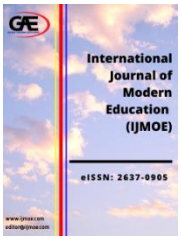
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UNVEILING THE FACT GAP 2.0 FRAMEWORK: A QUALITATIVE EXPLORATION OF UNDERGRADUATE COMPETENCY DEVELOPMENT THROUGH INTERNATIONAL CO-CURRICULAR ACTIVITIES

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Abstract:

This study explores the role of structured co-curricular and service-learning programmes in the development of holistic competencies among undergraduate students. It also presents the LEAP-SC Framework, which consists of Leadership, Entrepreneurship, Adaptability, Professionalism and Values, Scepticism, and Communication, as a scheme of conceptualising competencies gained in the process of community and corporate involvement. The qualitative multi-case study design was adopted that included four international and community engagement projects that were held in Malaysia and Indonesia. The participants were undergraduate students, faculty members, community participants, and external partners. Participant observation, semi-structured reflective sessions, and reviews of programme reports were used to collect data. Thematic analysis was performed on the data based on the FACT GAP 2.0 model of the Faculty of Accountancy. The results indicate that structured experiential learning supported competency development of the students in all LEAP-SC domains. The cross-cultural project implementation and crisis management led to the development of leadership. Operational audits, product redesign, and digital marketing of rural enterprises improved entrepreneurship. Students were flexible in overcoming technological constraints, infrastructure challenges, and language barriers. Professionalism and values were reinforced through ethical reflection, civic responsibility, and service to vulnerable communities.

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Scepticism was developed based on critical problem identification and analysis of small and medium-sized enterprise business models. The cross-cultural interaction, public presentations, digital content creation, and cultural performances were used to enhance communication skills. The paper finds that LEAP co-curricular and service-learning activities in a structured manner offer a good platform to develop competencies that are not limited to technical knowledge. The LEAP-SC Framework can provide institutions of higher learning with an effective pedagogical approach to designing, evaluating, and scaling up competency development programs to enhance graduates' preparedness for professional and societal roles.

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Keywords:

Co-Curricular Learning, Experiential Learning, Holistic Competencies, LEAP-SC Framework, Service-Learning, SULAM

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Introduction

Global Higher Education Institutions (HEIs) are becoming more and more forced to produce graduates that demonstrate not only specialized technical knowledge but also highly adaptive skills, including complex problem-solving, cultural flexibility, and ethical leadership (Crawford et al., 2023; Ismail et al., 2024). Traditional education systems, which rely mainly on face-to-face classes and end exams, are not always effective at cultivating the non-technical, complex skills that are demanded by the changing global markets (Wahab, M.Z., 2024). To bridge this gap, tertiary institutions are increasingly integrating experiential learning approaches into their overall curriculum, especially through international student mobility programs, transnational co-curricular programs, student affairs and society department activities, and community-engaging projects such as Service-Learning Malaysia University-Community Engagement (SULAM) (Faculty of Accountancy, 2025; Jones and Mercer, 2025). Traditional academic delivery models, which are heavily dependent on classroom-based lectures and summative examinations, often fail to develop the nuanced non-technical competencies required by dynamic global industries (Wahab, M.Z., 2024).). To address this gap, higher education institutions are increasingly integrating experiential learning mechanisms into their wider curricula, particularly through international student mobility programs, cross-border co-curricular initiatives, student affairs through student society department activities, and community-engaged interventions like Service-Learning Malaysia University-Community Engagement (SULAM) (Faculty of Accountancy, 2025; Jones & Mercer, 2025).

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Although the benefits of experiential and co-curricular engagement are widely recognised, the traditional structures of higher education institutions typically do not include an integrated and systematic way of tracking, assessing and validating the acquisition of non-academic skills throughout a student's academic career. The Faculty of Accountancy, Universiti Teknologi MARA (UiTM) developed the FACT GAP System, which is a structured pathway, to bridge the operational and developmental gap. The model systematically maps the students' competency development across the four progressive academic levels: Nurturing (Year 1), Engaging (Year 2), Empowering (Year 3), and Endorsing (Year 4) (Faculty of Accountancy UiTM, 2024).

Table 1: The Fact Gap 2.0 Progression Model

THE FACT GAP 2.0 PROGRESSION MODEL		
Year 1	Nurturing	Foundational Exposure & Orientational Growth
Year 2	Engaging	Active Participation & Local Community Engagement
Year 3	Empowering	Cross-Border Leadership & SULAM Interventions
Year 4	Endorsing	Professional Mastery & Global Career Readiness

Source: The Faculty of Accountancy, UiTM (2024).

Although the macro-level benefits of student mobility are well documented in the extant literature, empirical qualitative inquiry into the catalytic mechanisms of multi-country, community-based field interventions embedded in structured developmental frameworks is limited.

Therefore, the paper is a qualitative study on the development of undergraduate competencies through international co-curricular and cross-border programs conducted in Malaysia and Indonesia. The research offers theoretical insights and empirical evidence on how structured international co-curricular experiences build holistic, industry-ready graduates by critically evaluating real-world field interventions through the lens of the FACT GAP 2.0 Framework and the LEAP-SC domains.

Literature Review

The Graduate Competency Gap in Accounting Education

The present-day business environment is evolving at a very fast rate due to the influence of new technologies, globalization, and the dynamics of the market. The current accountants joining the workforce require more than good technical skills. They should also have the capacity to resolve complex issues, deal with ethical dilemmas, communicate effectively and collaborate with others. Nevertheless, employers tend to discover that new graduates are highly qualified in such technical aspects as financial reporting and taxation, but they occasionally lack critical thinking, ethical decision-making, team leadership, and communicative skills (Nie and Mastor, 2024). This is the difference between the expectation and performance of the graduates compared to the expectation of the employers, which is referred to as the expectation-performance gap (Wu et al., 2026).

The rise of technologies such as artificial intelligence, blockchain, and big data analytics is changing what it means to be an accountant. As machines now handle more routine tasks, accountants are stepping into more strategic and advisory positions (Wu et al., 2026). This

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evolution requires accountants to possess not only digital and technical expertise but also the ability to think strategically, assess risk, work across different departments, and collaborate effectively (Nie & Mastor, 2024). Employers are increasingly placing equal importance on soft skills such as communication, teamwork, critical thinking, and leadership, alongside technical knowledge (Chandler, 2024; Nie & Mastor, 2024).

Universities often face constraints that make it difficult to add new required courses without extending the overall length of degree programs (World Bank, 2019). In response, many institutions now look to co-curricular activities managed by student affairs divisions to help students develop essential professional skills. The LEAP SC Framework, developed as part of the FACT GAP System, was designed to support students in gaining these non-technical competencies through structured, out-of-classroom experiences.

Co-Curricular Experiential Learning and Service-Learning

Experiential Learning Theory (ELT) suggests that people learn most effectively through hands-on experiences, which involve cycles of action, reflection, conceptualization, and experimentation (Kolb, 1984). Service-learning builds on this principle by placing students in authentic environments where learning is reciprocal and consequences are meaningful. Rather than limiting students to classroom simulations, community engagement projects introduce them to challenges like communicating across cultures, adapting to unexpected situations, and taking responsibility for social outcomes (Diong et al., 2025).

Through these experiences, students learn to think quickly, practice ethical decision making, and solve problems under pressure. These are skills that are often difficult to teach using only traditional classroom methods (Diong et al., 2025). Studies show that service-learning helps students build abilities in communication, leadership, teamwork, critical thinking, problem solving, and project management (Diong et al., 2025). Service-learning can also inspire educational innovation and help tailor international teaching methods to fit local needs by involving the community directly in the learning process (Ho et al., 2025).

Programs that focus on listening, cultural humility, and creative problem solving can change how students view themselves and foster leadership and adaptability that lasts beyond graduation (Hassan et al., 2025). Regional initiatives such as Malaysia's SULAM framework demonstrate how universities can put their expertise to work for local communities while also nurturing student growth in communication, leadership, and social responsibility (The Role of Community Service, 2025; UTM News Hub, 2025). When students engage with complex challenges in rural communities, as seen in the Bantul program, they develop LEAP SC skills in ways that are profound and enduring.

The LEAP-SC Conceptual Framework and the FACT GAP System

The LEAP-SC Framework, developed as part of UiTM's FACT GAP System, focuses on six key areas of competency that are built through co-curricular activities throughout a student's degree:

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Table 2: LEAP – SC Framework

[L] LEADERSHIP:	Vision, Empathy, Teamwork, Networking
[E] ENTREPRENEURIAL:	Risk-taking, Creativity, Perseverance
[A] ADAPTABILITY:	Technical Mastery, IT Literacy, Agility
[P] PROFESSIONALISM:	Ethics, Morally Right, Respect
[S] SKEPTICISM:	Critical Thinking, Logical Reasoning
[C] COMMUNICATION:	Fluency, Active Listening, Confidence

Source: UiTM's FACT GAP System (Student Affairs Division, 2024)

Leadership is the skill of delegation, inspiration, working with varied groups, being empathetic, and communicating a vision. These skills are even more significant as accountants assume more strategic positions (Nie and Mastor, 2024; World Bank, 2019). Studies indicate that emotional intelligence and motivation are among the leadership skills that are essential in career progression in accounting (Chandler, 2024). They are created with the help of leadership modules, workshops, student ambassador programs, and association activities (Student Affairs Division, 2024).

To be an entrepreneurial mindset is to be creative, risk-taker, persistent, and sensitive to new opportunities. Such an attitude leads to innovation and enables graduates to evolve with the profession evolving with new technologies and business models (Wu et al., 2026; Chandler, 2024). Graduates in entrepreneurship are more adept at identifying opportunities and suggesting solutions (Nie and Mastor, 2024). These skills are developed through activities such as marketing discussions, entrepreneur marketplaces, and idea-sharing (Student Affairs Division, 2024).

Adaptability focuses on technical expertise, industry preparedness, self-reliance, and computer literacy. To remain relevant, one should be ready to continue learning and mastering new digital tools (Wu et al., 2026). Agility is needed due to the rapid change in accounting technology (Nie and Mastor, 2024). This is nurtured through programs such as digital talks, IT certifications, and financial literacy workshops (Student Affairs Division, 2024; The Role of Community Service, 2025).

Professionalism and values are concerned with ethical behavior, moral uprightness, respect and positive attitude. It is critical to make ethical decisions and consider cultural differences, particularly in international contexts (World Bank, 2019; Nie and Mastor, 2024; Hassan et al., 2025). This is aided by activities such as patriotism programs, mental health talks, CSR projects, and ethics seminars (Student Affairs Division, 2024).

Scepticism is more than auditing. It involves critical thinking, rational thinking, and doubting assumptions. Scepticism plays a crucial role in strategic thinking and making financial information credible (Wu et al., 2026; World Bank, 2019; Nie and Mastor, 2024). This is nurtured through innovation competitions and business challenges (Student Affairs Division, 2024).

Communication is the ability to express oneself, speak publicly and listen to others, particularly in cross-cultural and cross-linguistic communication. The ability to convey technical ideas to various audiences is much appreciated (Chandler, 2024; Wu et al., 2026; Nie and Mastor,

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2024). This skill set is developed with the help of debate, public speaking, and media competitions (Student Affairs Division, 2024).

LEAP-SC Framework is created to bridge the gap in graduate competencies by developing the soft skills that employers desire (Nie and Mastor, 2024; Wu et al., 2026). LEAP-SC, when paired with international volunteering in accordance with the Sustainable Development Goals (SDGs), makes co-curricular involvement a quantifiable method of value addition to the skill sets of graduates (Hassan et al., 2025). This study explores how the LEAP-SC framework was put into practice during the 1st International Community Service and Volunteerism Program in Bantul, offering a real-world example of how experiential learning can bridge the gap between what students learn in the classroom and what employers expect.

Research Methodology

This study adopts a qualitative open-ended survey method of analysis which was originally developed for grounded theory methodology (Glaser 1978; Strauss and Corbin 1990). The method falls under an interpretive paradigm with the intention to build theory rather than to test theory. The steps start with a problem statement of what you want to study and tentative research questions. Using open ended survey questionnaire to collect data can reveal that actual variables that currently impact control systems in auditing firms.

The population for this study is Bachelor of Accountancy students and Professional students representing the Students' Association of the Faculty of Accountancy from one of the public universities in Selangor. There were 15 respondents for the open-ended survey questionnaires. These students were selected as respondents because they have experience of joining the International Programs organised by the Indonesian universities in Yogyakarta, Bandung and Sumatera Utara. However, out of the 15 respondents, only 5 students agreed to participate in this study due to some logistical issues and availability. Hence, these students would be able to share their experience in joining the International Students' Program in 2025 and 2026. Survey questionnaires were distributed to the students via the purposive sampling method. The appropriate sample size for qualitative research depends on whether 'theoretical saturation' is achieved, that is, when no new or relevant information regarding a category emerges from new data collected. The questions were open-ended, allowing the respondents the opportunity to elaborate their answers according to their own judgments.

Data from the questionnaires were analysed according to the selected theme manually and assessed using the FACT GAP 2.0 Model. FACT GAP 2.0 model is basically a model that integrates all the soft skills that accounting students should have before they graduate from university. The skills were divided into six categories, which are leadership, communication skills, entrepreneurship, adaptability to digital technology and IT, scepticism and values and professionalism. Based on the analysis, the data shows the trend or pattern of the feedback given by the respondents. The results were compiled and presented in the discussion of the findings from this research. A new framework has been developed based on the findings and results of the study.

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Findings and Results

General Perceptions And Overall Satisfaction Of The Program

Respondents were asked about their general perceptions and overall satisfaction with the international programs conducted in three areas in Indonesia: Yogyakarta, Sumatera Utara, and Bandung. All five respondents initially expected the International Student Programme to provide opportunities for community service, cultural exposure, knowledge exchange, networking, and the practical application of accounting and business knowledge. They also hoped to improve their communication skills, form friendships with Indonesian students, and gain insights into local businesses and communities.

All respondents agreed that their expectations were met and, for most participants, the program's expectations were exceeded. The programme offered more than community-service activities by providing meaningful cultural immersion, engagement with local communities and SME owners, collaboration with Indonesian university students, and exposure to real-world business challenges. Students also reported developing academic, communication, interpersonal, and personal skills. In addition, the opportunity to understand Indonesian culture, university life, student leadership, and business practices made the programme a valuable and memorable international learning experience.

S1 agree that:

> *My initial expectations were to gain exposure to cross-border community service, represent UiTM with pride, and apply theoretical accounting and business knowledge to help local communities. However, the program far exceeded my expectations. Beyond fulfilling community service goals, it offered deep cultural immersion, meaningful peer networking with Indonesian student leaders, and hands-on engagement with real-world SME challenges.*

Collectively, the five respondents anticipated gaining meaningful cross-cultural exposure and a deeper understanding of Indonesian society. Their participation in collaborative activities with Indonesian university students, local communities, and small and medium-sized enterprises (SMEs) provided valuable experiential learning opportunities. These engagements facilitated knowledge exchange and cross-border networking while strengthening the respondents' communication, interpersonal, and professional competencies. The programme also enabled participants to establish meaningful friendships and connections with their Indonesian counterparts. Overall, the findings indicate that the international programme provided a valuable and enriching experience that met or exceeded the respondents' initial expectations.

Perceptions Of The International Programme As Compared To On-Campus Students' Activities

Students' activities can be divided into three categories, which are on-campus students' activities, off-campus students' activities, and international students' activities. On-campus students' activities are activities which are conducted in the compound of the university. However, the off-campus students' activities are activities conducted outside the premises of the university, such as invitations from other universities or industries. The international

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students' activities are conducted with students from abroad, such as Indonesia, the Philippines, and Thailand. All five respondents perceived that the international student programme as a meaningful, enriching, and highly impactful learning experience compared to conventional on-campus activities. They viewed the programme as a valuable platform for gaining broader cultural and improve communication skills among the students, establishing international networks, and collaborating with Indonesian university students, local communities, and SMEs. The programme also enabled participants to apply their accounting knowledge in unfamiliar, real-world contexts and gain insights into different organisational structures and working practices.

Respondent S3 informed that:

> *Participating in an international student mobility program provided a broader perspective through cultural exchange, global networking, and personal growth, making it a more unique and impactful experience compared to regular on-campus activities.*

According to the respondents, these experiences encouraged them to move beyond their comfort zones and enhanced their adaptability, independence, emotional intelligence, global awareness, and interpersonal and professional competencies. Cross-cultural interaction experiences also fostered mutual understanding and helped participants recognise shared values despite differences in language and cultural backgrounds. Furthermore, the respondents believed that the connections established through the programme could contribute to sustained collaboration between UiTM and other international universities. Overall, the students perceived the international programme as more distinctive and transformative than regular campus-based activities.

> *Meeting new people with different culture and language is the main difference, teaching each other on our respective culture help bridge understanding between us. And showing that even coming from different backgrounds there are a lot of similarities that can be found within each culture.* *Respondent S5*

Perceived Programme Quality and Structure

Generally, the respondents found the programme itinerary to be well-organized, thorough, and good in incorporating academic discussions, community engagement, SME visits, and cultural activities. This mix allowed participants to relate theoretical information to real business operations and gain a better insight into the Indonesian culture and values of the local communities. The majority of the respondents found the pre-departure briefing to be clear and helpful especially in clarifying the objectives of the programme, the schedule, logistics, behavioural expectations and the cultural context. Nevertheless, there were participants who believed they were not adequately equipped to deal with language obstacles and new field environments. They suggested that future briefings should include practical case studies, communication strategies, and examples of problems that are often encountered by SMEs.

Peer Interaction and Collaboration

The respondents tended to have a positive perception of the cooperation between Malaysian students, Indonesian universities, local communities, and SME owners. Communication,

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teamwork, respect to each other and institutional support helped in the smooth implementation of the programme. The cooperation with Indonesian students helped to share cultural knowledge, leadership styles, organisational strategies, and life experiences and build cross-border relationships. The local communities, school staff, and owners of SMEs were characterized as friendly, hospitable, supportive, and ready to share their experiences and operational difficulties. However, one of the respondents noted that there was a lack of formal collaborative activities, and there should be more formal and prolonged interaction between participants.

Constructive Feedback and Future Recommendations

The respondents cited direct interaction with SMEs, community-service, cultural interaction and student leadership sessions as the most valuable aspects of the programme. These activities offered a chance to put academic knowledge into practice, learn about the real-life business problems, investigate the sustainability concerns, and build international networks. In case of future programmes, respondents suggested that more time should be dedicated to SME visits, discussions, networking and exposure to various industries. They also suggested that preliminary SME needs assessments, aligning the academic backgrounds of students with appropriate SMEs, reinforcing pre-departure training and post-programme follow-up mechanisms should be put in place. Other suggestions were to encourage mutual cultural exchange through displaying Malaysian cultures, giving appropriate appreciation gifts to the local communities, ensuring long term institutional relationships and ensuring that the programme itinerary is relevant and well-paced.

Respondent S1 indicates that:

> *For me, the most valuable aspect of the program is the collaboration with HIMAPPA students in event handling at their own university. This can be seen by collecting Malaysian funds to give at an orphanage in Sumedang, Indonesia. This cannot be done if we do not have a great understanding of each other. For improvements in the future, maybe we can add more gifts to give to the local community as a part of appreciation. This is to increase recognition of our university at an international level, aligning with our goals.*

Communication Skills

The respondents were questioned on whether the programs affect their communication skills. The results show that the involvement in the international programme had a positive impact on the communication confidence of the respondents, their clarity of expression, and their capacity to communicate in a cross-cultural setting. Some of the respondents felt nervous at first when presenting and sharing ideas with the students of other countries. Nevertheless, their self-esteem was slowly building up due to constant involvement in discussions, presentations, and community-engagement activities. These experiences made them more skilled and confident in their oratory and listening skills and made them more willing to articulate and succinctly their ideas. The respondents also gained a better understanding of the necessity to change their communication styles when communicating with people of different cultural and linguistic backgrounds.

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To address language and culture barriers, the respondents adopted various approaches in dealing with local communities, SME owners, and community leaders. These involved the use of simple and understandable language, not complex technical terminology, giving examples that people can relate to, active listening, and finding common grounds of interest. The respondents broke down the information and made it more relatable to the community members with limited technical knowledge when explaining accounting or business concepts and related them to daily practices, including product marketing and financial management. This strategy helped local participants to grasp the basic ideas and think about their practical implementation. It was also important to cooperate with Indonesian university students to communicate effectively. Host students helped to translate and clarify the unknown Indonesian words and local dialects and assisted the respondents to convey ideas in culturally relevant formats. Their assistance facilitated understanding and allowed the respondents to come up with more pertinent and innovative solutions to the communities. The results also indicate that proper preparation prior to the international activities enhanced the confidence and the awareness of the participants that they were the representatives of their university and their country.

However, the results of the communication were not the same among all the respondents. Only one of the respondents (S1) stated that they had few chances to discuss technical business concepts since the visit assigned was more oriented on educational activities, but not on communication with SME owners. On the whole, the results indicate that cross-border collaboration was a real-life experience in building communication confidence, cultural sensitivity, active listening, and the capacity to convey technical knowledge in a way that is easily understandable.

Adaptability: Technical Mastery and Industry Readiness

The results indicate that the international programme enhanced the adaptability, independence and willingness of the respondents to use their accounting knowledge in dynamic and real world settings. The respondents tended to think that their interaction with the Indonesian SMEs helped them to get out of the classroom learning experience and learn how accounting and business concepts need to be modified to fit the real conditions of operation. One of the respondents (S3) stated that the experience allowed to tie classroom learning to real-world challenges, and another respondent (S1) stated that it was impossible to make recommendations only on the basis of theory but had to take into consideration the resources available to the SMEs, their operational limitations, and practical demands.

According to the respondents, they were given a chance to use their accounting, business and management skills to evaluate the financial management, marketing and operational constraints of the SMEs. Moreover, they suggested effective digital solutions like social media marketing, brand development, customer-engagement strategies, e-wallet integration, and simplified digital record-keeping applications. One of the respondents (S4) emphasized the need to recommend digital tools depending on the size and technical preparedness of each SME. The other respondent (S1) reflected on the way sustainable technologies could be integrated into business processes to enhance efficiency and sustainability in the long term. These reactions show that the programme stimulated students to convert technical accounting knowledge into practical recommendations rather than present solutions that could not be applicable to small businesses. Respondent S1 informed that:

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I used the knowledge of business and accounting that I acquired in the university to determine the areas that SMEs could enhance their financial management and online marketing. Instead of just using theory, I would look at the resources available to each business and the real-life constraints and propose feasible changes. This experience made me realize how academic knowledge can be transformed to fit into the actual business settings.

However, respondents were also aware of the discrepancies between theoretical knowledge and the real business practices. The technological and resource constraints faced by small businesses were witnessed in one respondent (S4) who noted that some SMEs still used manual record-keeping systems. Theoretical knowledge, according to the respondent, was still relevant as a base, but it needed to be modified to suit the local business environment. This observation is indicative of the increased awareness of the respondents that industry preparedness is not only about technical competence but also capacity to assess organisational capability and advise on feasible solutions.

The fact that the respondents were living and working in a new cultural and operational environment was also a challenge to their independence and adaptability. They claimed that they had to adapt rapidly to new environments, new routines, cultural demands, communication patterns, shifting schedules, and external demands. Respondent (S5) mentioned that the experience helped to become more independent, flexible, and open-minded, and another one mentioned that he or she felt more confident to handle the responsibilities and react to any unexpected changes. The respondents also realised the need to change their communication and working styles without compromising teamwork and respect to the local culture.

The necessity of solving the problem in the short term was especially clear when the real conditions in the field did not match the original plans. Respondent (S3) explained that the poor attendance in a community activity led to the team having to reorganize its activities on the ground and come up with more interesting ways of keeping the community interested. This experience showed the value of contingency planning, creativity, and timely decision-making in a situation that is unknown. In general, the respondents viewed the international programme as a powerful experiential learning platform that helped them to improve their technical application, digital awareness, independence, flexibility, problem-solving capacity, and preparedness to work in various professional settings.

Scepticism and Critical Thinking: Analytical and Reasoned Judgment

The results show that the international programme enhanced the respondents to critically assess the differences between theoretical accounting and business principles and the operational realities of the local SMEs. Even though the theoretical concepts were considered as a significant base, the respondents noted that SMEs tended to focus on the daily business survival due to the lack of financial resources, insufficient digital tools, time, and informal practices of operating. Certain SMEs used informal cash management, incomplete records, and combining personal and business expenses, which showed that it was necessary to adjust accounting principles to their real-life situations.

The respondents also gained a better understanding of the practical judgement and resilience that is needed to run small businesses. They realised that SME owners have to keep on changing their strategies to cope with resource limitations and keep their businesses going. As a result, the respondents felt that any recommendation given to SMEs must be realistic, context-

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sensitive and in a position to be implemented instantaneously instead of being founded on ideal theoretical practices.

In order to enhance future field visits, respondents suggested that background research and preliminary needs assessments should be done prior to working with SMEs. Recommended preparations were gathering background data on the revenue models, record-keeping, and operational issues and developing structured and focused interview questions. They also suggested that students should be involved in programme-planning meetings. In general, these actions would allow participants to perform more systematic analyses and come up with specific recommendations that can have a more significant effect on the participating SMEs.

Entrepreneurial Spirit: Creativity, Risk-Taking and Perseverance

The results show that the interaction with the local SME owners reinforced the knowledge of the respondents of entrepreneurship as a creative, flexible, and persistence process. Listening to the experiences and operational issues of SME owners allowed respondents to understand how business owners managed to keep their businesses afloat despite financial limitations, lack of resources, limited marketing coverage, production inefficiencies, and customer-engagement issues. The respondents realised that entrepreneurial success is not solely reliant on financial capital but also on resilience, innovation, agility, and the capacity to see opportunities in adverse circumstances.

The practical and innovative problem-solving was also promoted by the exposure of the respondents to real business challenges. They noted that significant business changes did not always involve a large amount of financial expenditure because small and inexpensive changes could produce positive results. Recommended measures were to apply digital marketing tools, social media platforms, cultural storytelling, and sustainable business practices to enhance market visibility, customer interaction, and operational effectiveness. These experiences prompted the respondents to look at issues in various ways and use their academic knowledge in a manner that would bring about practical and sustainable value to SMEs and the local communities.

Respondent S2 notes that:

> *Listening to the entrepreneurs share their experiences helped me understand how hard they work despite facing financial and business challenges. It encouraged me to think of simple and practical ideas that could help improve their businesses. I also learned that making a business better does not always require a lot of money, a small change can make a big difference.*

The involvement in the international programme meant that the respondents had to leave their comfort zones and cope with a number of personal uncertainties. These were adjusting to a new environment, cross-cultural and language communication, handling new circumstances, leading team projects, and representing the university and country in the best way possible. Another respondent also stated that he had to work independently of the main group, and that he had to be more proactive in communicating and networking with SME staff and students at other universities. The respondents overcame communication challenges through the use of simple language, introduction of familiar topics, presentation of pictures, open-mindedness and active participation with local participants.

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These difficulties were overcome, which reinforced the confidence, independence, emotional strength, and readiness to embrace uncertainty among the respondents. They got to know that entrepreneurial behaviour can be effectively applied by taking initiative, being positive, adjusting the communication strategies, and responding to unforeseen situations in a constructive way. Though one of the respondents failed to give a particular answer related to personal risks and resilience, the general results indicate that the programme helped to develop an entrepreneurial mindset by exposing the participants to real-life challenges that demanded resourcefulness, perseverance, networking, and creative action.

Leadership: Collaboration, Empathy and Vision

The results show that the international programme increased the knowledge and practice of collaborative leadership among the respondents. The respondents used the leadership-sharing sessions and group activities to interact with international peers through sharing ideas, listening to various perspectives, and motivating the team members to contribute to discussions. Though one of the respondents said that the interaction time was quite limited, the sessions still offered valuable experiences to share leadership experiences and learn how leadership is exercised in various fields, organisations, and cultural contexts.

Inclusive and strength-based task delegation was also evident in the responses of the respondents. Distribution of responsibilities was based on the strengths of the team members such as their local knowledge, technical skills, organisational skills and presentation skills. One of the respondents initially defined the roles and duties of international counterparts and then compared similar tasks of both teams, thus, enabling knowledge transfer and collaboration. The groups were able to accomplish their duties more effectively because of open communication, mutual participation, and recognition of individual capabilities.

The global experience helped the respondents to expand their perception of leadership beyond leading people and controlling tasks. They realised that good leadership must be flexible, a good listener, empathetic, culturally sensitive, and willing to learn with others. One of the respondents perceived leadership as the capacity to make people of different cultures share a common cause and others stressed the necessity to adjust to various points of view and collaborate to achieve a common goal. These experiences motivated the respondents to be open-minded, globally conscious and socially responsible leaders.

The programme also empowered confidence and capability of the respondents to build professional networks across national borders. Their interactions with international students, academics, community members and organisational representatives exposed them to different perspectives, global issues, and approaches to problem solving. These relationships were viewed by the respondents as a good chance to cooperate in the future, exchange knowledge, develop their careers, and engage in global projects. In general, the results indicate that international exposure acquired leadership competencies through the combination of collaboration, empathy, intercultural understanding, networking, and a wider perspective of socially responsible leadership.

Conclusion

This paper has shown that well-organized international community-service and cultural-exchange programmes offer a valuable platform on which to build competencies other than

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those of technical accounting that students have acquired. The five interviewees found their involvement in programmes held in Indonesia to be worthwhile and transformative. Their interaction with international students, local communities, and SMEs allowed them to put academic knowledge in new environments and experience more cultural awareness, professional exposure, and confidence.

The results are in line with LEAP-SC Framework, which includes Leadership, Entrepreneurship, Adaptability, Professionalism and Values, Scepticism, and Communication. These skills were acquired in a networked way through cross-cultural communication, shared leadership, hands-on problem solving, ethical community participation, and direct experience of SME activities. The programme motivated students to be more flexible, critical, imaginative, culturally aware and able to offer practical solutions to fit business constraints in the real world. The results also indicate the ways to enhance future international programmes. A more detailed pre-departure training should focus on cultural awareness, communication, language barriers, SME operating issues, and contingency planning. The relevance and sustainability of programme outcomes could be further improved by preliminary needs assessment, improved matching of the expertise of students and the participating SMEs, longer field interactions, structured networking processes, and post-programme follow-up mechanisms.

On the whole, LEAP-SC Framework (figure 1) provides higher education institutions with a helpful methodology to design and evaluate international experiential-learning programs. The results are however to be taken with caution since the research only involved five respondents of the chosen programmes in Indonesia. Further studies in this area should involve larger and more heterogeneous samples, various institutions and countries, and longitudinal evaluations to establish whether the competencies acquired during these programmes are maintained and applied to the future professional practice of students.

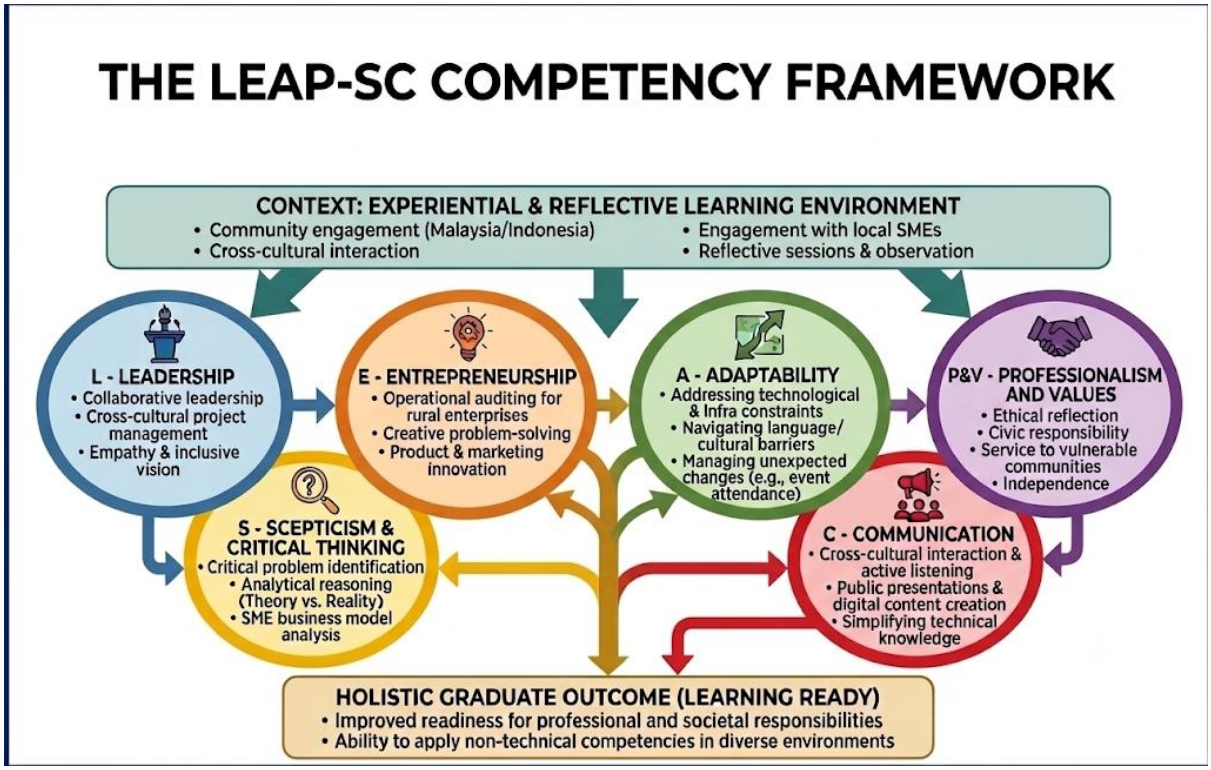


Figure 1.0: LEAP-SC Framework

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Ethics Statement

This study was conducted in accordance with ethical research standards. Informed consent was obtained from all participants prior to data collection. Participant was voluntary and respondents were assured of confidentiality and anonymity. The data collected were used solely for academic purposes.

Author Contribution Statement

All authors contributed significantly to the development of the manuscript. Hazlina Hassan was responsible for the conceptualisation, methodology and overall supervision of the study. Aida Hazlin Ismail handled data collection, analysis and interpretation of results. Mohamad Shahril Ishak contributed to the literature review, drafting and critical revision of the manuscript. All authors read and approved the final version of the manuscript prior to the submission.

Declaration on the use of Artificial Intelligence (AI)

The authors declare that generative AI used during preparation of this manuscript very mild and not detected by the system.

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