

Education for Sustainable Development: Understanding Students' Choice of Business Education Program

Moses Agyemang Ameyaw^{1,2}, Bernard Fentim Darkwa²,
Samuel Antwi^{2,3}, Abdul-Salam Muniru², Patrick Kweku Gbolonyo⁴

¹School of Teacher Education, Zhejiang Normal University, Jinhua, Zhejiang, China

²Department of Business and Social Sciences Education, University of Cape Coast, Ghana

³School of Business Administration, Zhejiang Gongshang University, Hangzhou, China

⁴College of Statistics and Mathematics, Zhejiang Gongshang University, Hangzhou, China

ABSTRACT

Career choice is inevitable for many students all over the world. The career they choose will determine the Program they will read in school. This study explores the rationale that drives students to study the Business Education Program at the tertiary level by expanding the theory of planned behavior. The study also examined the trends in Business Education enrolment for ten years. PLS-SEM was used to analyze 342 responses obtained, and trend analysis was used to assess the student enrolment data. The findings highlight some variations in the factors that affect student choice of the Business Education Program; revealing a gradual decline in enrolment, and the Programs continue to be dominated by males. As such, the relevant stakeholders should employ interventions aimed at improving student enrolment and making the Program attractive.

KEYWORDS: *Theory of Planned Behavior, Lifestyle Perception, Reputation, Business Education, Enrolment Trends*

How to cite this paper: Moses Agyemang Ameyaw | Bernard Fentim Darkwa | Samuel Antwi | Abdul-Salam Muniru | Patrick Kweku Gbolonyo "Education for Sustainable Development: Understanding Students' Choice of Business Education Program" Published in International Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456-6470, Volume-6 | Issue-6, October 2022, pp.372-388, URL: www.ijtsrd.com/papers/ijtsrd51873.pdf



Copyright © 2022 by author(s) and International Journal of Trend in Scientific Research and Development Journal. This is an Open Access article distributed under the terms of the Creative Commons Attribution License (CC BY 4.0) (<http://creativecommons.org/licenses/by/4.0>)



1. INTRODUCTION

Program choice has become a critical component of a student's life in almost every country across the globe. This is because students must declare an academic major and plan their future careers (1), and their choices will have long-term consequences. Thus, the Program students' study at the tertiary level prepares them to enter the real world of work. This claim conforms with (2), who posited that career selection is vital in individuals' lives as they prepare to enter the real world of work. A misperceived job decision will drive students' efforts and resources in the wrong direction if it falls short of their expectations. This will eventually disturb individual energy and result in resource wastage.

Literature has demonstrated that an individual can realign his or her career, but considerable

expenditures, including time, money, and motivation, are required (3). Ref. (4) discovered that, in the absence of professional vocational help and career counselling, many teenagers made terrible career choices due to ignorance, inexperience, peer pressure, recommendations from friends, parents, and teachers, or the prestige associated with specific employment. Career development begins in senior high school and continues throughout tertiary education in Ghana. Senior high school students enrol in a specialized Program. To be admitted to a Business Education Program at the university level in Ghana, students must have studied Business Program in senior high school.

Business Education is one of the oldest disciplines in Ghana's school system. For instance, Accounting

Education in Ghana dates back to the 1800s when Wesleyan Missionary Rev. Kemp brought accountancy and commercial topics to schools in Cape Coast and Accra (5). Accounting and Management are currently taught in Senior High Schools (SHS), tertiary institutions, and other Professional Institutions such as the Institute of Chartered Accountants of Ghana (ICAG), Chartered Institute of Management Accountants (CIMA), and the Association of Chartered Certified Accountants of Ghana (ACCA). Accounting and Management are part of the elective subjects for Business students in SHS. In order to further their education at a tertiary level, it is expected for students who study Business at a secondary school in Ghana to meet a standardized requirement, particularly because they do not have the option of enrolling in nurse training schools or colleges of education (6).

Business Education career choices should be informed by comprehensive information on the Program required to enter the profession, as well as information about the profession itself, and should be adequately matched to a student's personality type, including other intrinsic and extrinsic criteria (7). Students must be knowledgeable about developing trends, future opportunities, and potential career pitfalls. Ref. (8) asserted that some students make career choices based on their parents' or elder siblings' examples. Additionally, (9) asserted that curiosity, personality, social support, and globalization influence students' career choices. Ref. (10) asserts that a student's career decision is almost certainly influenced by career expectations, guidance, and personal and cultural beliefs. Ref. (11) discovered that personality fit, subject aptitude, and career options affect student career choices.

More recently, (12), in their research on factors influencing career decisions of students at the tertiary level, discovered that teachers, parents, self-efficacy, and academic experience all influenced students' job decisions, which eventually will influence their Program choice. Additionally, various research has been conducted in recent years to ascertain the elements that motivate students to pursue their education in an academic institution, which ultimately leads to their profession (13–17). However, most of the research described above was conducted outside of Ghana; hence, their findings may not be applicable in Ghana. Variations in culture, race, ethnicity and political-legal and economic environments are all factors that significantly impact student choice (18,19). Moreso, students of different ethnicities may have different perspectives on what is essential (20). As a result, research from the standpoint of Ghanaians is required.

1.1. The Purpose of the Research

By extending the theory of planned behavior, this study sought to investigate the motives (attitudes, subjective norms, perceived behavioral control, lifestyle perception, and reputational effects) that drive students to study the Business Education Program at the University of Cape Coast. The study also examines the trend in the Business Education Program enrolment at the University of Cape Coast from the 2012/2013 academic year to the 2021/2022 academic year. The enrolment trends in the Business Education Programs (Bachelor of Education Management and Bachelor of Education Accounting) at the undergraduate level for regular students and the gender representation in both Programs were assessed. The use of 10 years of data was appropriate for the research as (21) stated that a minimum of five years of data could aid in making consistent conclusions.

2. Literature Review

2.1. The Nature of Business Education Program at the University of Cape Coast

The University of Cape Coast presently runs two Business Education Programs at the undergraduate level for regular students. They are the Bachelor of Education (Management) and the Bachelor of Education (Accounting). The Accounting Education Program offered at the University of Cape Coast is designed to prepare students to become teachers and lecturers of accountancy in secondary and higher education institutions in Ghana and beyond. Aside from assisting graduates with the responsibilities mentioned above, the Program also prepares them to competently enter the workforce as accountants, auditors, and financial analysts with consulting firms and other business entities. In addition to the most up-to-date accounting procedures, the Program trains students in accountancy-based computer software and electronic methods of account book balancing, among other things. Accounting Education is a highly desirable Program for a variety of reasons. The Program prepares students to work as professional Accounting teachers or in related fields. According to (11), accounting is regarded as an unchanging career field with a variety of chances, including public accounting, consulting, and working for private companies as financial analysts, accounting managers, chief financial officers, and controllers, internal auditors, and so forth.

The Bachelor of Education (Management) Program was developed to prepare students to become professional instructors of Management in order to transmit the skills required to effectively manage corporate operations. The Program emphasizes

entrepreneurship as the most reliable means of job development. Learners are also instructed in IT skills to improve the efficacy of their business operations. Graduates from the Program can take up management roles in all sectors of the economy, aside from classroom teaching. Thus, graduates from the Programs can work as Management teachers, School Administrators, and Administrators in business firms and other non-governmental organizations, among others.

2.2. Theoretical Review and Hypotheses Development

2.2.1. Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is mainly used or applied in behavioral models and was propounded by (22). The theory is a refinement of the Theory of Reasoned Action (TRA), which was propounded by (23,24). The theory helps improve people's understanding of different behaviors exhibited by other people. Thus, it explains how people's behavior can change. According to TRA, individual behavior is planned; hence, all behaviors are deliberate (25). The Theory of Planned Behavior (TPB) was developed in response to the discovery that individual behavior is not always entirely voluntary and uncontrollable.

As a result, perceived behavioral control was introduced to the theory. The TPB asserts that any action taken by an individual is governed by three factors: behavioral beliefs, normative beliefs, and control beliefs. Behavioral beliefs are the possible consequences of an individual's intended behavior. The normative belief is about the normative expectations of other persons or groups should the planned behavior be carried out. Control beliefs are concerned with elements that could accelerate or impede predicted performance. Typically, behavioral beliefs result in a favorable or unfavorable attitude toward a particular behavior. Normative beliefs result in the perception of social pressure or subjective standards, whereas control beliefs result in the perception of behavioral control.

According to the theory, when there is more favorable behavior, a subjective norm, and perceived control, an individual's intention to practice a particular behavior develops. Additionally, before an individual may

begin a new behavior, the individual must first create the intention to engage in the behavior. Additionally, (26) asserted that the factors that directly influence an individual's intention to engage in behavior include the individual's attitudes toward the behavior, the individual's perception of subjective group norms regarding the behavior, and the degree to which the individual perceives himself or herself to have control over the behavior.

In applying the Theory of Planned Behavior (TPB) to the current study, it can be implied that for students to study the Business Education Program, they should have the intentions to study before adopting the actual behavior (choice of the Business Education Program). The student's intentions to pursue Business Education will be affected by several factors such as career opportunities, influence from their parents, academic performance, mathematics background, and so forth. Hence, to better understand the factors that influence the student to pursue the Business Education Program, it is imperative to assess all these factors associated with the choice of the Program.

2.3. The Concept Model

The study concept model was an extension of the theory of planned behavior. The theory of planned behavior comprises five constructs, with Attitude, Subjective Norms, and Perceived Behavioral Control being the independent variable. Behavioral Intention serves as the mediator, and Actual Behavior is the independent variable. Lifestyle Perceptions and Reputational Effect of Business Education Program were added as the independent variable. Lastly, the student's gender was made a control variable. The study model was made up of seven constructs. Attitude, Subjective Norms, Perceived Behavioral Control, Lifestyle Perceptions, and Reputational Effect of the Business Education Program served as the independent variable. The model was mediated by the Intention to pursue a Business Education Program, and the Choice of Business Education Program served as a dependent variable. Finally, Gender (female 0; male 1) served as a control variable. The model shows the interrelationships between the constructs. Figure one (1) presents the study's concept model.

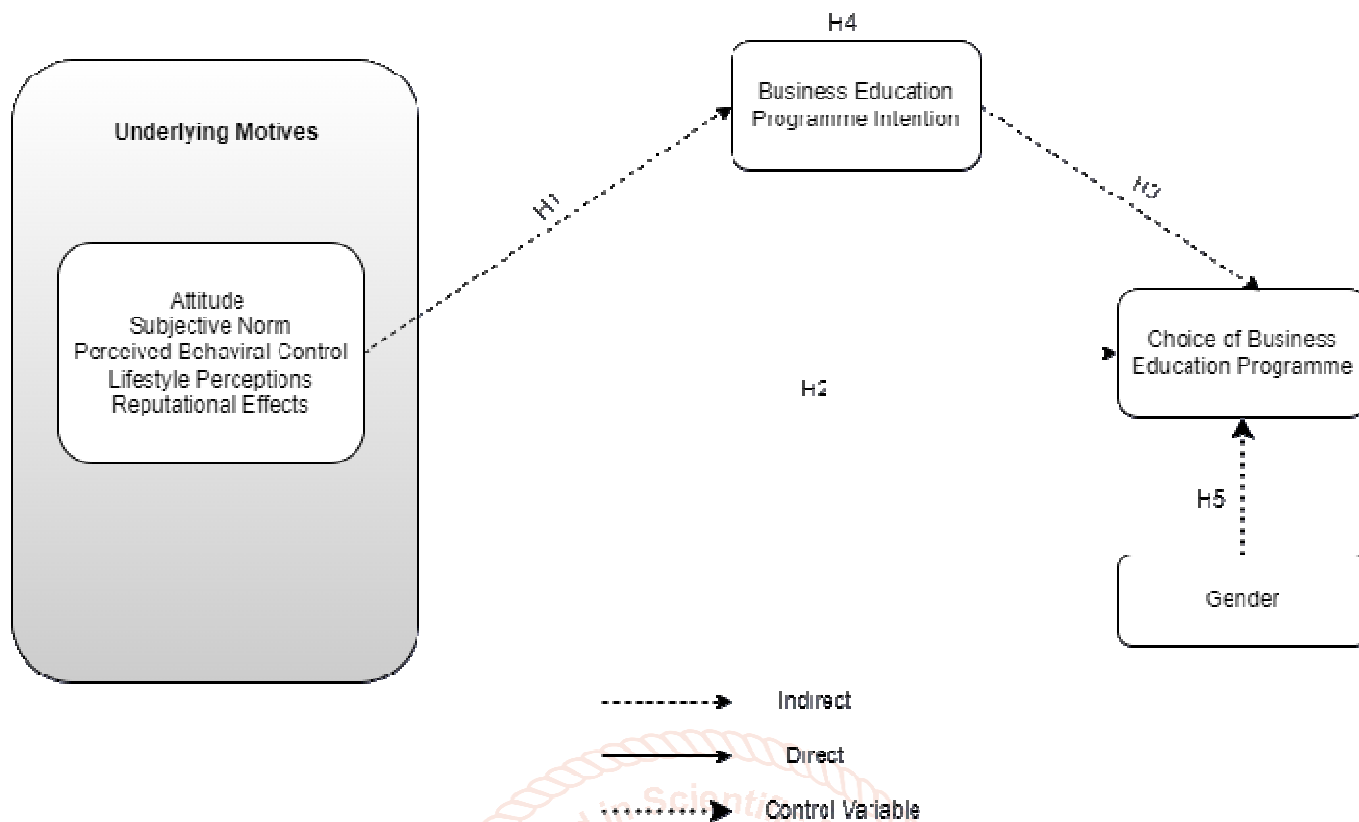


Figure 1: The Concept Model

2.3.1. Attitude

According to (27), an individual attitude towards a behavior denotes a feeling of excitement or willingness to take part and have positive opinions about a task or an activity. In the context of this present study, it reflects a student's readiness or positiveness to study a Business Education Program. An individual attitude towards a behavior can be evaluated using the relative advantage, perception, compatibility and the perceived risk associated with the behavior (28). Thus, if a student evaluates the risks associated with the study of the Business Education Program, such as the possibility of having a brilliant future job and career prospects, he is likely to pursue a Business Education Program. Similarly, when a student perceives that the study of a Business Education Program is in line with his interest, he is likely to study it.

Consequently, (25) posited that an individual positive attitude towards a behavior might lead to a stronger intention to perform the behavior. In this regard, it is assumed that the more a student has a positive intention to study a Business Education Program, the higher the possibility of them studying such a Program. Previous studies have shown that an individual attitude towards a behavior can lead to the performance of the behavior. For instance, in the field of education, (29) found out that attitude influences students' Intention to read Business Program. Additionally, (30) found that attitude significantly affects students' intentions to major in MIS. Moreover, (31) arrived at a similar conclusion when they found that attitude significantly contributes to student intention to engage in deep learning.

2.3.2. Subjective Norm

While an individual attitude towards a behavior is based on their self-assessment, the subjective norm is what other people believe or think the person should do. Thus, it is the effect of perceived social pressure on the performance of a behavior that an individual intends to perform (25). It may be in the form of suggestions or beliefs from people close to the individual who intend to perform a behavior, such as their peers, relatives or people they trust or believe (32). Such influence can trigger a student's intention to study a Business Education Program. For instance, family and friends' attitude toward supporting or not supporting students studying a Business Education Program can affect their decision to study the Program.

This claim conforms with (33), who opined that parents often have a more substantial influence on the Program their children intend to study. Research shows that subjective norms significantly influence an individual's intention to perform a behavior (29,34). Moreover, (35) discovered that parents significantly influence students' Program selection. Also, (36) finding revealed that subjective norms influence the intention to attend lectures, while (37) also found that subjective norms influence student choices in post-compulsory education.

2.3.3. Perceived Behavioral Control

The concept is based on the notion that individuals evaluate their ability to perform a behavior. It is defined as an individual perception of the ease or difficulty of performing an action or behavior (38,39). In this study, it is regarded as how easy or difficult it is to complete a business education Program. The concept is quite similar to self-efficacy (ability), as an individual belief to succeed can be likened to the zeal to accomplish a task or an action (40). Ref. (25) regards ability as a crucial element of perceived behavioral control. Students evaluate how easy it is to complete a Program they intend to study. Generally, Business Education is perceived to be relatively difficult compared to many disciplines.

Ref. (11) reported that Accounting is mainly perceived to be difficult and academically rigorous that intelligent students may not perceive themselves as capable of mastering it. Also, the laborious nature such as various courses, assignments, quizzes, exams, teaching practice, and project work required to complete the major can be very challenging to many Business Education students.' As indicated by (41), an individual ability to perform a behavior can also be attributed to whether the person has a fixed or growth mindset about the behavior.

Research reflects that perceived behavioral control is instrumental in Behavioral Intention. For instance, (29) found out that perceived behavioral control influences students' Intention to study a Business Program. Ref. (29) findings conform with (34), who found out that perceived behavioral control is a significant predictor of students' Intention to study abroad. Additionally, (31) research revealed that perceived behavioral control significantly predicts student intention to engage in Deep Learning. Despite this, Skoglund et al. (2019) perceived behavioral control was not associated with student intention to attend the lecture.

2.3.4. Lifestyle Perceptions of Business Education Program

Individual perception is a sensory experience of the world. That is the way they regard, understand and interpret an action. In this study, lifestyle perception of business education Program is what students perceive about the study of Business Education Program. It involves perceptions about future employment and career opportunities, the challenges and enjoyment of the study of the Program, the study environment and their social life or status when they study business education major. Ref. (42) describe career opportunities as job availability and growth.

The business education Program is designed to train students as professional teachers and work in the business field. Thus, before selecting a Program to study, students consider the potential future compensation (43), among other perceptions about the Program they intend to study. Research shows that students who study Accounting tend to have fewer negative views than those who do not study the subject (44). Ref. (44) findings are in line with research by (45), which found that students' perception of accounting as having more excellent social status is a significant factor in their decision to read the major. Additionally, past studies have confirmed that students' choice of accounting and management career is significantly influenced by the job market opportunities and their earning potential (35,46–48).

2.3.5. Reputational Effects

The reputational effect is another underlying construct that can influence students' Intention to read a Business Education Program. Consequently, the reputation of an academic institution is seen as a university's ability to position itself in the mind of students (49). Reputation can have a bearing on different levels, such as the institution, its faculties, departments (50,51), staff expertise (52) and the Program itself. In our context, a student's intention to pursue a Business Education Program is said to be influenced by the university and the department that runs the Program, the competencies of the teaching staff and the popularity or ranking of the Program.

Research has shown that university reputation has been a significant factor concerning student choice (53–57). Moreover, students are very likely to settle with a particular department or faculty with a precise major depending on the department or faculty characteristics (58). These characteristics may be the department's status or teaching quality. Thus, students are likely to read a business education if the department that runs the Program has a good reputation.

2.3.6. Business Education Program Intention

A student's intention to study Business Education Program are those motivating factors that influence their decision. Such motivation may be intrinsic or extrinsic and may be influenced by factors such as the difficulty level of the Program, entry requirements, career opportunities, advice from family, peers and people they respect or hold in high esteem. Business education Program intention is one of the predictors of the choice of business education Program. Thus, a stronger intention to study a Business Education Program may increase the

likelihood of a student reading the Program. (30) study revealed that a student's intention to major in MIS is likely to lead to majoring in MIS. In marketing and e-commerce, (59) also found out that the Intention to perform a behavior is likely to lead to the performance of the said behavior.

2.3.7. Choice of Business Education Program

In the theory of Planned Behavior, the choice of business education Program denotes the actual behavior performed by an individual. The theory suggests that individual behavior is determined by their Intention to perform such behavior. This intention is, in turn, a function of their attitude, subjective norm, and perceived behavioral control (22). This study extends the theory of planned behavior by introducing two new constructs; lifestyle perception and reputational effect as determinants of student behavior (58,60). Therefore, a student may conclude to study business education Program after considering their willingness and ability to read and complete the Program, advice from their relatives and those they dearly cherish and those they envision following their career paths. Moreover, the Program's reputation and the university that runs the Program can influence such decisions.

2.3.8. Mediating Effect of Intention to Study Business Education Program

This research was mediated by the Intention to pursue a Business Education Program. The intention to pursue a Business Education Program is a behavioral intention, and it proposes that all behaviors are deliberate, as intentions predicate all behaviors (61). Studies across different research areas have used behavioral Intention as a mediator between exogenous variable(s) and endogenous variable(s). The constructs have been popularly used in marketing and consumer behavior (59,62). For instance, (59) found that Intention to purchase mediated the relationship between perceived ease of use and actual purchase.

2.3.9. Control Variable

Individuals can have a predisposition about a particular course or Program of study. Ref. (11) opined that females doubt their ability to dominate males in Mathematics related subjects. Research has shown that the gender of a person remains a crucial variable that can influence the person's decision to perform a behavior (63–65). Therefore, we contend that students' gender (0: female; 1: male) may influence their choice to study a business education Program. The (44) study reveal that female student are more likely to study accounting major than males because male students perceive accounting as boring. Additionally, (66) also pointed out that female students are more likely to study accounting because of its prestige.

2.3.10. Research Hypotheses

The following hypotheses are formulated for the research based on the concept model and the literature reviewed.

- H1 : There is a significant and positive relationship between the underlying motives that drive students to study Business Education Program and the Intention to pursue Business Education Program.
- H2 : There is a significant and positive relationship between the underlying motives that drive students to study Business Education Program and the Choice of Business Education Program.
- H3 : There is a significant and positive relationship between the Intention to pursue Business Education Program and the Choice of Business Education Program.
- H4 : Intention to Pursue Business Education Program significantly and positively mediates the relationship between the underlying motives that drive students to study Business Education Program and the Choice of Business Education Program.
- H5 : Female students have a higher choice of studying Business Education Program than male students.

3. Research Methods

3.1. Data Source

The study made use of both primary and secondary data. A questionnaire was used to obtain data from research participants for the study via a web survey (Google Forms). The participants were undergraduate students (Level 100 to Level 400) reading Bachelor of Education (Accounting) and Bachelor of Education (Management) at the University of Cape Coast. The choice of questionnaire as an instrument was appropriate for the study because a substantial amount of data was acquired from the participants. This is consistent with (67), who stated that using questionnaires as a research instrument is feasible because a great amount of data can be obtained from a significant sample size at a relatively low cost and in a short period. The questionnaire utilized in the study was developed from previous literature and then adjusted to fit the research situation.

The questionnaire was divided into two sections: section A dealt with the demographic information provided by the respondents, and section B dealt with the research hypotheses proposed for the study. The questionnaire was

measured on a seven-point Likert scale, with 1 indicating Strongly Disagree and 7 indicating Strongly Agree. Secondary data was gathered from the University of Cape Coast's Student Records Section to examine the enrolment trends in the Business Education Program at the University of Cape Coast from the 2012/2013 academic year to the 2021/2022 academic year.

3.2. Analytical Methods

The primary data acquired from the study with the assistance of Google Forms was initially processed using Microsoft Office (Excel) 2021. This was done to convert the responses to numbers and eliminate any extraneous text and labels from the data. The demographic responses of the participants were evaluated using percentages and frequencies incorporated in the SPSS version 26. The study then investigated the predicted relationships between the study constructs using the Structural Equation Modelling (SEM) technique, more precisely the PLS-SEM, with the help of Smart PLS version 3.2.9. The secondary data obtained for the research were analyzed using trend analysis. Thus, a trend analysis was used to examine the trends in Bachelor of Education (Management) and Bachelor of Education (Accounting) Programs. Moreover, enrolment trends in gender representation of both Programs were examined.

4. Data Analysis

This section presents the results of the data that were analyzed.

4.1. Enrolment Trend in Business Education Program (UCC)

This section presents the results from the secondary data (Business Education students enrolment record) obtained from the Students' Record and Management Information System, University of Cape Coast. It discusses students' enrolment into the Bachelor of Education Accounting and Bachelor of Education Management Program and the gender representative from the 2012/2013 academic year to the 2021/2022 academic year at the University of Cape Coast. From Table 1 and Figure 2, it could be seen that there was a growth in the enrolment of both Accounting and Management Education from the 2012/2013 academic year to the 2015/2016, and then enrolment in both Programs began to decline the next academic year. The growth could be attributed to the fact that the Accounting Education Program was introduced in the 2012/2013 academic year and that students were passionate and eager to read the Program.

Table 1 Students' Population in Bachelor of Education (BEd) Accounting and Management

Academic Year	BEd. Accounting			BEd. Management			Total Enrol.
	Male	Female	Total	Male	Female	Total	
2012/13	78	27	105	132	65	197	302
2013/14	133	56	189	175	112	287	476
2014/15	146	41	187	157	110	267	454
2015/16	151	57	208	173	100	273	481
2016/17	106	48	154	84	42	126	280
2017/18	104	31	135	69	45	114	249
2018/19	89	38	127	45	36	81	208
2019/20	98	47	145	60	45	105	250
2020/21	111	45	156	78	60	138	294
2021/22	88	36	124	34	30	64	188
Total Students	1104	426	1530	1007	645	1652	3182

Source: Students' Record and Management Information System, University of Cape Coast (2022)

Moreover, the demand for Business Education graduates appeared to be in higher demand, from the early to mid-2000s through to mid-2015, this aided in filling the Education and the Business sector gap.

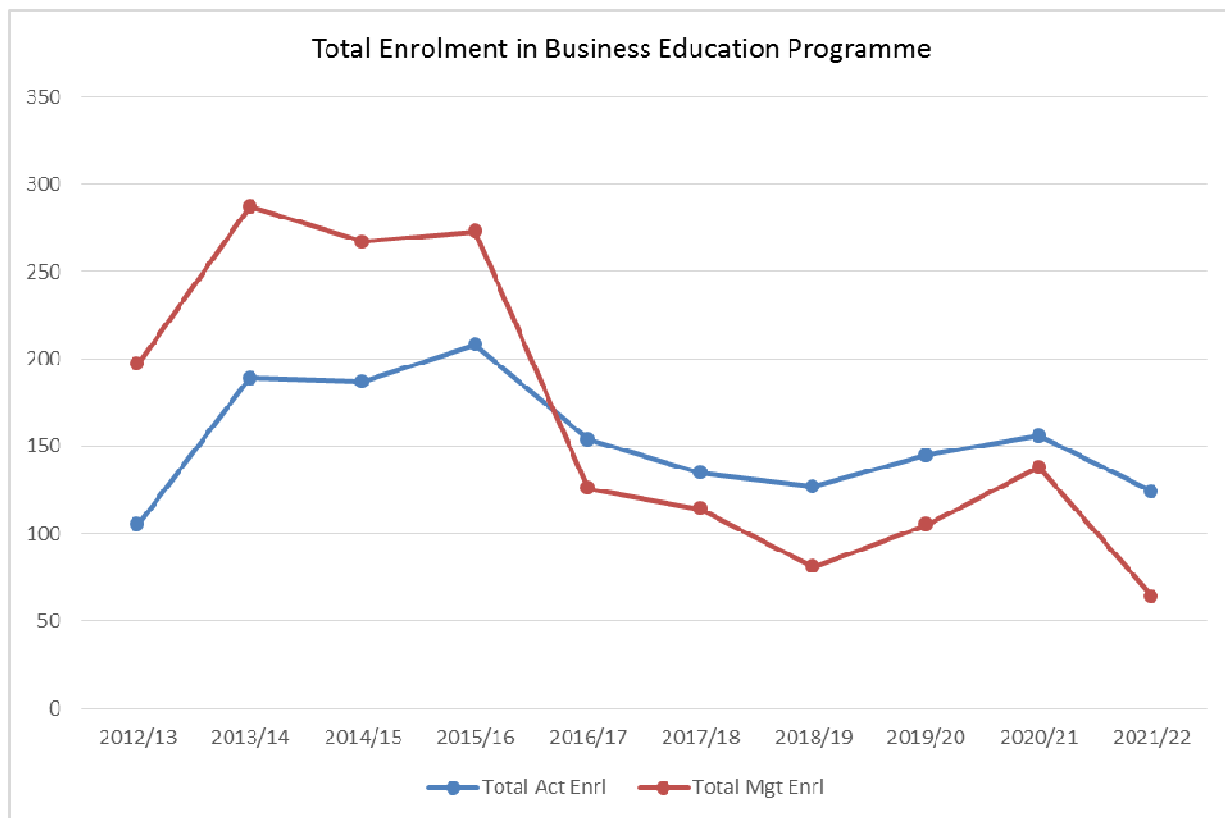


Figure 2: Total Enrolment in Business Education Program

The decline in enrolment for both Programs may be attributable to a number of factors such as student disinterest in the Programs, employment opportunities after graduation from the Program, a rising number of students with and without a Business Program background yet writing the Accounting professional examination, the coronavirus pandemic, amongst others.

Figure 3 and Figure 4 present a visualization of the gender representation of the Business Education Program. Results from Figure 3 indicate growth in males undertaking the Business Education Program at the University from 2012/2013 to the 2021/2022 academic year, even though there was a continuous decline in enrolment after the 2015/2016 academic year.

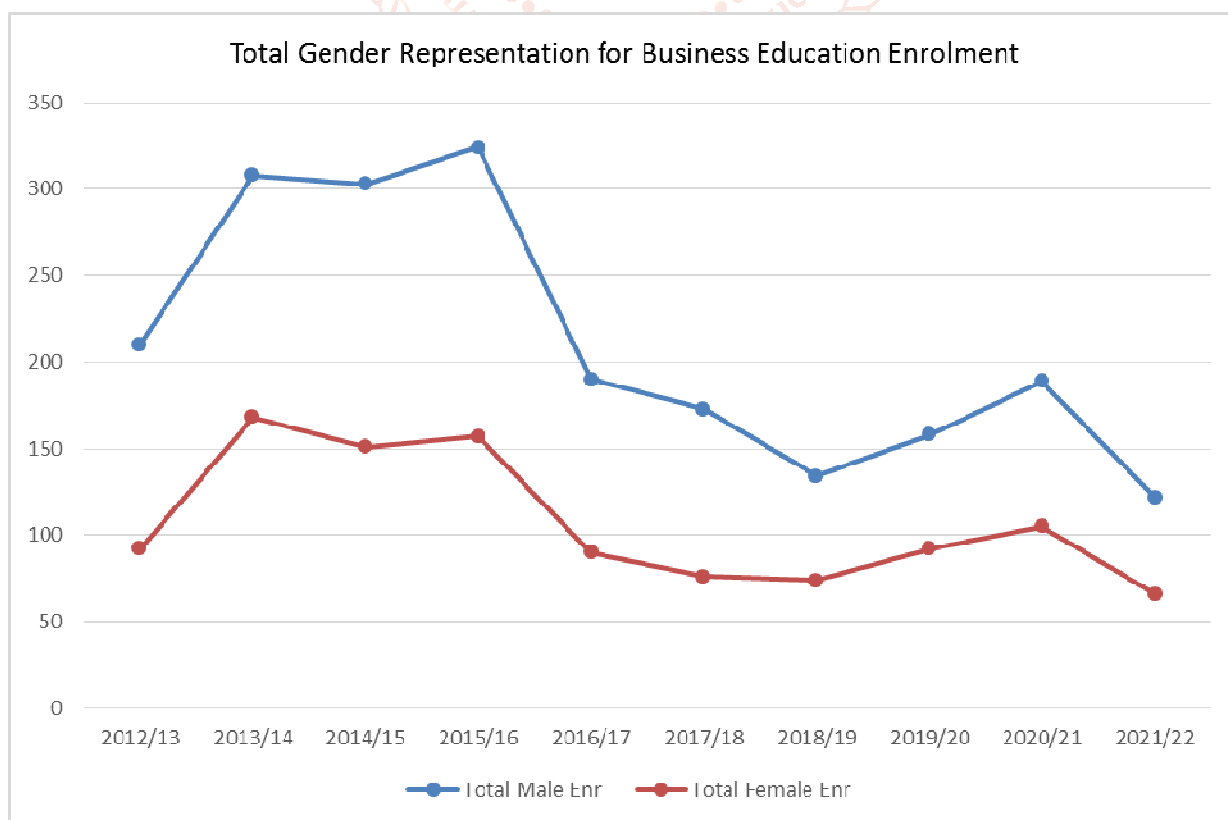


Figure 3: Total Gender Representation for Business Education Enrolment

From figure 4, the gender representation of Bachelor of Education (Accounting) and Bachelor of Education (Management) favored males in all academic years. It should be noted that the University of Cape Coast regularly gives some preference to females in terms of a cut-off point of 1 or more beyond the standard cut-off point required to read the Program.

Despite this, the number of female representatives in the Program is relatively lower than males. Ref. (68) reported that the continuous decline in female representation in the Business Education Program could be attributed to a lack of gender policies that enable female students to read the Business Education Program at the tertiary level.

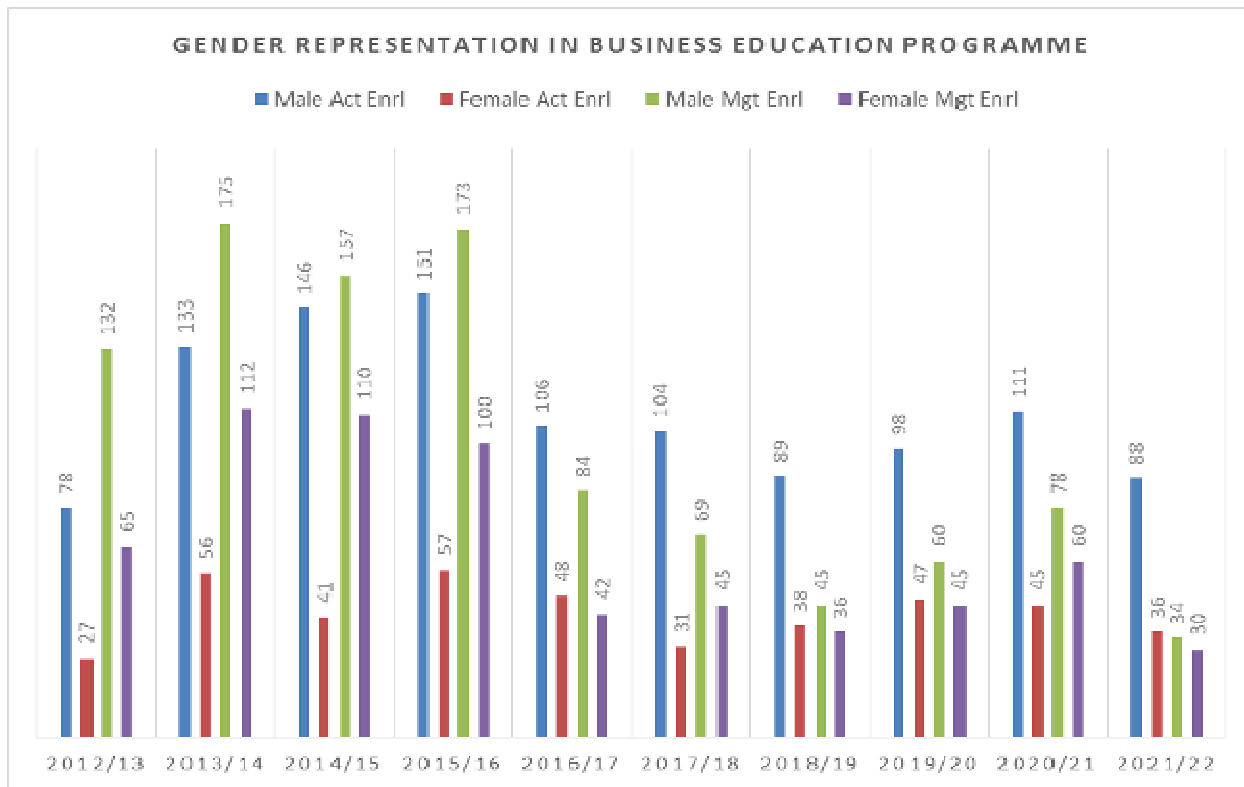


Figure 4: Gender representation in Business Education Program

4.2. Respondents' Demographic Information

Table 2 summarizes the dynamics of Business Education students at the University of Cape Coast from a sample size of 342 respondents. The majority of the respondents were males (67.8%), while the age range 18-25 and 26-30 made up an overwhelming majority (90.1%). On the academic year, 93 respondents (27.2%) were in the first year while 91 (26.6%) were in the second year, and the remaining 78 (22.8%) and 80 (23.4%) were in their third and final year, respectively. Lastly, the majority of the respondent (60.8%) enrolled in the Bachelor of Education Accounting Program, while the remaining enrolled Bachelor of Education Management Program.

Table 2 Descriptive Measurement of Demographic Variables (N = 342)

Variables	Items	Frequency	%
Gender	Male	232	67.8
	Female	110	32.2
Age	Below 18	6	1.8
	18-25	197	57.6
	26-30	111	32.5
	31-40	28	8.2
	Above 40	0	0
Academic Year	First Year	93	27.2
	Second Year	91	26.6
	Third Year	78	22.8
	Final Year	80	23.4
Program of Study	Bachelor of Education Accounting	208	60.8
	Bachelor of Education Management	134	39.2

Note: N = Sample size and % = Percentage

4.3. Measurement Model Assessment

Table 3 Characteristics of the Construct

Latent Variable	Loadings	α	CR	AVE
Attitude towards Business Edu. (ATT)				
ATT1	0.837			
ATT2	0.821	0.836	0.890	0.670
ATT3	0.808			
ATT4	0.808			
Subjective Norm (SJN)				
SJN1	0.779			
SJN2	0.762			
SJN3	0.875	0.882	0.914	0.682
SJN4	0.877			
SJN5	0.828			
Perceived Behavioral Control (PBC)				
PBC1	0.819			
PBC2	0.859			
PBC3	0.823	0.873	0.908	0.663
PBC4	0.770			
PBC5	0.799			
Lifestyle Perceptions (LSP)				
LSP1	0.730			
LSP3	0.719			
LSP4	0.830	0.782	0.859	0.606
LSP5	0.827			
Reputational Effects (RET)				
RET1	0.844			
RET2	0.817			
RET3	0.829	0.855	0.896	0.635
RET4	0.768			
RET5	0.719			
Intention to Study Bus. Edu (IBE)				
IBE1	0.802			
IBE2	0.818			
IBE3	0.811	0.864	0.902	0.648
IBE4	0.781			
IBE5	0.811			
Choice of Bus Edu Program (CBE)				
CBE1	0.793			
CBE2	0.868			
CBE3	0.824	0.875	0.909	0.667
CBE4	0.769			
CBE5	0.824			

Note: Sample size (N) = 342, AVE = Average Variance Extracted,
CR = Composite Reliability, α = Cronbach's Alpha

Source: Authors' contribution with Smart-PLS-SEM version 3.2.9

We assessed the validity and reliability of the primary data obtained via the web survey. The standardized threshold for assessing the item loadings should be above 0.70 (69). All the items loading in Table 3 were above 0.7 except for ATT5 (0.675) and LSP2 (0.459), which were subsequently deleted. Moreover, all the constructs' composite reliability (CR) was above 0.7, and their AVE was over 0.5. Cronbach alpha is a convenient test for determining internal consistency (See Table 3). Cronbach alpha of 0.70 and above is good, 0.80 and above is better, and 0.90 and above is best (70).

Moreover, a thorough examination of Table 4 reveals the outcome of the assessment of discriminant validity using the Heterotrait-Monotrait Ratio of Correlations (HTMT) suggested by (71). Re. (71) proposed that an HTMT score of less than 0.9 indicates discriminant validity (see Table 4).

Table 4 Heterotrait-Monotrait ratio (HTMT)

Construct	ATT	SJN	PBC	LSP	RET	IBE	CBE
ATT							
SJN	0.628						
PBC	0.758	0.589					
LSP	0.581	0.657	0.625				
RET	0.660	0.641	0.697	0.810			
IBE	0.790	0.648	0.761	0.744	0.814		
CBE	0.768	0.669	0.756	0.801	0.814	0.871	

Source: Authors' contribution with Smart-PLS-SEM version 3.2.9

4.4. Structural Model Assessment

The findings from the structural model reveal the causal effect among the study's variables. Model I presented the findings without the presence of the control variable, while Model II presented the findings with the control variable (See Table 4 and Table 5). The purpose of a control variable is to enhance the internal validity of the research by limiting the influence of the extraneous or confounding variables. The results show (Table 4) the path coefficients of the direct effects of Underlying Motives dimensions; Attitude, Subjective Norm, Perceived Behavioral Control, Lifestyle Perception and Reputational Effects on students' Intention and Choice of Business Education Program. The results indicate that most of the hypotheses tested were statistically significant (Table 4; Model II). For instance, the effect of ATT on IBE ($\beta = 0.277$; t -value = 3.937; p -value = 0.000); PBC on IBE ($\beta = 0.199$; t -value = 3.005; p -value = 0.003); LSP on CBE ($\beta = 0.143$; t -value = 2.933; p -value = 0.003); IBE on CBE ($\beta = 0.540$; t -value = 10.480; p -value = 0.000) were all statistically significant.

Table 5 Robust Path Coefficients of the Constructs

Constructs	Model I			Model II		
	Coefficient	T-Values	P-Values	Coefficient	T-Values	P-Values
ATT – IBE	0.277	3.908	0.000	0.277	3.937	0.000
SJN – IBE	0.088	1.341	0.180	0.089	1.332	0.183
PBC – IBE	0.199	3.023	0.003	0.199	3.005	0.003
LSP – IBE	0.166	2.724	0.006	0.166	2.696	0.007
RET – IBE	0.262	3.099	0.002	0.261	3.106	0.002
ATT – CBE	0.089	2.021	0.043	0.090	2.023	0.043
SJN – CBE	0.062	1.515	0.130	0.060	1.457	0.145
PBC – CBE	0.081	1.785	0.074	0.080	1.771	0.077
LSP – CBE	0.142	2.914	0.004	0.143	2.933	0.003
RET – CBE	0.113	2.125	0.034	0.113	2.125	0.034
IBE – CBE	0.539	10.202	0.000	0.540	10.480	0.000
GEN – CBE				-0.015	0.565	0.572

Source: Authors' contribution with Smart-PLS-SEM version 3.2.9

Despite this, the effect of SJN on IBE ($\beta = 0.089$; t -value = 1.332; p -value = 0.183) and PBC on CBE ($\beta = 0.080$; t -value = 1.771; p -value = 0.077) were all statistically significant. Moreover, Gender (0 = female, 1 = male) did not have a statistically significant influence ($\beta = -0.015$; t -value = 0.565; p -value = 0.572) on Choice of Business Education Program. Thus, female students do not have a higher choice of Business Education Program than male students.

Table 6 presents the mediation role of students' Intention to study the Business Education Program. Because the control variable, Gender (0 = female, 1 = male), did not statistically affect the data analyze d (see Model II in Table 5), we focused on the results in Model I in Table 6 for the mediation effect.

Table 6 Mediation Role of Intention to Study Business Education Program

Constructs	Model I			Model II		
	β	T-Values	P-Values	β	T-Values	P-Values
ATT – IBE – CBE	0.148	3.478	0.001	0.149	3.514	0.000
SJN – IBE – CBE	0.047	1.350	0.177	0.048	1.336	0.182
PBC – IBE – CBE	0.107	3.023	0.003	0.107	3.016	0.003
LSP – IBE – CBE	0.089	2.559	0.011	0.089	2.547	0.011
RET – IBE – CBE	0.142	2.853	0.004	0.142	2.853	0.004

Source: Authors' contribution with Smart-PLS-SEM version 3.2.9

Looking at the indirect effects, Intention to study Business Education Program had a statistically significant effect on ATT and CBE ($\beta = 0.148$; t-value = 3.478; p-value = 0.001); PBC and CBE ($\beta = 0.107$; t-value = 3.023; p-value = 0.003); LSP and CBE ($\beta = 0.089$; t-value = 2.559; p-value = 0.011) and RET and CBE ($\beta = 0.142$; t-value = 2.853; p-value = 0.004). However, IBE had no statistically significant relationship on SJN and CBE ($\beta = 0.047$; t-value = 1.350; p-value = 0.177).

5. Discussions

From the data analyzed, four out of the five hypotheses tested concerning H_1 and three out of the five hypotheses in relation to H_2 were statistically significant. The respondents demonstrated that their Intention to study the Business Education Program and their Choice of the Program was based on their willingness and readiness, indicating a positive attitude toward the Program. The findings confirm with (29) who revealed that attitude influences student intention to read the Business Program. Furthermore, (30) found that attitude significantly influences students' Intentions to major in MIS. Moreover, (25) has established that an individual having a positive attitude toward a behavior can lead to the performance of the said behavior.

In contrast to this, the findings revealed that the respondents' Intention to study the Program and their Choice of the Program is not dependent on the opinion or suggestions of their family members, teachers, peers, and people they hold in esteem. In addition, the students' decision to pursue the program wasn't influenced by the career path of these people. It is important to note that previous research has established that students can make a wrong career choice without professional or career counselling, this includes the opinion of their teachers or parents (4). The findings oppose (36), who found that subjective norms influence students' intention to attend lectures. Moreover, the findings contrast with the works of (37) also found that subjective norms influence student choices in post-compulsory education.

There have been some debates as to whether parents should dictate what their children study, whether students should be allowed to make their own choice, or perhaps, such decisions should be decided by parents and their children with the help of a career counsellor. In Ghana, for example, a student is expected to spend an average of 12 years in school

from primary one till the completion of Senior High School (SHS) before entering the tertiary institutions. Again, in Ghana, the public opinion is that these students are too young to make a career decision. Nonetheless, there is always the need to first specialize in a field of study at the Senior High Schools, which may continue at the tertiary level. Usually at the tender age, it becomes difficult for students to solely decide for themselves. But like ripple effects, their previous decision continually affect their subsequent career path. Others argue that a child knows their interest and abilities (their subjects and areas of interest) better than anyone else; hence, they can decide their career path on their own.

The hypotheses tested findings also reveal that the respondents' Intention to study Business Education Program was also influenced by their ability to complete the Program; however, their ability to complete the Program did not significantly influence their Choice of the Program. The Program is quite comprehensive as it trains students to work in the teaching and business sectors; hence, the findings are not surprising that students have a stronger intention to pursue the Program. Ref. (29) found that perceived behavioral control was a strong indicator of student intention to study a Business Program. On top of this, (31) research revealed that perceived behavioral control significantly predicts student intention to engage in Deep Learning. However, (36) Skoglund et al. (2019) perceived behavioral control was not associated with student intention to attend a lecture.

The findings further revealed that students' perception of the Program is a strong indicator of their Intention to pursue the Program and the choice of their Program. Students' perception of the Business Education Program involves their perception of the challenges and enjoyment of the Program, the Program's employment and career opportunities, and others. Business Education offers students a wide

range of employment opportunities across different sectors. Most students would usually evaluate all the aspects of a Program they intend to study. Previous research has established that students consider the future job prospects of a Program in selecting a Program of study (35).

Business Education is arguably one of the most prestigious Programs of study, as confirmed by the data analyzed. The results indicated that reputation is a significant factor that influences students' Intention to study and the choice of the Program. The reputation covers the Program itself, academic institutions, and the department. The University of Cape Coast is undoubtedly one of the reputable educational institutions in Ghana. The University was established out of the dire need for a highly qualified and skilled workforce in education. Therefore, it is not surprising that reputation plays a significant role in student intention and choice of the Business Education Program. For instance, (55) have established that a university's reputation matters to students in selecting their Program of study.

Our findings also show that the Intention to study a Business Education Program is a predictor of their choice of the Program supporting H₃. From the results in Model II of Table 5, an increase in Intention to study the Program will cause the choice of the Program to increase proportionately by 10.480 units. A possible explanation is that Intention is widely regarded as a stronger indicator to predict a behavior according to the theory of planned behavior. Thus, when students intend to study the Business Education Program, they will study the Program. This claim is in line with Chipidza et al. (2019) study which revealed that a student's intention to major in MIS will eventually spur them to pursue MIS. Also, in marketing and e-commerce, Boyetey and Antwi (2021) found that Intention to purchase is likely to lead to actual purchase.

In controlling Gender on the Choice of Business Education Program, it was shown that gender has no significant effect on the Choice of Business Education Program. Thus, female students do not have a higher choice of a Business Education Program than male students. Previous studies have established that female students are more likely to study Accounting than males (44,66). Our findings implied that the control variable did not significantly influence the results, as evident in Table 6.

We also find some support for the fourth hypothesis. The hypotheses tested the mediation effect of the Intention to study a Business Education Program on the exogenous variables (underlying motives) and the endogenous variable (choice of Business Education

Program). This was done to gain a more comprehensive knowledge of the research model. The results show that four out of the five hypotheses tested were statistically significant. We found out that IBE mediated the relationship between ATT and CBE. In the same vein, IBE mediated the relationship between PBC and CBE. Similarly, IBE mediated the relationship between PBC and CBE; LSP and CBE, and RET and CBE. The finding implies that the relationship between these constructs significantly influences the Intention to study Business Education Program. Nonetheless, the relationship between SJN and CBE was not mediated by IBE.

6. Limitations

This study is coupled with some limitations, which lay a foundation for future research. The study extended the theory of planned behavior by including two new constructs to the independent variables; Lifestyle Perception of Business Education and Reputational Effects, as the underlying motives that influence student choice of the Program. However, several factors could influence student choice of Business Education Program but were not considered in this research. Therefore, we suggest that future research examine the other factors that can influence student choice of the Business Education Program.

Again, the findings of this research should be treated with some caution since the study focused on two academic Programs; Bachelor of Education (Accounting) and Bachelor of Education (Management); in one country, Ghana, and one tertiary institution, the University of Cape Coast. This can limit the ability to generalize the research findings to other academic disciplines or institutions at large. It is suggested that future studies should use samples from various tertiary institutions in Ghana running the Business Education Program.

Moreover, the primary data was collected using a closed-ended questionnaire with the help of a web survey. A questionnaire limits the respondents' responses to only the items it addresses. Therefore, we recommend that future studies use an open-ended questionnaire or interview to solicit data as it will allow the respondent to provide additional responses that the closed-ended questionnaire could not address.

This study contributes to the Business Education literature by addressing the research problem in the Ghanaian context. Ghana is one of the emerging economies in Africa and the world. Ghana's educational system has seen a massive improvement in the twenty-first century. This is evident from the various school rankings. For instance, the (72) ranked Kwame Nkrumah University of Science and Technology as the best university in quality education

(Sustainable Development Goal 4) in Africa and 14th globally in their 2022 Impact Ranking.

Differences in cultural activities, the standard of living, school systems, and other factors may make the findings from previous studies not applicable in the Ghanaian setting. There is a need for studies to be conducted to fill the gap. Subsequently, this study provided an insight into students' career choices from the Ghanaian context.

7. Conclusion

Ghana is a developing country, and students' career decisions may vary from those in advanced countries since they are likely to secure a job, manage their family business, or set up their venture after completing the Program. In light of these, this research developed a comprehensive framework by extending the theory of planned behavior to interpret and predict student choice in reading the Business Education Program. The findings have revealed that factors such as attitude, perceived behavioral control, lifestyle perception, and reputational effect affect students' decision to study in a Business Education Program. Perhaps the most surprising finding was that subjective norms do not influence students' decision to read the Business Education Program. In Ghana, parents have been widely known to have a more significant influence on what their wards study in school, and the findings suggest that such that the narrative is evolving.

The findings also revealed a gradual decline in enrolment in the Business Education Program despite its comprehensive nature and diverse employment opportunities. Therefore, there is the need for relevant stakeholders in the tertiary institutions, including the university management, Ministry of Education, and researchers, to investigate the cause and then devise an appropriate plan to resolve the problem. The Program should be restructured where possible to address modern Business and Teaching trends.

Authors Contribution: The authors certify that this work is original and has not been distributed for consideration elsewhere. Each author (MAA); (BFD); (SA) (A-SM) (PKG) contributed significantly to the writing of this study.

Institutional Review Board Statement: Not Applicable.

Informed Consent Statement: Participants were provided with written informed consent, and their right was protected.

Data Availability Statement: The corresponding author can be contacted if there be the need to further cross-examine the data used.

Disclosure statement: The authors affirm that there's no potential conflict of interest.

References

- [1] Guerra N, Modecki K, Cunningham W. Developing Social-Emotional Skills for the Labor Market The PRACTICE Model. World Bank Policy Res Work Pap. 2014; (November).
- [2] Dilnot CE. Navigating choices to a professional career: the role of subject choice in widening access to universities and the professions. London: UCL (University College London); 2019.
- [3] Ahmed KA, Sharif N, Ahmad N. Factors influencing students' career choices: empirical evidence from business students. J Southeast Asian Res. 2017; 2017(2017): 1–15.
- [4] Okojide A, Adekeye O, Bakare E. Factors influencing career choice among undergraduates in covenant university, Nigeria. In: ICERI2018 Proceedings. IATED; 2018. p. 2246–52.
- [5] Antwi MK. Education, society and development in Ghana. Unimax; 1992.
- [6] Darkwa BF. Improving Pre-Service Teachers' Pedagogical Strategies for Integrating ICT in Teaching Accounting in Senior High Schools in Ghana. University of Cape Coast; 2020.
- [7] Assenga SJ. Social Perspective Factors Influencing Career Decision of Post Graduate Students: A case of the Open University of Tanzania. The Open University of Tanzania; 2019.
- [8] Nieto Y, García-Díaz V, Montenegro C, Crespo RG. Supporting academic decision making at higher educational institutions using machine learning-based algorithms. Soft Comput 2018 2312. 2018 Feb; 23(12): 4145–53.
- [9] Najar IA, Yousuf M. Career Selection & its Various Determinants. IJRAR Int J Res Anal Rev. 2019; 6(1): 61–4.
- [10] Muraguri JM. Factors influencing degree choices among female undergraduate students at the University of Nairobi: A case study of the 2010/2011 cohort. University of Nairobi, Kenya; 2011.
- [11] Enget K, Garcia JL, Webinger M. Majoring in accounting: Effects of gender, difficulty, career opportunities, and the impostor phenomenon on student choice. J Account Educ. 2020 Dec; 53: 100693.

- [12] Chinyamurindi WT, Hlatywayo CK, Mhlanga TS, Marange CS, Chikungwa-Everson T. Career decision-making amongst high school learners: A descriptive-exploratory study from South Africa. *Cypriot J Educ Sci*. 2021 Feb; 16(1): 129–47.
- [13] Al-Fattal A. Understanding student choice of university and marketing strategies in Syrian private higher education. University of Leeds; 2010.
- [14] Busher H, James N. Struggling to become successful learners: Mature students' early experiences of access to higher education courses. *Stud Educ Adults*. 2019 Jan; 51(1): 74–88.
- [15] Engin M, McKeown K. Motivation of Emirati males and females to study at higher education in the United Arab Emirates. *J Furth High Educ*. 2017 Sep; 41(5): 678–91.
- [16] Maniu I, Maniu GC. Educational Marketing: Factors Influencing the Selection of a University. *SEA Pract Appl Sci*. 2014; 2(3).
- [17] Pawar SK, Dasgupta H, Vispute S. Analysis of factors influencing international student destination choice: a case of Indian HE. *J Furth High Educ*. 2020 Nov; 44(10): 1388–400.
- [18] Borus ME, Carpenter SA. Factors associated with college attendance of high-school seniors. *Econ Educ Rev*. 1984 Jan; 3(3): 169–76.
- [19] Wiese M, Van Heerden CH, Van Heerden N, Jordaan Y. Ethnic group differences regarding choice factor importance in public higher education institution selection. 2010;
- [20] Arar K, Beycioglu K, Oplatka I. A cross-cultural analysis of educational leadership for social justice in Israel and Turkey: meanings, actions and contexts. *Comp A J Comp Int Educ*. 2017 Mar; 47(2): 192–206.
- [21] Chukwugbo GC. Gender Performance in Accounting Education at FCE (T) Umuze, Anambra State. *Niger Acad Forum*. 2011; 20(1): 1–7.
- [22] Ajzen I. Attitude structure and behavior. In: *Attitude structure and function*. 1989. p. 241–74.
- [23] Fishbein M, Ajzen I. *Belief, attitude, intention, and behavior: An introduction to theory and research*. Reading, MA: Addison-Wesley; 1975. 578 p.
- [24] Ajzen I, Fishbein M. *Understanding Attitudes and Predicting Social Behavior*. 1st editio. Pearson; 1980.
- [25] Ajzen I. The theory of planned behavior. *Organ Behav Hum Decis Process*. 1991 Dec; 50(2): 179–211.
- [26] Fishbein M. The role of theory in HIV prevention. In: Mark D, editor. *The Health Psychology Reader*. (ed.). London: Sage; 2002. p. 120–8.
- [27] Ajzen I. Attitudes, Traits, and Actions: Dispositional Prediction of Behavior in Personality and Social Psychology. *Adv Exp Soc Psychol*. 1987 Jan; 20(C): 1–63.
- [28] Lee YN, Zailani S, Rahman MK. Determinants of Customer Intention to Purchase Social Enterprise Products: A Structural Model Analysis. *J Soc Entrep*. 2020;
- [29] Damron-Martinez D, Presley A, Zhang L. A Study of Undergraduate Student Intent to Minor in Business: A Test of the Theory of Planned Behavior. *J Educ Bus*. 2013 Jan; 88(2): 109–16.
- [30] Chipidza W, Green G, Riemenschneider C. Why do students not major in MIS? An application of the theory of planned behavior. *J Inf Syst Educ*. 2019; 30(2): 111–26.
- [31] Roslan TRN, Ch'ng CK, Chuah F. Understanding Students' Intention to Engage in Deep Learning: Application of the Theory of Planned Behaviour. *Ilkogronline*. 2021; 20(4).
- [32] Dao TK, Bui AT, Doan TTT, Dao NT, Le HH, Le TTH. Impact of academic majors on entrepreneurial intentions of Vietnamese students: An extension of the theory of planned behavior. *Heliyon*. 2021 Mar; 7(3): e06381.
- [33] Tan LM, Laswad F. Students' beliefs, attitudes and intentions to major in accounting. *Account Educ*. 2006; 15(2): 167–87.
- [34] Presley A, Damron-Martinez D, Zhang L. A Study of Business Student Choice to Study Abroad: A Test of the Theory of Planned Behavior. <http://dx.doi.org/10.1080/089759302010526009>. 2010 Oct; 21(4): 227–47.
- [35] Mauldin S, Crain JL, Mounce PH. The Accounting Principles Instructor's Influence on Students' Decision to Major in Accounting. *J Educ Bus*. 2010 Jan; 75(3): 142–8.
- [36] Skoglund E, Fernandez J, Sherer JT, Coyle EA, Garey KW, Fleming ML, et al. Factors that

- Influence PharmD Students' Intention to Attend Lectures Using the Theory of Planned Behavior. *Am J Pharm Educ.* 2019;
- [37] Taylor RC. Using the theory of planned behaviour to understand students' subject choices in post-compulsory education. <https://doi.org/101080/026715222014880732.2> 015 Mar; 30(2): 214–31.
- [38] Ajzen I. Perceived Behavioral Control, Self-Efficacy, Locus of Control, and the Theory of Planned Behavior1. *J Appl Soc Psychol.* 2002 Apr; 32(4): 665–83.
- [39] Ru X, Wang S, Yan S. Exploring the effects of normative factors and perceived behavioral control on individual's energy-saving intention: An empirical study in eastern China. *Resour Conserv Recycl.* 2018 Jul; 134: 91–9.
- [40] Bandura A. Self-efficacy: Toward a unifying theory of behavioral change. *Psychol Rev.* 1977 Mar; 84(2): 191–215.
- [41] Dweck CS. *Mindset: The new psychology of success.* Random House Digital, Inc.; 2008.
- [42] Cobb-Walgren CJ, Pilling BK, Barksdale Jr HC. Does Marketing Need Better Marketing? A Creative Approach to Understanding Student Perceptions of the Marketing Major. *e-Journal Bus Educ Scholarsh Teach.* 2017; 11(1): 97–117.
- [43] Harris G, Gulati R, Bristow DN, Schneider K, Amyx D. The Impact of a Professional Selling Course on Student Perceptions: A before and after Look. *e-Journal Bus Educ Scholarsh Teach.* 2014; 8(2): 1–15.
- [44] Byrne M, Willis P. Irish secondary students' perceptions of the work of an accountant and the accounting profession. *Account Educ.* 2005; 14(4): 367–81.
- [45] Tan LM, Laswad F. Understanding students' choice of academic majors: A longitudinal analysis. *Account Educ.* 2009; 18(3): 233–53.
- [46] Adams SJ, Pryor LJ, Adams SL. Attraction and retention of high-aptitude students in accounting: An exploratory longitudinal study. *Issues Account Educ.* 1994; 9(1): 45.
- [47] Felton S, Dimnik T, Northey M. A Theory of Reasoned Action model of the Chartered Accountant career choice. *J Account Educ.* 1994 Dec; 13(1): 1–19.
- [48] Lowe DR, Simons K. Factors influencing choice of business majors some additional evidence: A research note. *Int J Phytoremediation.* 1997; 21(1): 39–45.
- [49] Migin MW, Falahat M, Yajid MSA, Khatibi A. Impacts of Institutional Characteristics on International Students' Choice of Private Higher Education Institutions in Malaysia. *High Educ Stud.* 2015; 5(1): 31–42.
- [50] Malgwi CA, Howe MA, Burnaby PA. Influences on Students' Choice of College Major. *J Educ Bus.* 2010 May; 80(5): 275–82.
- [51] Pappu R. Why Do Undergraduate Marketing Majors Select Marketing as a Business Major? Evidence from Australasia. *J Mark Educ.* 2004 Jul; 26(1): 31–41.
- [52] Mazzarol T, Soutar GN. “Push-pull” factors influencing international student destination choice. *Int J Educ Manag.* 2002; 16(2): 82–90.
- [53] Ayoubi RM, Massoud HK. Student aspiration factors, university reputation and the entry standards to UK universities. *Eur J Soc Sci.* 2012; 34(4): 609–21.
- [54] Baharun R, Awang Z, Padlee SF. International students choice criteria for selection of higher learning in Malaysian private universities. *African J Bus Manag.* 2011; 5(12): 4704–14.
- [55] Gill T, Vidal Rodeiro C, Zanini N. Higher education choices of secondary school graduates with a Science, Technology, Engineering or Mathematics (STEM) background. <https://doi.org/101080/0309877X20171332358>. 2017 Oct; 42(7): 998–1014.
- [56] Moogan YJ. An investigation into international postgraduate students' decision-making process. <https://doi.org/101080/0309877X20181513127>. 2018 Jan; 44(1): 83–99.
- [57] Nghiê-m-Phú B, Nguyễn TH. Impacts of perceived country image, institution image and self-image on students' intention to study abroad: a study in Hanoi, Vietnam. <https://doi.org/101080/0884124120191658146>. 2019 Jan; 30(1): 26–44.
- [58] Davies MAP, Tikoo S, Ding JL, Salama M. Motives underlying the choice of business majors: A multi-country comparison. *Int J Manag Educ.* 2016 Mar; 14(1): 50–61.
- [59] Boyetey GB, Antwi S. Perceived Risk versus Perceived Value for Money: Assessing Online Retail Shopping Behavior among Ghanaians.

- iBusiness. 2021 Aug; 13(3): 117–43.
- [60] Kumar A, Kumar P. An examination of factors influencing students selection of business majors using TRA framework. *Decis Sci J Innov Educ.* 2013; 11(1): 77–105.
- [61] Kan MPH, Fabrigar LR. Theory of Planned Behavior. *Encycl Personal Individ Differ.* 2017; 1–8.
- [62] Bhatti A, Ur Rehman S. Perceived benefits and perceived risks effect on online shopping behavior with the mediating role of consumer purchase intention in Pakistan. *Int J Manag Stud.* 2020 Jan; 26(1): 33–54.
- [63] Assié-Lumumba N. Empowerment of women in higher education in Africa: The role and mission of research. 2006;
- [64] Mutekwe E, Modiba M, Maphosa C. Factors affecting female students' career choices and aspirations: A Zimbabwean example. *J Soc Sci.* 2011; 29(2): 133–41.
- [65] Zellweger T, Sieger P, Halter F. Should I stay or should I go? Career choice intentions of students with family business background. *J Bus Ventur.* 2011 Sep; 26(5): 521–36.
- [66] Nishiyama Y, Camillo AA, Jinkens RC. Gender and motives for accountancy. *J Appl Account Res.* 2014 Sep; 15(2): 175–96.
- [67] Nardi PM. *Doing Survey Research A Guide to Quantitative Methods.* 4th Editio. New York: Routledge; 2018. 272 p.
- [68] Aboagye AA. *Gender and Accounting Education in Ghana.* University of Ghana; 2016.
- [69] Hair JF, Hult GTM, Ringle C, Sarstedt M. *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM).* Sage publications; 2016.
- [70] Ringle CM, Sarstedt M, Mitchell R, Gudergan SP. Partial least squares structural equation modeling in HRM research. *Int J Hum Resour Manag* [Internet]. 2020 Jul 3 [cited 2021 Mar 10]; 31(12): 1617–43. Available from: doi/abs/10.1080/09585192.2017.1416655
- [71] Henseler J, Ringle CM, Sarstedt M. A new criterion for assessing discriminant validity in variance-based structural equation modeling. *J Acad Mark Sci.* 2015 Jan; 43(1): 115–35.
- [72] Times Higher Education. *Best universities in Africa 2022.* 2021.