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Exploring Factors Influencing Completion Rates in an Online Accounting Course during the COVID-19 Pandemic: The Case of Simplified Accounting for Entrepreneurs

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Abstract

This study investigates factors that influence the completion rates of students in an online accounting course during the COVID-19 pandemic. The study focuses on the online course "Simplified Accounting for Entrepreneurs" offered by the University of the Philippines Open University as a continuing education non-formal course. It aims to explore the interplay among learning engagement, quality of learning materials and activities, assessment of performance, and the availability of learner support services and how they influence the completion rate on the said course. The study employed a quantitative research method analysing feedback from learners enrolled during the 2020-2022 period using end-of-course evaluation questionnaires. Descriptive statistics and Pearson correlation analyses were used to identify trends and relationships among the factors. The findings show a high completion rate during the 2020-2022 period, with an average of 66 per cent. Assessment practices emerged as the strongest factor, particularly in terms of variety and timely feedback. Learning resources were perceived as relevant and up-to-date, with a strong correlation to learning activities. Learning activities were highly rated for fostering critical thinking. Learner support also received positive feedback though the availability of a course coordinator for consultation was noted as an area for improvement. Strong correlations among resources, activities, and assessments highlight the importance of alignment in designing an online course. These findings offer valuable insights for optimising course delivery in online and non-formal education settings, particularly by identifying key design and support factors that sustain learner engagement and completion. The findings offer practical guidance for instructional designers and educators aiming to improve retention and engagement –not just during disruptive events but also in shaping future online learning strategies for non-formal courses.

Keywords: accounting for entrepreneurs, completion rate, continuing education, COVID-19 pandemic, online accounting course, online learning

1. Introduction

Online and distance learning became the norm during the COVID-19 pandemic, with schools shifting abruptly from the traditional face-to-face classes to remote modality. Hodges et al. (2020) differentiate between emergency remote teaching and online learning, highlighting the challenges and opportunities presented by rapid transitions to online platforms. Besides, Reedy et al. (2021) mentioned that universities around the world were challenged to ensure the quality of learning outcomes achieved by students through online learning during this period. Both students and teachers had to learn to adjust to the technology, such as the use of Learning Management Systems (LMS), online interaction and engagement, pedagogical design, and assessment methods. One of the significant challenges in online learning is the issue of completion rates. A recent study by Celik and Cagiltay (2024) showed that non-formal courses such as massive open online courses (MOOCs) have lower completion rates, often less than 15 per cent. Moreover, Gütl et al. (2014) found that the majority of students point to the following reasons for dropping out: job changes, insufficient time, difficulty of the topic, and unchallenging activities. As a result, it is not uncommon for some students to become discouraged and drop out of the course. Other issues identified include unconducive learning environments at home (Joaquin et al., 2020), barriers to online learning (Rotas & Cahapay, 2020), as well as additional burden to take care of children and other family members who were stuck at home during the COVID-19 pandemic. These factors collectively contributed to high attrition rates in online learning.

Simplified Accounting for Entrepreneurs (SAfE) is a fully online, non-formal course offered by the Faculty of Management and Development Studies (FMDS) of the University of the Philippines Open University under its Continuing Education Program (CEP). It has eight modules with a duration of 16 weeks and is offered twice a year. The course is designed to provide learners with basic knowledge and skills in recording financial transactions and preparing financial reports for a business enterprise. Most of the enrolees are employees and professionals seeking either to upskill or reskill, to be more competent in their work. Other enrolees are micro and small-scale entrepreneurs who cannot afford to hire full-time bookkeepers or accountants to oversee the financial recording and reporting process of their businesses. The SAfE course was first offered in early 2010 and is currently one of the oldest and longest-running non-formal courses at FMDS. Like many other online courses, SAfE faced some challenges during the COVID-19 pandemic, particularly in keeping the students engaged and motivated to complete the programme.

The course is delivered through a learning management system called MyPortal, powered by Modular Object-Oriented Dynamic Learning Environment or MOODLE. Students are given access to the course site, where all the materials are uploaded, activities are monitored, assignments are submitted, and feedback is given. The Course Coordinator serves as the facilitator of the course and monitors the progress of the students. The course follows the self-regulated learning approach, where learners are mostly responsible for managing their own learning. This approach encourages autonomy, self-motivation, responsibility, and flexibility, allowing learners to actively engage in with the course content at their own pace and time. However, while self-regulated learning offers flexibility to learners, it also presents challenges that can impact completion rates, as learners navigate the course with minimal guidance from the Course Coordinator.

Despite the growing body of research on online learning completion rates, there remains a gap regarding the factors influencing completion rates, particularly in non-formal and professional development online courses such as SAfE. Understanding these factors is crucial

for improving the design of the course including support mechanisms to enhance learner success, not just during periods such as the COVID-19 pandemic but also in the post-pandemic era.

The study aims to contribute to the existing body of knowledge by identifying and analysing factors that influenced completion rates in the SAfE course during the COVID-19 pandemic, offering insights that can inform evidence-based practices for designing more effective non-formal online courses. By identifying the factors that promote course completion in non-formal settings, the findings will contribute to the broader understanding of adult and non-formal learning in online environments and will be valuable to educators, course designers, and institutions offering non-formal continuing education programmes.

2. Literature Review

As the world shifted to online learning during the COVID-19 pandemic, adult learners, particularly entrepreneurs, looked for ways to equip themselves with business skills through distance learning. This has been challenging as studies have shown that online learners struggle with time management, self-discipline, and engagement, which are crucial for successful completion of courses (Adedoyin & Soykan, 2020; Hart, 2012). Aragon and Johnson (2008) found that issues with course design, namely, poorly designed learning materials, as well as unresponsive instructors, contribute to the non-completion of courses. Also, Cao et al. (2020) mentioned that balancing multiple responsibilities, such as family and work left little time for learning, which makes it difficult for learners to stay on track with their courses. For entrepreneurs who had to find ways to make their businesses stay afloat, the added pressure of attending an online course often led to their being overwhelmed and eventually dropping out of the course altogether. Moreover, Means and Neisler (2021) reported a sharp decline in student satisfaction, from 51 to 19 per cent, when classes moved online. They identified the most common barriers as motivation and connectivity challenges. Similarly, Addae et al. (2025) found that while adult students in Ghana displayed strong self-directed learning traits, they struggled with online engagement, tutor interaction, and digital literacy. These highlight the challenges faced by adult learners in balancing learning with other responsibilities.

The online learning environment and course design also play pivotal roles in influencing completion rates in online courses. Aragon and Johnson (2008) argued that instructional designers should find innovative ways to facilitate quality teaching and that the mode of delivery may need to be modified for the online environment. Kang and Im (2013) pointed out that clear instructions, flexible deadlines, as well as interactive content are essential in maintaining learner engagement. The role of feedback from teachers and interaction with other learners is very important as learners feel less isolated and are more likely to complete the course (Moore, 1993). In fact, a study by Volery and Lord (2000) highlighted three important attributes of teachers: attitude towards technology, teaching style, and technical competence. Teachers who apply student-centred teaching approaches and who are actively engaged with learners enhance motivation and learning outcomes. Their study also emphasized the importance of clear objectives and interactive elements in course design. A recent study by Egloffstein et al. (2023) reinforced the importance of course design and interactions, observing that MOOCs with interactive and discussion-oriented elements fostered greater engagement compared to the lecture-oriented formats. The Asian Development Bank (2023) also reported that during the COVID-19 pandemic, students who had higher levels of interaction with teachers were more satisfied and engaged. Additionally, an earlier study by Dziuban et al. (2015) showed that student satisfaction is not only shaped by course content but also by “psychological contracts”, where assessment, collaboration, and agency influence motivation and the likelihood of completion in online learning.

One framework that is gaining attention is that of self-regulated learning (SRL). Adult learners in online environments need to actively manage their learning with limited external support. A meta-analysis conducted by Zhao et al. (2025) showed that time management, effort regulation, and metacognitive monitoring as SRL strategies were significantly associated with academic performance. A similar study by Guntur and Purnomo (2024) revealed that SRL interventions (metacognitive, motivational, and cognitive) have a moderate positive effect on learning outcomes across both blended and online environments. Another study confirmed that online adult learners develop stronger time management skills compared to those in blended mode (Zhang et al., 2023, reflecting their self-regulated learning skills. Given that entrepreneurs have competing business and personal demands, applying these SRL strategies in online courses may help them in completing their courses.

While much research has been conducted on online learning completion rates, these are mostly focused on traditional students. There is limited literature focused on adult learners, particularly entrepreneurs who are balancing businesses and online learning. These non-traditional adult learners require different pedagogical approaches, according to Winfield et al. (2023), whose study suggested that instructor presence, engagement strategies, and community building are essential to reducing attrition among this type of learner. This study hopes to address the gap by exploring the factors that influence completion rates in online courses for this demographic group.

2.1. Theoretical Framework

The study applied the Transactional Distance Theory developed by Moore (1993), which holds that the psychological and communication gap between instructors and learners in distance education creates a sense of “transactional distance.” The theory is based on three key components: dialogue, structure, and autonomy.

Dialogue refers to the level and quality of interaction between learners and instructors (Moore, 1993). This can be facilitated through timely feedback and learner support activities. Absence of immediate feedback and timely discussion forums can increase the transactional distance, which may affect learners’ motivation to complete the course.

Structure pertains to the rigidity or flexibility of the course design and organisation. Further, Moore (1993, p. 26) pointed out that “it describes the extent to which a course can accommodate or be responsive to each learner’s individual needs and preferences.” Highly structured course learning materials, activities, and assessments can increase transactional distance while those that allow for self-paced learning with varied assessment methods can decrease transactional distance, making it easier for learners to complete the course.

Learner autonomy emphasises the ability of learners to be responsible for their own learning. In online distance education, a high degree of autonomy without learner support can overwhelm learners and therefore increase transactional distance (Moore, 1993).

This theory served as the guide for identifying the factors that enhance engagement and completion rate in an online accounting course, such as SAfE, thus reducing transactional distance between the teacher and the learners.

2.2. Research Objectives

The study explored the factors influencing completion rates of the SAfE course during the COVID-19 pandemic. The specific objectives of the study are:

i. to evaluate learners’ perceptions of key components, including learning resources, learning activities, assessment, and learner support; and
ii. to analyse the relationships between these factors and explore their association with learner engagement and course completion rates.

3. Research Method

3.1. Research Method and Instrument

The study employed a quantitative method. A set of evaluation questionnaires was answered by the learners at the end of the duration of the course, which assessed learner perceptions across four key factors: learning resources, learning activities, assessment, and learner support. Each factor has a set of three to four statements that relate to how the learners perceived its importance in the course delivery. The questionnaire was based on the Student Evaluation of Teaching (SET) developed by the University. The learners' profile showing demographic characteristics was based on the learner information sheet submitted by the learners at the start of the course.

3.2. Data Collection

The respondents of the study consisted of 116 learners out of the total 260 enrolees from the 2020 to 2022 course offerings. The completion rate was computed based on the number of learners who finished the course and received a numerical grade during those periods. Of the total enrolees, 173 of them were able to complete the course. This covered six batches of learners over the three-year period. The course evaluation questionnaire was sent using Google Form through email.

3.3. Data Analysis

Learners' perception of the factors influencing completion rates were gathered using the Likert scale with the following weights:

- Strongly agree = 5
- Agree = 4
- Neutral = 3
- Disagree = 2
- Strongly disagree = 1

From the results of the Likert scale, mean scores were computed. The range used for interpretation is based on equal intervals as follows:

- Strongly agree = 4.21-5.00
- Agree = 3.41-4.20
- Neutral = 2.61-3.40
- Disagree = 1.81-2.60
- Strongly disagree = 1.00-1.80

Descriptive statistics, including means and standard deviations, were computed for each factor to summarise the responses and highlight variability. To examine the relationships among the factors, Pearson correlation coefficient was employed.

For standard deviation, the following range was used for interpretation:

- Very low variation = 0.00-0.49
- Low variation = 0.50-0.99
- Moderate variation = 1.00-1.49
- High variation = 1.50-2.00
- Very high variation = >2.00

3.4. Limitations of the Study

The study is limited to the specific factors that were included in the evaluation questionnaire. External factors such as the use of LMS, internet connectivity, and socio-economic background of the learners were not considered.

Furthermore, this study is exploratory and correlational in nature. While it analyses the relationships between course factors, learner engagement and completion rates, it does not test a mediating model. The role of learner engagement was treated as a related outcome rather than a mediating variable between course factors and completion rates. Future research, however, could employ experimental designs to explicitly investigate the mediating role of learner engagement.

4. Findings and Discussion

4.1. Learners' Demographic Profile

Of the 116 respondents, 25 were male (21.6%) while 91 were female (78.4%). In terms of age, the largest group of respondents were in the 31-40 age range (36.2%), followed by those in the 21-30 age range (33.6%). Those belonging to the 41-50 age group represented 26.7%, while those above 51 constituted only 3.5%. This shows that the majority of the learners were relatively young.

Regarding civil status, the majority of the respondents were single (56.9%), while married individuals represented 43.1% (Table 1).

Table 1

Demographic Profile

Profile	No.	Percentage
Gender		
Male	25	21.6%
Female	91	78.4%
Age		
21 - 30	39	33.6%
31 - 40	42	36.2%
41- 50	31	26.7%
51 and above	4	3.5%
Civil Status		
Single	66	56.9%
Married	50	43.1%

4.2. Course Completion Rate

Of the total 260 enrolees, 173 were able to complete the course and received a numerical grade. However, only 116 of them completed the evaluation survey and served as respondents in this study. The average number of enrolees was 43 while the average number of completers was 29. The completion rate had an average of 67% during the three-year period, with the first term of 2020 having the highest completion rate of 70% while the second term of 2021 had the lowest completion rate of 60% (Table 2). The completion rate is significantly higher than the average MOOC completion rate, which is reported to range

between 3% and 6 % (Reich & Ruperez-Valiente, 2019), or 12.6% as reported by Jordan (2015), and seldom exceeds 15% (Celik & Cagiltay, 2024). This indicates the course's efficacy in retaining learners even during disruptive events. This high completion rate suggests a generally effective management of the transactional distance, where the combination of course structure, sufficient dialogue, and learner autonomy tend to lessen the isolation of online learning during this period.

Table 2

Simplified Accounting for Entrepreneurs Course Completion Rate

SAfE Offering	No. of enrolees	No. of completers	Completion Rate
SAfE-1-2020	40	28	70%
SAfE-2-2020	31	19	61%
SAfE-1-2021	53	36	68%
SAfE-2-2021	45	27	60%
SAfE-1-2022	42	29	69%
SAfE-2-2022	49	34	69%
Total	260	173	67%
Average	43	29	67%

4.3. Results of Learners' Perceptions by Factor

Learners perceived the relevance of the course materials as the strongest aspect, with the highest mean score of 4.46, reflecting alignment with the course objectives. However, the sufficiency of learning resources had a lower mean of 4.14, suggesting that while learners value the quality of content and alignment with objectives, additional resources could further enhance their learning engagement. In Transactional Distance Theory (TDT), learning resources represent a key element of course structure. A well-structured course reduces transactional distance because it reduces uncertainty and promotes learner autonomy.

Learning activities showed a strong agreement (mean = 4.41) with regard to fostering critical thinking, variety of learning activities (mean = 4.39), and the learner engagement levels (mean = 4.29). These activities can be interpreted as a form of dialogue between the course instructor and the learner. The variety of learning activities creates a simulated interaction that bridges the transactional gap, promotes autonomy and actively engages the learner in the learning process.

Assessment practices appeared to be the strongest factor, with learners appreciating the sufficient time provided for doing and submitting assignments (mean = 4.54). Timely feedback (mean = 4.48), relevance and variety of assessment tools (mean =4.44) were also highly rated. This shows how assessments play a crucial role in reinforcing student outcomes and maintaining learner engagement and motivation to complete the course. From TDT's standpoint, timely feedback is a critical component of dialogue as this reduces the transactional distance between the instructor and the learners. In addition, relevant assessments provide structure that supports learners' autonomy through the course.

Learner support had the lowest scores among the factors. The lowest score was the availability of the course coordinator for consultation (mean = 4.05). While this aligns with the self-regulated learning model, this also reflects a gap in accessibility which affects the transactional distance between the teacher and the learners. Learners perceived the availability of support as reflected in the course coordinator's responsiveness to their questions, with a mean rating of 4.23. However, in terms of timely response, the rating was a

bit lower (mean = 4.20), which suggests that learners expect a quicker response. The lower scores indicate a perceived increase in transactional distance. Learner support may be considered as the primary channel for dialogue in an online environment. Learners feel the distance when dialogue is not readily accessible or available. While the course promotes autonomy, the findings suggest that a certain level of dialogue should be available to minimise feelings of isolation which can affect completion rates.

Table 3

Learners' Perceptions by Factor

Factor	Key Statements	Mean	Interpretation	Standard Deviation	Interpretation
Learning Resources	The learning resources are relevant to the course and learning objectives.	4.46	Strongly Agree	0.58	Low variation
	For each module, the set of learning resources is sufficient to meet learning objectives.	4.14	Agree	0.62	Low variation
	The learning materials are up-to-date.	4.34	Strongly Agree	0.63	Low variation
Learning Activities	There is a variety of learning activities.	4.39	Strongly Agree	0.66	Low variation
	The learning activities are engaging.	4.29	Strongly Agree	0.68	Low variation
	The learning activities develop critical thinking.	4.41	Strongly Agree	0.61	Low variation
Assessment	Learning is evaluated through a variety of assessment tools.	4.44	Strongly Agree	0.57	Low variation
	The assessment tools are relevant to the course goals.	4.44	Strongly Agree	0.57	Low variation
	Learners are given enough time to work on assignments.	4.54	Strongly Agree	0.52	Low variation
	There is timely feedback on learner performance.	4.48	Strongly Agree	0.54	Low variation
Learner Support	The Course Coordinator responds constructively to learners' questions.	4.23	Strongly Agree	0.60	Low variation
	The Course Coordinator responds to learner queries in a timely manner.	4.20	Agree	0.60	Low variation
	The Course Coordinator makes him/herself available for consultation.	4.05	Agree	0.66	Low variation

4.4. Correlations Among Factors

The correlations among the four factors revealed significant interdependence. There is a strong correlation between learning resources and activities (0.810), suggesting that resources effectively support course engagement. Learning resources and assessment also have high correlation (0.745) indicating the alignment between course content and assessment. The strong correlations show a well-designed course structure and therefore minimise transactional distance. Learner support appears to have lower correlations among learning resources (0.692), learning activities (0.642), and assessment (0.649). This indicates

a need to provide timely response and interventions to maximise learner engagement (Table 4). This suggests that while the course structure is well-designed and integrated in terms of resources, activities, and assessments, the dialogue component in the form of learner support is the area that needs improvement. Strengthening this factor can enhance dialogue and further reduce the transactional distance.

Table 4

Correlations among Factors

Factor	Learning Resources	Learning Activities	Assessment	Learner Support
Learning Resources	1.000	0.810	0.745	0.692
Learning Activities	0.810	1.000	0.721	0.642
Assessment	0.745	0.721	1.000	0.649
Learner Support	0.692	0.642	0.649	1.000

4.5. Recommendations

While the course has provided a positive learning experience to the learners, the following are recommended for further attention and improvement:

i. Provide additional supplementary materials to address concerns about sufficiency and better cater to diverse learner needs. This enhances structure to support the various levels of learners' autonomy;
ii. Incorporate more interactive activities such as case studies, and gamified learning experiences to sustain interest and motivation. This enhances dialogue within the course structure; and
iii. Enhance learner support by providing consultation schedules and mentoring sessions for timely support without compromising the self-regulated learning model. This addresses the dialogue by making it more structured, thereby reducing transactional distance and supporting autonomy.

5. Conclusion

The study explored the factors that contributed to the high completion rates of the course Simplified Accounting for Entrepreneurs during the COVID-19 pandemic. It evaluated learners' perceptions of four key factors – learning resources, learning activities, assessment practices, and learner support – and analysed their relationships to determine their impact on course completion as well as learner engagement. The results have yielded positive outcomes, reflecting a generally satisfactory perception among the learners. The role of learning resources was rated highly, indicating the course relevance and alignment between the course objectives. Learning activities were perceived as effective in stimulating critical thinking while showing some variability in terms of engagement. Learners appreciated the variety of assessment tools, which emerged as the strongest among the factors. Learner support was generally positive though this factor had the lowest rating among the four, suggesting an area for improvement. Strong correlations among resources, activities, and assessment showed the importance of a well-designed course in promoting learner success and enhancing completion rates. Although the study was conducted during the COVID-19 pandemic, the insights provided are applicable to post-pandemic educational strategies in online and non-formal learning environments. Overall, this study highlights the key factors that shaped completion rates of a non-formal online course during the COVID-19 pandemic, providing valuable insights for designing and implementing more effective non-formal online programmes. Beyond its immediate relevance to accounting education, this research contributes to the body of knowledge on adult learning and continuing education programmes

in online learning both in times of disruption and in the post-pandemic era. Further studies in the future may include a comparison of completion factors between pandemic and post-pandemic periods, examine the mediating role of learner engagement, as well as conduct cross-validation of these factors across different contexts, such as other online courses, to strengthen the applicability of these findings.

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