elicit the respondents' personal profile. Part two (2) included 15 questions regarding the learning practices through online platform of the Financial Management students in

terms of time management, study habits, and learning environment.

The following scale was used to guide the respondents in answering the questionnaire.

Numerical Scale	Description
5	Strongly Agree (SA)
4	Agree (A)
3	Moderately Agree (MA)
2	Disagree (D)
1	Strongly Disagree (SA)

The gathered data was interpreted as follows:

Mean	Description	Interpretation
4.21-5.00	Very favorable	Online platform extremely improved the learning practices of the financial management students.
3.41 4.20	Favorable	Online platform fairly improved the learning practices of the financial management students.
2.61-3.40	Moderately favorable	Online platform partly improved the learning practices of the financial management students
1.81-2.60	Less favorable	Online platform slightly improved the learning practices of the financial management students.
1.00-1.80	Least favorable	Online platform does not improve the learning practices of the financial management students.

Validity of the Instrument

The researcher-made questionnaire was submitted to three experts, specifically masters and doctorate degree holders in

the field related to the study who validated the instrument using the Good and Scates criteria for its content validity.

Reliability of the Instrument

The researchers conducted pilot testing to ensure the consistency of the instrument consisting of 47 students from different year levels under the College of Business and Accountancy. The instrument was tested for its reliability using internal consistency- Cronbach's Alpha. The result revealed a 0.867 reliability coefficient which is higher than the 0.70 which is the minimum coefficient for an instrument to be acceptable.

Ethical Considerations

Researchers followed ethical behavior and considerations in conducting this study by ensuring that participants received and understand all the information they need to decide whether to participate or not in this study. Their personal information were kept private because confidentiality is observed in this procedure. Participants were carefully selected and voluntarily participated in the study. All participants are free to choose whether or not to participate in the study and they can withdraw at any time with no negative consequences.

Data Gathering Procedure

The researchers asked for the consent and approval of the respondents to participate in the study. Upon the consent of the respondents, the researchers administered questionnaires utilizing google forms to have a safe collection of data from the respondents. The researchers gave clear instructions on how to respond during their comfortable time. The completed questionnaire was reviewed to ensure that the respondents have responded to all questions. It was

tabulated, computed and evaluated the extracted data for analysis.

Data Processing Procedure

The statistical tools that were used to describe the data gathered are the following:

Frequency Count was used to show the frequency of occurrence of a variable. It determined how many of the respondents are in a specific sex, year level, average family monthly income, and place of residence.

Percentage was used to determine the percentage of respondents needed in the given population such as in every year level.

Mean it determined the mean scores of respondents by adding all the points then divide it to the total number of points in the distribution.

Standard deviation was used to show how all the values are distributed, how average variation around the mean is measured and show how scattered or concentrated it is around the mean.

Mann-Whitney U Test was used to determine whether there is a significant difference in the means of the learning practices through online platform of financial management students when group according to sex and place of residence.

Kruskal Wallis H. was used to determine whether there is a significant difference in the means for the effects of online learning to the learning practices of financial management students when group according to year level and average family monthly income.

Level of Significance in this study, a 0.05 level of significance was used.

Therefore, the probability of rejecting a null hypothesis when it is true is at 5%.

RESULTS AND DISCUSSIONS

Profile of the Financial Management Students

Table 2 shows that out of 231 respondents, 32 (13.9%) were male and 199 (86.1%) were female. As to year level, 48 (20.8%) were 1st year Financial Management students, 52 (22.5%) were 2nd year, 74 (32.0%) were from 3rd year which has the highest number of enrollees in this course and from 4th year there were 57 (24.7%).

Majority of the respondents 107 (46.3%) have an average family monthly income of 20,000 and below, followed by 80 (34.6%) for 20,001-50,000, 26 (11.3%) for 50,001-80,000 and 18 (7.8%) 80,001 and above average family monthly income. Majority of the respondents were from rural areas 136 (58.9%) compared to 95 (41.1%) who are living in urban areas.

Table 2

Profile of the Financial Management Students of Central Philippine University

Characteristics of the Financial Management Students	n	%
Sex		
Male	32	13.9
Female	199	86.1
Year Level		
1 st year	48	20.8
2 nd year	52	22.5
3 rd year	74	32.0
4 th year	57	24.7
Average Family Monthly Income		
20,000 and below	107	46.3
20,001 – 50,000	80	34.6
50,001 - 80,000	26	11.3
80,001 and above	18	7.8
Place of Residence		
Rural	136	58.9
Urban	95	41.1
TOTAL	231	100

Table 3 shows that when respondents are taken as an entire group, online platform is favorable to the learning practices of the financial management students which means that it fairly improved their learning practices. Learning

environment has the highest mean ($M=4.15$, $SD=0.83$), followed by study habits ($M=4.14$, $SD=0.66$) and time management ($M=3.75$, $SD=0.69$). According to Environmental learning theory, a child's environment influences

his or her learning and behavior. A simple change to the environment can have a significant influence. A child will not be able to learn to her full capacity if he or she is placed in an environment that is not favorable to learning. The results imply that students need to have an environment that is conducive to learning. Students can adjust to the new set-up of learning with the help and support of people around them.

Table 4 shows that in terms of time management, the female has a higher mean ($M=3.77$, $SD=0.71$) compared to male ($M=3.63$, $SD=0.57$); on year level, 4th year financial management students mean ($M=3.94$, $SD=0.65$) are higher than 1st, 2nd, and 3rd year students. The average family monthly income of 50,001-80,000 means is higher ($M=3.82$, $SD=0.53$) compared to the income stated

in the table, and in terms of place of residence, rural is higher ($M=3.82$, $SD=0.68$) compared to urban ($M=3.65$, $SD=0.70$).

As indicated in table 4, using online platform is favorable to learning practices of the Financial Management Students in terms of Time Management when taken as a whole ($M=3.75$, $SD=0.69$) which means that using online platform fairly improved the learning practices of the financial management students. The shift to online learning taught the students the importance of being flexible in using their time. Time management has also been characterized as a sort of self-management that places a high value on time while deciding what to undertake when to do them, how to do them more efficiently, and when is the appropriate time to do them (Savino, 2016).

Table 3
Learning Practices through Online Platform of the Financial Management Students

Learning Practices	Mean	SD	Qualitative Description
Time Management	3.75	0.69	Favorable
<i>The shift to online learning made me...</i>			
1. Use my free time between classes for reading or reviewing	3.60	0.85	Favorable
2. Use a daily or weekly "to do" lists	3.80	0.93	Favorable
3. Study on the weekends	3.42	0.98	Favorable
4. Balance my study time with recreation and leisure time	3.98	0.91	Favorable
5. Manage my time well	3.94	0.95	Favorable
Study Habits	4.14	0.66	Favorable
<i>The shift to online learning made me...</i>			
1. Take time to review my notes before taking an exam	4.18	0.86	Favorable
2. Keep track of the deadlines and important dates	4.53	0.68	Highly Favorable
3. Take breaks when I study	4.43	0.79	Highly Favorable
4. Take organized and legible notes during class	3.79	0.97	Favorable
5. Develop positive study habits	3.78	0.99	Favorable
Learning Environment	4.15	0.83	Favorable
<i>The shift to online learning made me...</i>			
1. To always find a comfortable place for me when I'm listening to the lecture or watching the lecture videos	4.17	0.98	Favorable
2. Have my own study area	4.02	1.14	Favorable
3. Value the importance of a good study area	4.35	0.86	Highly Favorable
4. Ensure that I am in a study place free of noises during my online class (e.g., dog barks and car noises)	3.97	1.12	Favorable
5. Set-up my own study area to help me study effectively	4.25	0.93	Highly Favorable

Note. Scale: 1.00-1.80 Least Favorable 1.81-2.60 Less Favorable 2.61-3.40 Moderately Favorable 3.41-4.20 Favorable 4.21-5.00 Highly Favorable

Table 4

Learning Practices through Online Platform of the Financial Management Students in terms of Time Management when taken as a whole and grouped according to Sex, Year Level, Average Family Monthly Income, and Place of Residence

Categorical Variables	Mean	SD	Description
Sex			
Male	3.63	0.57	Favorable
Female	3.77	0.71	Favorable
Year Level			
1 st year	3.66	0.66	Favorable
2 nd year	3.59	0.73	Favorable
3 rd year	3.77	0.68	Favorable
4 th year	3.94	0.65	Favorable
Average Family Monthly Income			
20,000 and below	3.80	0.68	Favorable
20,001 – 50,000	3.71	0.67	Favorable
50,001 – 80,000	3.82	0.53	Favorable
80,001 and above	3.52	0.97	Favorable
Place of Residence			
Rural	3.82	0.68	Favorable
Urban	3.65	0.70	Favorable
As a Whole	3.75	0.69	Favorable

Table 5 shows that in terms of study habits, the female has a higher mean ($M=4.16$, $SD=0.66$) compared to male ($M=4.06$, $SD=0.62$); on year level, 4th year financial management students mean ($M=4.31$, $SD=0.61$) are higher than 1st, 2nd, and 3rd year students. The average family monthly income of 50,001-80,000 means is higher ($M=4.26$, $SD=0.59$) compared to the income stated in the table, and in terms of place of residence, rural is higher ($M=4.19$, $SD=0.61$) compared to urban ($M=4.08$, $SD=0.71$). As indicated in table 5, using online platform is favorable to the learning practices of the Financial Management

Students in terms of study habits when taken as a whole ($M=4.14$, $SD=0.66$), which means that online learning fairly improved the learning practices of the financial management students.

According to (Crow, 2007), study habits is a well-structured program of topic mastery that enables people to meet new challenges, analyze concepts, draw conclusions, generate new ideas, and polish skills (Siahi et al., 2015). It implies that students need to have the habit of achieving consistency, especially in learning, as study habits are essential in building one's ability to learn.

Table 5

Learning Practices through Online Platform of the Financial Management Students in terms of Study Habits when taken as a whole and grouped according to Sex, Year Level, Average Family Monthly Income, and Place of Residence

Categorical Variables	Mean	SD	Description
Sex			
Male	4.06	0.62	Favorable
Female	4.16	0.66	Favorable
Year Level			
1 st year	4.03	0.64	Favorable
2 nd year	3.92	0.65	Favorable
3 rd year	4.25	0.67	Highly Favorable
4 th year	4.31	0.61	Highly Favorable
Average Family Monthly Income			
20,000 and below	4.18	0.69	Favorable
20,001 – 50,000	4.09	0.63	Favorable
50,001 – 80,000	4.26	0.59	Highly Favorable
80,001 and above	4.00	0.69	Favorable
Place of Residence			
Rural	4.19	0.61	Favorable
Urban	4.08	0.71	Favorable
As a Whole	4.14	0.66	Favorable

Table 6 shows that in terms of learning environment, the female has a higher mean ($M=4.17$, $SD=0.84$) compared to male ($M=4.02$, $SD=0.75$); on year level, 1st year financial management students mean ($M=4.22$, $SD=0.75$) are higher than 2nd, 3rd, and 4th year students. The average family monthly income of 50,001-80,000 means is higher ($M=4.37$, $SD=0.68$) compared to the income stated in the table, and in terms of place of residence, rural is higher ($M=4.17$, $SD=0.83$) compared to urban ($M=4.13$, $SD=0.84$).

As indicated in Table 6, using online platform is favorable to the learning

practices of the Financial Management Students in terms of learning environment when taken as a whole ($M=4.15$, $SD=0.83$) which means that using online platform fairly improved the learning practices of the Financial Management students. Classrooms as a social contact help students to interact with their peers as well as to their teachers (Weinstein, 2011). The learning environment gives a significant role in students learning. The setting is considered a factor in making each student's life progress in doing their work.

Table 6

Learning Practices through Online Platform of the Financial Management Students in terms of Learning Environment when taken as a whole and grouped according to Sex, Year Level, Average Family Monthly Income, and Place of Residence

Categorical Variables	Mean	SD	Description
Sex			
Male	4.02	0.75	Favorable
Female	4.17	0.84	Favorable
Year Level			
1 st year	4.22	0.75	Highly Favorable
2 nd year	4.17	0.73	Favorable
3 rd year	4.09	0.91	Favorable
4 th year	4.15	0.89	Favorable
Average Family Monthly Income			
20,000 and below	4.08	0.80	Favorable
20,001 – 50,000	4.13	0.95	Favorable
50,001 – 80,000	4.37	0.68	Highly Favorable
80,001 and above	4.36	0.56	Highly Favorable
Place of Residence			
Rural	4.17	0.83	Favorable
Urban	4.13	0.84	Favorable
As a Whole	4.15	0.83	Favorable

Differences in the Learning Practices through Online Platform of the Financial Management Students

The result of Mann Whitney U test (Table 7) for learning practices of the financial management students when respondents are grouped according to sex reveal that there are no significant differences in terms of time management ($U=2.762E3$, $p=0.23$), study habits ($U=2870.000$, $p=0.37$) and learning environment ($U=2666.000$, $p=0.14$). This

means that using online platform to the learning practices mean scores of the financial management students remain the same regardless of the sex, hence the null hypothesis is not rejected.

This supports the conclusion that every student has their own way of learning and studying, regardless of their sex. A student's productivity is not based on their being a male or female.

Table 7

Differences in the Learning Practices through Online Platform of the Financial Management Students when respondents are classified according to Sex.

Learning Practices	Sex	N	Mean	Sum of Ranks	U	Z	p	Remarks
Time Management	Male	32	102.81	3290.00	2.762E3	-1.207	0.23	Not Significant Accept Ho
	Female	199	118.12	23506.00				
Study Habits	Male	32	106.19	3398.00	2870.000	-0.900	0.37	Not Significant Accept Ho
	Female	199	117.58	23398.00				
Learning Environment	Male	32	99.81	3190.00	2666.000	-1.489	0.14	Not Significant Accept Ho
	Female	199	118.60	23602.00				

Note. $p < .05$

When respondents were classified according to year level, the results revealed that there are significant differences in their mean scores in terms of time management [$H(3)=8.45, p=0.04$] and study habits [$H(3)=14.92, p=0.00$] of the students. However, in terms of learning environment [$H(3)=0.19, p=0.98$], there is no significant difference indicating that all the respondents (from first to fourth year) have similar mean scores (Table 8). Thus, the hypothesis that there are no significant differences in the learning practices through online platform of the Financial Management students when classified according to year level is rejected in terms of time management and study habits, but not rejected in terms of learning environment.

Results of the pair wise test on the significant differences on the effects of online learning to the learning practices of the Financial Management students when classified according to year level revealed that in terms of time management there are significant differences between the 1st

and 4th year groups and also between the 2nd and 4th year groups. In addition, in terms of study habits, the 1st and 4th year, 2nd and 3rd year, and 2nd and 4th year students have significant differences.

Students are in charge of their own pace and must be able to manage time effectively while studying and doing household work. Valle et. al. (2016) stressed that it is recommended that students begin practicing time management as early as their freshman year. Despite the fact that the course may include due dates, the student is responsible for creating his own schedule for completing the tasks. The results imply that time management and study habits are crucial to students' learning practices, especially in higher years such as 3rd and 4th year students. They have more challenging tasks as students compared to lower years. In addition, they are one step closer to success and must have a well-planned routine and time management in order to meet the deadline.

Table 8

Differences in the Learning Practices through Online Platform of the Financial Management Students when respondents are classified according to Year Level.

Learning Practices	Year Level	n	Mean	H	df	p	Remarks
Time Management	1 st Year	48	109.03	8.45	3	0.04	Significant Rejected Ho
	2 nd Year	52	98.88				
	3 rd Year	74	118.31				
	4 th Year	57	134.48				
Study Habits	1 st Year	48	104.07	14.92	3	0.00	Significant Rejected Ho
	2 nd Year	52	91.33				
	3 rd Year	74	127.59				
	4 th Year	57	133.50				
Learning Environment	1 st Year	48	118.40	0.19	3	0.98	Significant Rejected Ho
	2 nd Year	52	114.45				
	3 rd Year	74	114.11				
	4 th Year	57	117.85				

Note. $p < .0$

The results of Kruskal Wallis H that in Table 9 show that no significant differences exist in terms of time management [$H(3)=2.06, p=0.56$], study habits [$H(3)=3.21, p=0.36$] and learning environment [$H(3)=3.85, p=0.28$] of the group. These mean that the learning practices of the respondents in terms of these three learning practices are the same or are not influenced by their family income. The learning practices through online platform are not significantly different; hence the null hypothesis is not rejected. Creating a learning atmosphere

that is welcoming and encouraging to the learning process, whether at home or in the classroom, will enhance the student mind's path to higher knowledge.

These support the results in Table 9 that no significant differences are found because there are several ways to learn and to gain knowledge. Regardless of income, whether small or big, what matters the most is the students' willingness to learn and by having the human capital, they can be successful.

Table 9

Differences in the Learning Practices through Online Platform of the Financial Management Students when respondents are classified according to Average Family Monthly Income.

Learning Practices	Average Family Monthly Income	n	Mean	H	df	p	Remarks
Time Management	20,000 and below	107	120.87	2.06	3	0.56	Not Significant Accepted Ho
	20,001 – 50,000	80	111.14				
	50,001 – 80,000	26	121.21				
	80,001 and above	17	101.11				
Study Habits	20,000 and below	107	121.22	3.21	3	0.36	Not Significant Accepted Ho
	20,001 – 50,000	80	108.82				
	50,001 – 80,000	26	126.94				
	80,001 and above	17	101.06				
Learning Environment	20,000 and below	107	108.21	3.85	3	0.28	Not Significant Accepted Ho
	20,001 – 50,000	80	118.39				
	50,001 – 80,000	26	133.62				
	80,001 and above	17	126.25				

The result of Mann Whitney U test in Table 10 reveal that no significant differences exist in the learning practices mean scores in terms of time management ($U=5.604E3, p=0.09$), study habits ($U=5976.000, p=0.33$) and learning environment ($U=6267.500, p=0.69$) of the rural and urban groups. Hence the null hypothesis is not rejected, this means that the learning practices of the Financial Management students remain the same regardless of their place of residence.

task instrumentality, and social contract are all crucial in class for students to perform well (Weinstein, 2011). In addition, for security and shelter, students may feel safe and comfortable with the classroom setting that they are in." This statement supports the results in Table 10. A feeling of security and protection positively affect the way student learn. Regardless of whether they are in a rural or urban area, what matters is a place favorable for students' learning.

"Steele's functions of protection and shelter, pleasure, symbolic identification,

Table 10

Differences in the Learning Practices through Online Platform of the Financial Management Students when respondents are classified according to Place of Residence.

Learning Practices	Sex	N	Mean	Sum of Ranks	U	Z	p	Remarks
Time Management	Rural	136	122.30	16632.50	5.604E3	-1.72	0.09	Not Significant Accept Ho
	Urban	95	106.98	10163.50				
Study Habits	Rural	136	119.56	16260.00	5976.000	-0.97	0.33	Not Significant Accept Ho
	Urban	95	110.91	10536.00				
Learning Environment	Rural	136	117.42	15968.50	6267.500	-0.39	0.69	Not Significant Accept Ho
	Urban	95	113.97	10827.50				

Note. $p < .05$

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

1. The Financial Management course of a private higher educational institution is dominated by female students with the 3rd year students having the highest number of enrollees. Most of their family's monthly income is at the rate of minimum wage earners and the majority reside in rural areas.

2. Learning Practices through online platform has taught students the importance of being flexible in using their time wisely, carrying out study habits that can help them to learn and be more successful, and having a learning environment that is appropriate for learning that can contribute to their performance.

3. Online platform has extremely improved the learning practices of higher-year students, such as 3rd and 4th year students, in terms of study habits because they are one step closer to achieving their dreams. They have difficult subjects and more complex tasks compared to lower those in years, which is why having good

study habits can help them be more productive.

4. Learning environment influences students' behavior and ways of learning. First-year students create an ideal environment necessary for learning because they are still adjusting to college life and need motivation to urge them to study. This also improves the learning practices of high-earner families in terms of the learning environment because they are more accessible to the things needed to have a good environment.

5. Each student has their own way and style of learning, and sex is not a basis for student's productivity. In addition, students' willingness to learn cannot be measured in terms of family income, if they want to learn and be successful, there are a lot of ways to gain knowledge. Furthermore, having a place and environment conducive for learning is essential to students' learning process whether it is on a rural or urban areas.

6. Time management and study habits are crucial to students' learning practices, especially in higher years such as 3rd and 4th year students. They must have a well-planned routine and time management in order to meet the deadline.

Recommendations

Based on the conclusions, the following recommendations are proposed:

1. For students, it is recommended that they start having time management skills, a well-planned routine, and finding an appropriate place to study as early as possible in their first year, as well as to study during weekends.

2. For teachers to fully understand and be considerate about the problems that the students may experience during online learning by providing necessary support to their students like the

preparation of appropriate materials needed in an online class, create an environment appropriate to learning, encourage students to participate well and consider situations which are difficult for students to fulfill online.

3. Since schools are the foundation of learning development for students, it is recommended that they have concrete plans and strategies in the implementation of online learning, as well as considering the welfare and productivity of students.

4. As students are at home during online learning, parents must be their guide and support their children while doing online classes.

5. All data reflected in this study could be of help to future researchers by exploring other topics or variables not included in this present study.

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