

Beyond Knowledge Gaps: Determinants of Repeated Certified Public Accountant (CPA) Licensure Examination Failure

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ABSTRACT:

This study explored the determinants of repeated failure in the Certified Public Accountant Licensure Examination (CPALE) among repeat examinees. A quantitative descriptive-correlational design was employed, and data were collected and analyzed using frequency count, percentage, and simple regression analysis. Findings revealed that most respondents graduated in 2020 and 2022, took the CPALE for the second time, attempted the examination within one to less than two years after graduation. Examination-related factors were perceived factors on repeated CPALE failure. In terms of subject performance, Management Services had the highest scores. Academic Competency Factors were the only significant predictor of repeated CPALE failure. It is recommended to strengthen the academic competence of the students through competency-based instructions and comprehensive CPALE preparation programs to help reduce repeated examination failures. Further, future studies are recommended to a larger or more diverse sample to validate these findings.

Keywords: Repeat Examinees, CPALE Failure, Academic Competency, CPALE determinants, Repeat CPALE failure

1. Introduction

The Certified Public Accountant Licensure Examination (CPALE) is one of the prestigious professional qualifications for those who are aspiring to become accountants in the Philippines. It gauges the competence of the graduates and an indirect indicator of the quality of accounting education programs. CPALE remains the most failed licensure examination by examinees highlighting the challenges and the issues at hand are not just a mere knowledge-based but also other factors. Reyes et.al. (2025) posited that performance in the licensure

examination is influenced by multifaceted interaction of many factors such as academic performance, study habits, examination factors, individual characteristics and institutional support. Maghinay (2024) claimed that there is a positive relationship between higher academic performance, well-structured review strategy, and disciplined study habit and the licensure examination success. Conversely, examinees with multiple failed subjects showed inconsistent performance and weak application practical skills indicating that there is a gap in accounting competencies resulted to recurring failure.

Moreover, Lianza (2025) pointed out that institutional measures such as mock examinations, faculty consultations and peer tutorials were associated with higher CPALE outcomes. This implies that streamlined academic support can reduce the risks of failure. However, it varies on the institutional resources and instructional approaches that lead to differential levels of examinee readiness. Additionally, Nicolas & Arambulo (2023) found that psychological factors such as anxiety and emotional distress related to licensure examination are substantial challenges to students' successful performance.

While many studies focus on the passing rates and performance predictors, there is a notable gap on why some examinees repeatedly fail in the CPALE in spite of multiple attempts and preparation. This gap points out the need to study the factors of repeated CPALE failure

The problem of repeated failure in rigorous collegiate licensure exams is a significant issue in higher education and professional preparation in national contexts, as it reflects larger issues of academic readiness, candidate persistence, and alignment between educational programs and professional standards. Examinees in licensure and certification assessments in different countries face similar challenges, such as lack of foundational knowledge, ineffective review practice, psychological distress, and lack of institutional support, which can all have a negative influence on examination performance. The present study of repeat CPA Licensure Examination examinees contributes to the literature in this broader international context by investigating the factors associated with repeated failure in a professional licensure context and offering insights that can guide examination preparation, student support, and policy development outside the Philippine context. Thus, the study is of relevance for educators, review bodies and professional regulatory bodies that want to improve learner outcomes in high-stakes assessment settings all over the world.

Objectives of the Study

The study seeks to answer the following objectives:

1. Determine the profile of the repeat examinees in terms of:
 - a. Year graduated
 - b. Number of CPALE attempts
 - c. Time gap between graduation and CPALE attempt
 - d. Recent CPALE taken
2. Determine the factors of repeated CPALE failure in terms of:
 - a. Academic and competency
 - b. Review strategies and learning behaviors
 - c. Psychological factors
 - d. Examination-related
3. Determine the performance in the CPALE of repeat examinees.
4. Find out the predictive determinants among these factors of repeated CPALE failure.

2. Methodology

Design: The study employed a correlational research design to determine the determinants of repeated CPALE failure. It examines whether the identified factors may serve as predictive determinants.

Participants/Sample: The respondents of the study were the repeat CPALE examinees of Eastern Samar State University - Main Campus who have taken the CPALE more than once from examination period 2023 - 2025. There were only twenty-five respondents of the study who have been selected through purposive total enumeration. Since the study is exploratory and focuses on a narrowly defined group, a sample of twenty-five can still provide meaningful preliminary evidence for descriptive analysis and limited predictive analysis.

Instruments: The study utilized a survey questionnaire as the primary research instrument

to determine the determinants of repeated failure in the CPALE. The questionnaire consisted of two parts: Part 1 gathered the respondents' profile information, including year graduated, number of CPALE attempts, time gap between graduation and CPALE attempt and the most recent CPALE taken and Part 2 measured the factors of repeated CPALE failure namely: Academic and Competency Factors, Review Strategies and Learning Behaviors, Psychological Factors, and Examination-Related Factors. Respondents were asked to indicate the extent to which they agreed with each statement using a five-point Likert-scale.

Procedure: The survey questionnaire was administered and retrieved personally by the researcher. Data on the results of the CPALE were systematically gathered either through official records obtained from the Professional Regulatory Commission (PRC) or through verified submissions provided by the repeat examinees themselves.

Data Analysis: The data gathered in this study were analyzed using appropriate descriptive and inferential statistical tools based on the specific objectives of the research. Frequency and

percentage were used to describe the profile of the repeat CPALE examinees. Mean was used to determine the extent of the factors of repeated CPALE failure in terms of academic and competency, review strategies and learning behaviors, psychological factors, and examination-related concerns. In addition, simple linear regression was used to identify the predictive determinants among the factors of repeated CPALE failure. Because the study involved twenty-five respondents, the regression analysis was treated as exploratory and limited to one predictor at a time to avoid over-fitting and to maintain the appropriateness of the analysis.

3. Results

Table 1 revealed that most repeat CPALE examinees graduated in 2020 (28%) and 2022 (24%), and those are predominantly recent graduates. The majority of them took the examination for the second time (72%), and 20% attempted three or more times. Most respondents (68%) took the exam within one to two years after graduation. May 2025 (28%) and December 2024 (24%) examination period have the highest percentage of repeat examinees.

Table 1 Profile of the Repeat Examinees

Profile	Frequency N=25	Percent
Year of Graduation		
2012	1	4.00
2016	2	8.00
2017	1	4.00
2018	1	4.00
2019	2	8.00
2020	7	28.00
2022	6	24.00
2023	2	8.00
2024	3	12.00
Number of CPALE Attempts		
Once	2	8.00
Twice	18	72.00
Thrice or more	5	20.00

Time gap between graduation and CPALE attempts		
6 months	2	8.00
6 months to 1 year	10	40.00
More than 1 year but less than 2 years	7	28.00
More than 2 years but less than 3 years	3	12.00
More than 3 years	3	12.00
Recent CPALE taken		
October 2021	1	4.00
October 2023	5	20.00
May 2024	2	8.00
December 2024	6	24.00
May 2025	7	28.00
October 2025	4	16.00

Table 2 revealed that all four factors, which are Academic and Competency Factors, Review Strategies and Learning Behaviors, Psychological Factors and Examination-related Factors were found to moderately affect repeated CPALE failure. The most significant factor was the Examination – related factors ($M = 3.36$) as repeat examinees reported that the volume coverage, mental fatigue and pressure to pass the CPALE had the profound effect on their

performance. Psychological Factors ($M = 3.14$) were prevalent, with fear of failure affecting their confidence. Academic and Competency Factors, however, revealed that difficulties in applying accounting concepts to complex problems moderately affect their repeated failure. Similarly, Review Strategies and Learning Behavior moderately affect the examinees performance indicating that they regularly engaged in practice tests and mock exams.

Table 2 Factors of Repeated CPALE Failures

	Mean	Interpretation
A. Academic and Competency Factors		
1. I have difficulty applying accounting concepts to complex problem-solving situations.	3.06	Moderately Affected
2. My foundation in core accounting subjects is insufficient for the CPALE.	2.88	Moderately Affected
3. I struggle with integrating concepts across different accounting topics.	2.69	Moderately Affected
4. I find it difficult to recall accounting concepts during the actual examination.	2.64	Moderately Affected
5. My undergraduate training did not fully prepare me for the CPALE level of difficulty.	2.40	Slightly Affected
Overall Mean	2.73	Moderately Affected
B. Review Strategies and Learning Behaviors		
1. I follow a structured study schedule during my review period.	3.24	Moderately Affected
2. I regularly answer practice questions and mock board examinations.	3.36	Moderately Affected
3. I focus more on memorization than understanding concepts.	1.92	Slightly Affected

4.	I am consistent in reviewing weak subjects and topics.	3.24	Moderately Affected
5.	I manage my study time effectively across all CPALE subjects.	2.64	Moderately Affected
Overall Mean		2.88	Moderately Affected
C. Psychological Factors			
1.	I experience high levels of anxiety during the CPALE.	3.12	Moderately Affected
2.	Fear of failure affects my confidence during the examination.	3.72	Somewhat Affected
3.	Previous CPALE failures negatively affect my motivation to study.	2.60	Slightly Affected
4.	I find it difficult to concentrate during the exam due to stress or pressure.	2.92	Moderately Affected
5.	I feel mentally prepared when taking the CPALE.	3.36	Moderately Affected
Overall Mean		3.14	Moderately Affected
D. Examination-Related Factors			
1.	The CPALE questions are more difficult than my review materials.	2.76	Moderately Affected
2.	I have difficulty managing my time during the CPALE.	3.24	Moderately Affected
3.	The length of the examination contributes to mental fatigue.	3.48	Somewhat Affected
4.	The pressure of passing the CPALE affects my exam performance.	3.44	Somewhat Affected
5.	I feel overwhelmed by the volume of topics covered in the CPALE.	3.88	Somewhat Affected
Overall Mean		3.36	Moderately Affected

Table 3 shows that the performance in CPALE varies across subject areas. It can be noted that Management Services whereas Financial

Accounting and Reporting and Advanced Financial Accounting and Reporting posted a relatively low score.

Table 3 CPALE Performance of Repeat Examinees

CPALE Subjects	CPALE Performance	
	Min	Max
Financial Accounting and Reporting (FAR)	55	76
Advanced Financial Accounting and Reporting (AFAR)	50	79
Auditing (AUD)	51	82
Management Services (MS)	52	83
Taxation (TAX)	54	81
Regulatory Framework for Business Transactions (RFBT)	66	82
General Average	55	76

Table 4 showed that Academic Competence Factors were significantly associated with

repeated CPALE failure ($p = 0.05$) while other factors like Review Strategies and Learning

Behavior ($p = 0.40$), Psychological Factors ($p = 0.41$) and Examination – related factors ($p = 0.95$) were not significantly predictors. The findings suggest that the primary factors to repeated CPALE failure is associated with

academic and competency factors. The presented result is exploratory and not conclusive. The small sample size may have limited the statistical power and affected the robustness and generalization of the results.

Table 4 Predictive Determinants of Repeated CPALE Failure

Predictor	P-value	Interpretation
Academic and Competency Factors	0.05 *	Significant
Review Strategies and Learning Behavior	0.40	Not Significant
Psychological Factors	0.41	Not Significant
Examination-Related Factors	0.95	Not Significant

4. Discussion

The profile of the repeat CPALE examinees shows that repeated examination failures are prevalent among recent graduates and among examinees taking the examination for the second time. This suggests that they are usually driven to pursue professional licensure even after a previous failure. Their persistence reflects their commitment and resilience to achieving the title of a Certified Public Accountant.

The moderately affect of academic and competency factors indicates that repeat examinees have a basic understanding of accounting but struggle with applying the concepts to complex and integrate problems. This is in line with Jerome Bruner's Constructivist Learning Theory which emphasizes the importance of meaningful learning using knowledge and supports Papageorgiou (2022) which found that accounting students' success is dependent on subject knowledge and effective self-regulated learning. Similarly, although respondents frequently participated in practice tests and mock board exams, review strategies and learning behaviors had a moderate impact on performance. This supports Zimmerman's (2002) claim that effective learners are not those who merely study for longer periods or repeat information, but those who actively monitor and modify their learning strategies. In addition, psychological factors had a moderate influence

on repeated failure in the CPALE, especially fear of failure which affected the confidence of examinees. This finding supports Bandura's Self-Efficacy Theory, which points out that people's beliefs in their abilities have an impact on their performance. Overall, the findings emphasize the importance of a holistic strategy to enhancing CPALE performance, encompassing the development of technical proficiency, fostering effective self-regulated learning, building psychological resilience, and implementing structured review programs. This is further supported by Li, Issa and Sannella (2024) who found that structured CPA review courses significantly increase the pass rates of the CPA examination through systematic preparation and institutional support.

The difference in the CPALE performance among subjects suggests that repeat examinees are not equally competent, they are relatively better in Management Services than in other accounting subjects. This means that the repeated failure cannot be explained by an absolute lack of accounting knowledge, but rather by differences in the mastery of specific competencies and the ability to apply accounting concepts in complex examination situations. Similarly, Reyes et al. (2025) found that CPALE performance is affected by academic preparation, curriculum quality, institutional support and subject-specific competencies, with technically challenging accounting subjects always being more difficult

for examinees. Furthermore, Blin et al. (2021) showed that students' performance in undergraduate accounting courses is a strong predictor of their performance in the corresponding CPA examination sections, suggesting that deficiencies in basic accounting subjects may transfer into the licensure examination. Li et al. (2024) similarly found that well-designed CPA review courses enhance exam results by consolidating challenging topics through organized study and focused exercises.

The findings that Academic and Competency Factors are significant predictors of repeated CPALE failure emphasize the importance of technical competence in the success of licensure examinations. It indicates that repeated failure is more associated with the mastery and application of the accounting concepts, than review habits, psychological factors or perceptions of the examination. CPALE is a competency-based professional exam that necessitates a solid background in all areas of accounting. This result is in line with Reyes et al. (2025), who found that academic achievement and technical competence are the most robust and consistent predictors of CPALE success. Their review further stressed that study habits, motivation, institutional support and psychological factors play a role in examination preparedness, but the influence is mostly indirect and depends on the examinee's

existing level of technical competence. This observation supports the present finding that these factors were not significant predictors after academic competence was accounted for.

5. Conclusion

The findings revealed that the majority of repeat CPALE examinees graduates in 2020 and 2022, took the exam within one to less than two years after graduation, took the exam for the second time, with the number of repeat examinees in May 2025 and December 2024 examination period. Of the factors identified, examination-related factors were perceived as the most contributing factors that led to repeated CPALE failure. For repeat examinees subject performance, Management Services recorded the highest score. The results indicated that Academic and Competency Factors significantly predict repeated CPALE failure. It suggests that strong foundation of technical knowledge and accounting competence is vital for repeat examinees in licensure success.

It is recommended that higher education institutions should enhance the standard of competency-based accounting education to improve examination readiness. Also, further studies should be conducted to larger and more diverse samples to confirm and deepen the present findings.

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8. Author Declaration.

The author declares that there are no known conflicts of interest that could have appeared to influence the work reported in this manuscript.