CRITICAL FACTORS FOR GENERATION Z INTENTION TO PURSUE HIGHER EDUCATION

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BY

LIEW YING YING

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CRITICALFACTORSFORGENERATIONZINTENTION TO PURSUE HIGHER EDUCATION

TABLE OF CONTENTS

Copyright Pa	ge		ii
Declaration			iii
Acknowledge	ement		iv
Table of Con	tents		v-vii
List of Tables	s		viii
List of Figure	es		ix
Preface			х
Abstract			xii
CHAPTER	1	Research Overview	1
	1.0	Introduction	1
	1.1	Research Background	2
	1.2	Problem Statement	3
	1.3	Research Objectives	4
		1.3.1 General Objective	4
		1.3.2 Specific Objectives	5
	1.4	Research Questions	5
	1.5	Research Significance	6
CHAPTER	2	Literature Review	7
	2.0	Literature Review	7
	2.1	Generation Z	7
	2.2	Theory of planned behaviour	8
		2.2.1 Friends and peer influence	9
		2.2.2 Financial Aid	9
		2.2.3 Motivation	10
		2.2.4 Self-Efficacy	11
		2.2.5 Family Influence	11
	2.3	Intention to pursue higher education	12
	2.4	Hypotheses Development	12

CRITICALFACTORSFORGENERATIONZINTENTION TO PURSUE HIGHER EDUCATION

	2.4.1	Friends and peer influence	13
	2.4.2	Financial Aid	13
	2.4.3	Motivation	14
	2.4.4	Self-efficacy	15
	2.4.5	Family Influence	15
2.5	Conce	ptual Framework	16

CHAPTER	3	Method	ology	17
	3.0	Introduc	ction	17
	3.1	Researc	h Design	17
		3.1.1	Quantitative Research	17
	3.2	Samplin	ng Design	18
		3.2.1	Target Population	18
		3.2.2	Sampling Frame	18
		3.2.3	Sample Size	18
	3.3	Data Co	llection Method	19
		3.3.1	Primary Data	19
	3.4	Researc	h Measurement	19
		3.4.1	Questionnaire Design	19
		3.4.2	Pilot Test	20
	3.5	Samplin	ng Techniques	21
	3.6	Constru	ct Measurement	21
		3.6.1	Origin of Constructs	24
		3.6.2	Measurement of Scale	25
		3	.6.2.1 Nominal Scale	25
		3	.6.2.2 Likert Scale	26
	3.7	Data Ar	nalysis	26
		3.7.1	Descriptive Analysis	26
		3.7.2	Inferential Analysis	27
CHAPTER	4	Data Ar	nalysis	28
	4.0	Introduc	ction	28
	4.1	Descrip	tive Analysis	28
		4.1.1	Demographic Analysis	28
		2	4.1.1.1 Age	29
		2	4.1.1.2 Gender	30
		2	4.1.1.3 Ethnicity	31
		2	4.1.1.4 Monthly Household Income	32

CRITICALFACTORSFORGENERATIONZINTENTION TO PURSUE HIGHER EDUCATION

		4.1.2	Central Tendencies Measurement of Constructs	33
			4.1.2.1 Factor 1: Friends and peer influence	35
			4.1.2.2 Factor 2: Financial Aid	37
			4.1.2.3 Factor 3: Motivation	39
			4.1.2.4 Factor 4: Self-Efficacy	42
			4.1.2.5 Factor 5: Family Influence	44
		4.1.3	Intention To Pursue Higher Education	46
	4.2	Scale M	leasurement	46
		4.2.1	Reliability Analyses	47
	4.3	Inferent	ial Analyses	48
		4.3.1	Pearson Correlation Analysis	49
		4.3.2	Multiple Linear Regression Analysis	51
		4.3.3	Hypothesis Testing	52
CHAPTER	5	Discuss	ion, Conclusion and Implication	53
	5.0	Introduc	ction	53
	5.1	Discuss	ion on Major Findings	55
	5.2	Implica	tions of the Study	56
		5.2.1	Managerial Implication	56
	5.3	Limitati	ons of the Study	57
	5.4	Recomm	nendations for Future Study	58
References	•••••			66
Appendix				75

CRITICAL FACTORS FOR GENERATION Z INTENTION TO PURSUE HIGHER EDUCATION

Page

LIST OF TABLES

Table 3.1: Pilot Test	20
Table 3.2: Origin of Construct	24
Table 3.3: Reliability Test	25
Table 3.4: Pearson Correlation Analysis	27
Table 4.1: Age	29
Table 4.2: Gender	30
Table 4.3: Ethnicity	31
Table 4.4: Monthly Household Income	32
Table 4.5: Mean Score, Standard Deviation and Ranking of Friends and peer	34
influence	
Table 4.6: Mean Score, Standard Deviation and Ranking of Financial Aid	36
Table 4.7: Mean Score, Standard Deviation and Ranking of Motivation	38
Table 4.8: Mean Score, Standard Deviation and Ranking of Self Efficacy	41
Table 4.9: Mean Score, Standard Deviation and Ranking of Family Influence	43
Table 4.10: Mean Score, Standard Deviation and Ranking of Intention To	45
Pursue	
Table 4.11: The Cronbach's Alpha for all Variables	47
Table 4.12: Pearson Correlation Analysis	48
Table 4.13: Model Summary	49
Table 4.14: ANOVA Table	50
Table 4.15: Coefficients	50
Table 4.16: Test of Significant	51
Table 5.1: Summary of Hypothesis Testing Result	54

CRITICAL FACTORS FOR GENERATION Z INTENTION TO PURSUE HIGHER EDUCATION

Page

LIST OF FIGURES

Figure 1.1: Malaysia Tertiary Education Enrollment (%)	2
Figure 1.2: Students are continuing study in higher education	3
Figure 2.3: Conceptual Framework	16
Figure 4.1: Age	29
Figure 4.2: Gender	30
Figure 4.3: Ethnicity	31
Figure 4.4: Monthly Household Income	32

PREFACE

In the contemporary era, education plays a crucial role in elevating living standards and reshaping a nation's economy. Consequently, the significance of pursuing higher education has grown compared to the past, making it essential to scrutinize the critical factors influencing students' intention to pursue higher education.

Generally, there are four important variable factors that have close linkage with students' intention to pursue higher education, which are financial aid, motivation, self-efficacy and family influence. This study includes four of these determinants to examine whether they are significantly affecting students' intention.

This study aims to help researchers in the academic field identify important factors that influence students' propensity to pursue higher education. Given that not all students have the desire to further their education, some students face barriers that prevent them from continuing their studies. Therefore, the first objective of this study is to reveal valuable insights into the factors that influence students' intention to pursue higher education.

ABSTRACT

The purpose of this empirical study is to investigate the friends and peer influence, financial aid, motivation, self-efficacy, family influence and intention to pursue higher education among Generation Z. The research is conducted to study the Critical Factors For Generation Z Intention to Pursue Higher Education in Malaysia. In this research, questionnaires were adapted and the data of 425 respondents have been collected. Data analysis was done by using SPSS software. After the collection of data, Cronbach's Alpha Reliability test was conducted to test the reliability on each variable. Pearson Correlation Coefficient and Multiple Linear Regression Analysis are used to examine the relationship between independent variables and dependent variables. The three independent variables showed a significant relationship on students" intention to pursue higher education.

CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

The topic of this research: Critical factors for Generation Z intention to pursue higher education. The aim is to investigate the secondary school students are affected by what factors to pursue higher education in Malaysia. Research background, problem statement, research objectives, research questions, hypothesis, significance and chapter layout presented in the following section.

1.1 Background of study

Education is one of the important elements of development and advancement. An improved physical and mental level is provided by good education. It helps people to increase their expertise and skill. It serves as a tool to maintain and expand the nation's economy and community, raising living standard and lowering poverty. Without a question, higher education is crucial for enhancing each person's potential and preparing people to thrive in today's complicated, unpredictable, and rapidly changing world. Graduated from higher education enjoy longer lifespans, more prominent work opportunities, and more stability in the economy. Nevertheless, the rate of tertiary education enrollment has declined recently. From Figure 1 below, the Malaysian higher education enrollment rate, it was 43.72% and 45.13% in 2017 and 2018, an increase of 2%. But both 2019 and 2020 continued to decline. 43.06% in 2019 and 42.57% in 2020. This means that most SPM graduates choose not to go on to university.

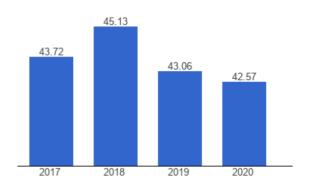


Figure 1.1: Malaysia Tertiary Education Enrollment (%)

Recent reports indicate that many students choose not to pursue higher education, citing a variety of reasons including financial constraints, lack of motivation, and academic challenges. Statistics show that 34% need to work to pay for school, 32% believe college is too expensive, 22% face academic challenges, and 6% struggle with exam stress. Notably, as TikTok star Najmi Shahrudin highlighted in 2023, 34% of students plan to drop higher education and aspire to become social media influencers. He highlighted the challenges of a full-time influencer career and advised individuals to plan carefully after deciding on a direction (Mail, 2023). The lure of affluent lifestyles portrayed by influencers on social media has inspired some SPM graduates, with 26% venturing into the e-hailing industry. SPM graduate Ariff Farhan Zulkarnain, who started working as a food delivery rider at the age of 16, shared the insights of a classmate who earns RM30 per day by renting a house (News, 2023).

1.2 Problem Statement

In the Figure 1.2 below, it was stated in 2018 and 2019, the students continued their education in 55.05% and 65.23% of the news while 20.02% and 25.85% chose to work, respectively. Also, in 2020, 64.80% undertook on a tertiary study while 24.57% looked for a job (See, 2023). In 2021, 50.3% of the students will continue their education in different institutions, compared to 30.8% who will be employed (See, 2023). From 2019, the percentage continuous decline means that the students no intention to pursue for higher education.

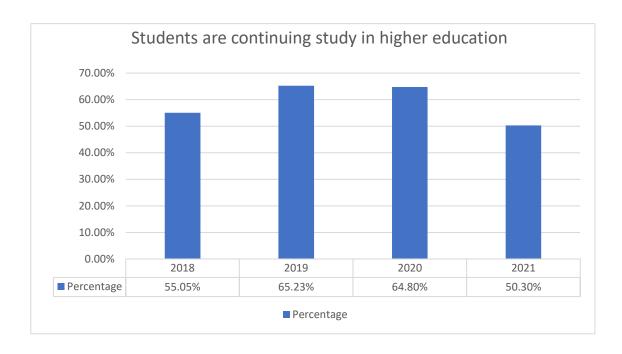


Figure 1.2: Students are continuing study in higher education

This indicated that the student would prefer to work in society rather than continue studying in higher education. In a news by the UCSI Center for Poll Research, 51% of 1,000 students surveyed expressed a desire to pursue higher education after completing the SPM exam, while 39% aimed to seek job opportunities, and 10% had not intention in mind. According to a survey by the Statistics Department, 72.1% of 560,000 SPM students, totaling 390,000, chose employment after SPM, while only 170,000 students expressed a desire to pursue further education (Writers, 2023). In 2019, the survey identifies three primary factors that contributed to the deficiency of interest among 17 and 18 years old, which are work options in the gig economy, desire in becoming social media influential people, and belief that completing school does not ensure success is better employment. According to a report, the majority of students find it easy to apply for a job through social media, which they believe can earn them the same wages as someone with a higher education qualification. Despite possessing higher education qualifications, students at Perlis universities experience job search challenges, prompting some to abandon their studies in search of better job opportunities (EduSpiral Consultant Services, 2022). The lecturer emphasized that during the job search process, companies will not only give priority to academic performance and skills, but also to personality potential. This study aims to uncover the reasons why secondary school students choose not to pursue higher education.

1.3 Research Objective

The research is conducted to study the Generation Z and Intention to pursue higher education.

1.3.1 General Objective

The general objective of this research is to study the critical factors for Generation Z intention to pursue higher education.

1.3.2 Specific Objectives

RO1: To investigate the relationship of friends and peers influence and Generation Z' intention to pursue higher education in Malaysia.

RO2: To investigate the relationship of financial aid and Generation Z' intention to pursue higher education in Malaysia.

RO3: To investigate the relationship of motivation and Generation Z' intention to pursue higher education in Malaysia.

RO4: To investigate the relationship of self-efficacy and Generation Z' intention to pursue higher education in Malaysia.

RO5: To investigate the relationship of family influence and Generation Z' intention to pursue higher education in Malaysia.

1.4 Research Question

- 1. Does friends and peers influence will affect Generation Z' intention to pursue higher education in Malaysia?
- 2. Does financial aid will affect Generation Z' intention to pursue higher education in Malaysia?
- 3. Does motivation will affect Generation Z' intention to pursue higher education in Malaysia?
- 4. Does self-efficacy will affect Generation Z' intention to pursue higher education in Malaysia?
- 5. Does family influence will affect Generation Z' intention to pursue higher education in Malaysia?

1.5 Significance of the Study

The importance of education can't be overstated. It has the key to future achievement and a wealth of chances. People can benefit much from education. For example, it clarifies a person's thoughts and mental processes. It assists students in making plans for employment or further study after completing their SPM. Also, the opportunity to have a successful occupation in life can be given by education. There are many opportunities for everyone to work at whatever play they desire.

Given the changing workforce's need for additional knowledge and expertise, it is critical to understand the factors that influence Generation Z's willingness to pursue higher education (Al-Shuaibi, 2014). A skilled workforce is critical to fostering entrepreneurship, innovative thinking and global competitiveness. As the labor market rapidly transforms with digitalization and the green economy, higher education plays a vital role in the globalized landscape (What you need to know about higher education, 2023).

This empirical study aimed to create and test a structural model incorporating factors like friends, financial aid, motivation, self-efficacy, and family to impact Generation Z's inclination towards higher education. The findings will delve into Malaysian attitudes toward higher education and offer insights to the Ministry of Education on factors deterring modern students, along with suggestions for policies to enhance future students' willingness to pursue further studies. The research includes descriptive and inferential analyses through questionnaires, exploring potential differences in age, gender, household income, significant factors hindering continued education, and Generation Z's intention to pursue their higher education.

CHAPTER 2: LITERATURE REVIEW

2.0 Literature Review

The theoretical structure presented in this section is an in-depth review of the literature on theory of planned behavior, friends and peer influence, financial aid, motivation, self-efficacy, family influence, and previous research. This section begins with the definition of theory of planned behavior to explain planned behavior for Generation Z make decisions based on the intention to pursue higher education. This theory explain and generalize how the relationship of independent variable (friends and peer influence, financial aid, motivation, self-efficacy, and family influence) and how they affect the dependent variable (Generation Z' intention to pursue higher education). Afterwards, a conceptual framework was also developed to summarize the literature review and visualize possible relationships among all variables.

2.1 Generation Z

Generation Z, born between 1995 and 2010, faces unique challenges brought about by technological advances, social issues, economic change and social justice movements. Unlike previous generations, they have a deeper historical background. Equipped with smartphones, home broadband, and online learning, Gen Z students have unprecedented access to information. Understanding their characteristics and historical background can provide valuable insights into the factors that influence the perspectives of today's college students (Seemiller & Grace, 2017).

2.2 Theory of planned behaviour

The Theory of Planned Behavior is an influential framework for understanding and predicting behavior (Pavlou and Fygenson, 2006), which suggests that individuals' attitudes, subjective norms, and perceived behavioral control influence their intentions, whether or not influenced by perceived behavioral control, can drive observable behavior. As Ajzen (1991) emphasizes, this theory has had a major impact on the study of intentions that shape human behavior, defining attitude as the evaluation of a specific behavior in a favorable or unfavorable light. In Waters' 2009 research, postgraduate studies are highlighted as enhancing employability by acquiring advanced knowledge and skills, preventing devaluation of bachelor's degrees due to academic inflation. Other studies, such as Liu (2010), Totimeh and Harris (1984), indicated that students and families consider higher education an investment in time and cost, expecting future returns in knowledge, qualifications, and networks. These studies individually assess factors influencing students' attitudes, subjective norms, and perceived behavioral control, collectively shaping their intentions to pursue further education. Therefore, this appears to be the most suitable theory for this study. It ideally fits the objective to examine the significant factors (Friends and peers influence, Financial Aid, Motivation, Self-efficacy, Family influence) affect intention to pursue for higher education among the Generation Z.

2.2.1 Friends and peer influence

Educational institutions influence social dynamics and friendships through organized programs and competency-based monitoring, creating close relationships among students with similar learning paths. However, this also resulted in fragmentation, limited contact with others, and different academic goals. Mutual friendships are positively related to academic success, and students who lack friends perform worse academically (Gottfried et al., 2017). According to Wang et al. (2018), peer groups with similar deviant behaviors may amplify these behaviors, whereas exposure to disruptive peers through academic monitoring or intervention programs may increase deviant behaviors. Academic attitudes, aspirations, and abilities are strongly associated with

students taking advanced STEM courses and are influenced by the views of friends (Gottfried et al., 2017). Hiltz et al. (2018) explored social support from non-STEM peers, emphasizing the impact of social influence on ability judgments and interpersonal relationships.

2.2.2 Financial Aid

The construct of financial aid used in persistent models primarily focuses on receiving financial assistance. The amount of financial aid a student obtained or the type of financial aid obtained, most of which were student loans rather than grants, scholarships, or work-study (DesJardins et al., 2002). The federal government is primarily responsible for grants. It depends on necessary and doesn't need repayment. The scholarship is one type of support offered by a facility or external source. Scholarships from a lot of universities are conditional upon successful performance. Scholarships can motivate students by easing the financial burden, making other activities less attractive. Amponsa et al. (2018) found that factors such as program cost, financial aid availability, flexible offerings, and mentoring support encouraged participants to continue learning. The national higher education institution in Malaysia implements savings schemes and provides education loans to support students financially (Hamid, 2021). The government aims to provide equal educational opportunities by proposing various financial aids to ensure that students from different backgrounds can pursue higher education without financial barriers.

2.2.3 Motivation

Motivation is essential in many areas of life and throughout various stages of activity and it is a key factor in determining our level of success and performance. Motivation is called "the heart of learning", "the golden road of learning" and "the powerful factor of learning", because all learning is motivated learning (Borah, 2021). Motivation is an essential component of many learning and human development theories and emerged

as a major concept in psychology and research on education. Students' motivation toward that particular environment/learning task will be influenced by the satisfaction of their requirements. Motivation is most effective for Generation Z when they understand the need to learn and can develop their desire to learn. When Generation Z are not motivated enough, learning can be challenging because students do not recognize the need to learn. According Tang, et al. (2021), motivation is one of the main factors influencing educational achievement nowadays. Nevertheless, according to Fredman (2014) and Lau and Ng (2015), the study of how Generation Z truly change their motivation for studying is remain understudied. By doing so, a learning environment was created that enhanced students' strong academic motivation and academic well-being. So, motivation is a key element to the achievement of Generation Z learning tasks. It provides Generation Z with the right mindset for learning.

2.2.4 Self-efficacy

Self-efficacy theory proposed by Bandura (1997) proposes a reciprocal deterministic model that incorporates cognitive, affective, and biological factors. The core concept of self-efficacy is an individual's confidence in their ability to perform specific tasks that impact their life. Bandura defined it as the willingness to believe in one's ability to complete tasks and to evaluate one's ability to achieve goals. Strong self-efficacy facilitates decision-making, whereas low self-efficacy acts as a barrier, limiting choices and hindering achievement, especially in rigorous educational programs. Elnadi and Gheith (2021) applied Bandura's theory and defined entrepreneurial self-efficacy as the confidence to effectively launch a new business. Their study highlighted the critical role of entrepreneurial self-efficacy and entrepreneurial environment in assessing intentions, with supportive factors being positively associated with higher self-efficacy levels. Entrepreneurial self-efficacy not only predicts goals but also moderates the effects of other factors. This is consistent with the idea that students' self-efficacy influences their recommendation intentions to pursue higher education. Also, Youssef et al. (2021) pointed out that individuals' self-efficacy is affected by entrepreneurial education cues. Participation in activities such as business strategy development and feasibility analysis in entrepreneurship education can increase self-efficacy by

providing practical experience that goes beyond visible knowledge. This process helps individuals develop a view of their talents through self-assessment.

2.2.5 Family Influence

Families play a vital role in shaping academic choices, serving as role models, and providing support for higher education decisions (Sarkodie, 2020). Parental involvement is closely linked to academic success, with parents setting goals, guiding course selection and influencing college choice. While allowing for independence, parents provide ongoing support and guidance during the decision-making process. In medical laboratory science, family often provides financial assistance that strongly influences career decisions (Sarkodie et al., 2020). In the Philippines, respect for elders gives parents influence in program selection (Pimpa, 2017). Parental influence extends to course selection, with some students choosing business and others accounting (Pimpa, 2017). According to Annisa et al. (2021), parents and classmates are two interpersonal factors that have been shown to have a big impact on students' decisions about institutions of higher learning. For example, Turkish students' parents and families had a big impact on them. Also, the family was a major factor in many decisions about applying for graduate study. In a nutshell, parents who encourage and motivate their children enough can influence their decision. Furthermore, Koe (2017) indicated that the importance of family support cannot be overstated, especially for students whose desires are significantly impacted by family support on an emotional and financial level.

2.3 Intention to pursue higher education

Intentions precede and shape human behavior, reflecting a person's well and effort. The desire for higher education was evident in activities such as seeking knowledge, talking to friends and family, and collecting pamphlets. Ajzen (1991) asserts that behavior requires intention and behavioral control. The study focused on Generation Z, recognizing that their abilities have a significant impact on willingness to pursue higher education. Factors such as beliefs, self-efficacy, and openness to opportunities influence this intention. Despite the extensive literature

on behavior-driven intentions, aspects such as ambition, unwavering dedication, and independent desires are often overlooked in research on intentions to pursue higher education.

Mosba et al. (2019) studied aspirations for graduate study, noting gender differences in factors such as academic achievement, socioeconomic status, and timing of marriage. They found that academic skills influenced men's intentions, while high academic skills, poorer socioeconomic status, and later marriage influenced women's interest in graduate programs. Additionally, the study found significant differences in higher education enrollment intentions among first-, second-, and third-year business school students. While awareness is important in influencing student intentions, research also shows a lack of easily accessible data on knowledge needs for individuals considering returning to education in a different field.

2.4 Hypotheses development

2.4.1 Friends and peer influence

According to previous studies, some scholars have indicated that friends and peer influence have a significant and positive relationship with the intention to pursue higher education. Institutional characteristics of educational institutions comparably impact influence processes as they support the building of friendships. According to Lingappa et al. (2020), the significant finding from this research is the identification of the significant positive impact of peers on all the precursors of theory of planned behavior, which may be interpreted as an indication that technical entrepreneurship is increasing. Students who are more likely to start their businesses may be placed in small groups with classmates or other students with similar interests to create an entrepreneurial group of peers. Also, according to Rosenqvist (2018), peer influence impacts are examined using a different technique, and the results show that average grades and peer application behavior can partly moderate the positive impact of success sorting on highachieving students' chances of applying to prominent higher-education institutions.

These results recommend that school choice adjustments can have a polarizing impact on students' educational aspirations, with high achievers positively from their increased chances to select their educational context and lower achievers' educational aspirations being less impacted or unaffected.

 H_1 : Friends and peer influence has significant and positive impact on intention to pursue higher education.

2.4.2 Financial Aid

In previous research, some studies have showed that financial aid has a significant and positive relationship between intention to pursue higher education. Financial aid recipients are able to participate fully in the university's social and extracurricular programs. According to Nashwan et al. (2022), the epidemic has left them little time to complete their studies, and economic problems are also the main reason for them not to continue their studies. Given the enormous financial pressure, it is not surprising that most RNs and midwives forgo further study (Bekemeier et al., 2021; Bindon, 2017; Faller & Gogek, 2018; Kelly et al., 2020). According to Mbombi and Mothiba (2020), nurses indicated that they did not see any financial aid from pursuing higher education and that their families' financial obligations were far more important. In addition, the limitless selection of online courses and adaptable, diverse nursing programs gave nurses additional alternatives to think about, particularly in terms of cost, duration of study, necessary credits, residency necessities, financial assistance, and a host of other factors. These serve as excellent incentives for nurses and midwives to pursue further education.

 H_2 : Financial aid has significant and positive impact on intention to pursue higher education.

2.4.3 Motivation

Previous research has shown a positive relationship between motivation and intention to pursue higher education. Motivation has become an important concept in psychological and educational research, and an integral part of many theories of human learning and development. According to Prasetio et al. (2019b), According to the study, compensation significantly increases turnover motivation and willingness, and motivation significantly increases turnover intention. This discovery becomes significant since it offers a fresh viewpoint on motivation among workers and how it affects turnover. According to Mahdzar et al. (2022), for students of the first generation, the desire for motivation is another reason to stick with their education at HLI. After fundamental requirements have been fulfilled and people have accepted them, people want to be loved, respected, and valued by others. The research shows that firstgeneration students are moving forward with their higher education at HLI and extending their studies there to receive awards for academic distinction. This suggests that students' motivation to continue their studies at HLI is closely related to their need for approval from others, especially their parents.

 H_3 : Motivation has significant and positive impact on intention to pursue higher education.

2.4.4 Self-Efficacy

In previous studies, some scholars have demonstrated that self-efficacy has a significant and positive relationship between intention to pursue higher education. According to Bandura (1997), self-efficacy may be defined as the willingness to think that one can finish a certain task as well as the assessment of one's capacity to effectively complete a specific activity and achieve a specific objective. According to Elnadi and Gheith (2021b), due to its high direct and indirect correlation with intention, the findings show that self-efficacy is the most significant component in determining students' entrepreneurial intention. Self-efficacy is underscored by several related studies that

show that students with higher self-efficacy are more confident in their ability to start their own business and overcome challenges throughout the entrepreneurial process than students with lower entrepreneurial self-efficacy Sense of student-efficacy is the most important factor affecting students' entrepreneurial decision-making. According to Liu et al. (2019), research found that, while an attitude toward entrepreneurship is not significantly impacted by entrepreneurial education, entrepreneurial intention is significantly and positively impacted. The self-efficacy of entrepreneurs significantly and positively influences both the attitude of entrepreneurship and intention, and entrepreneurial attitude also mediates the links between entrepreneurial self-efficacy and intention to some extent.

 H_4 : Self-efficacy has significant and positive impact on intention to pursue higher education.

2.4.5 Family Influence

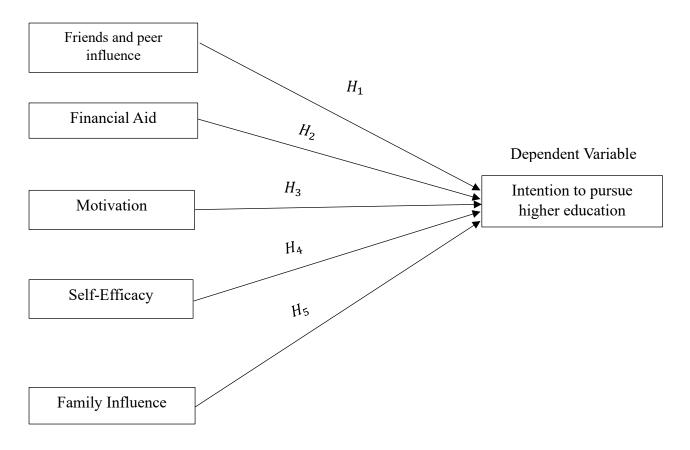
Previous research has consistently shown a positive relationship between family influence and the propensity to pursue higher education. Factors such as family serving as resources, role models, and postsecondary support play a critical role in decision-making. As highlighted by Sarkody et al., institutional choice is largely influenced by location, academic reputation, and various factors. (2020). Course selection is based on factors such as high school portfolio, personal interests, career aspirations, employment opportunities, acceptance and academic performance. Anissa et al. (2021b) found that family support and internal control were significantly related to students' entrepreneurial ambitions, and that parental support and internal control affected entrepreneurial goals. Humayun et al. (2018) evaluated three determinants—family influences, personal interests, and financial considerations—and found significant influence on college students' career decisions.

H_5 : Family influence has significant and positive impact on intention to pursue higher education.

2.5 Conceptual Framework

Figure 2.3: Conceptual Framework

Independent Variables



The Figure 2.3 shows that the conceptual framework is vital basis for this research study. **Theory of planned behavior** were instructed in this study to form the conceptual framework. The figure 2.3 was conducted to investigate the relationship between independent variables (friends and peer influence, financial aid, motivation, self-efficacy, and family influence) and dependent variables (intention to pursue higher education).

CHAPTER 3 METHODOLOGY

3.0 Introduction

This chapter define research methods from the perspective of research design and the procedures used for data collection. Also, this chapter introduce construct measurement, sampling design, and the suggested data analysis tools. This is used to deliver a helpful analysis method to help the researchers better comprehending the results.

3.1 Research Design

3.1.1 Quantitative Research

As outlined by Albers (2017) and Watson (2015), quantitative research aims to collect and interpret numerical data. It involves measurement, ensuring the accuracy of data collection and analysis to draw conclusions about the research phenomenon, including associations and trends. In this research, the quantitative research is used to analyse the relationship between the independent variables which is motivation, financial aid, selfefficacy, family influence, and friends and peer influence, and the dependent variables is the intention to pursue higher education among Generation Z.

3.2 Sampling Design

3.2.1 Target Population

The study focuses on individuals aged 18-26 to investigate how subjective norms and perceived behavioral control factors influence the willingness of modern young people to pursue higher education. It aims to understand Gen Z's intentions related to various factors (Friends and peer influence, financial aid, motivation, self-efficacy, and family influence) that jointly shape their continuing education.

3.2.2 Sampling Frame

The sampling frame is a collection of all participants who can be sampled from the population (Kölln et al., 2018). The sample for this analysis was drawn from Generation Z (ages 18-20 years old, 21-23 years old, and 24-26 years old) who had pursued higher education.

3.2.3 Sample Size

The least sample size should be between 200 and 500 people, and the sample size of 180 population conditions (Pearson & Mundform, 2010). Thus, a total of 30 sets of questionnaires were delivered for the pilot testing in this research. This is to confirm that the questionnaire is precise and authentic before the researcher allocates the actual questionnaire to the respondents. There are only 425 respondents used to execute the following data analysis.

3.3 Data Collection

Primary data utilized to acquire data and information for this study. This research was executed online among Malaysians by delivering an online survey in the form of a Microsoft form. This Microsoft form delivered via online platforms such as Facebook, Instagram, and WhatsApp.

3.3.1 Primary Data

Primary data are the first-hand data collected from researchers to assist them in problem resolution (Kabir, 2016). The researcher collects the original data straight from the sources such as case studies, interviews, questionnaires, and surveys. In this research, the questionnaire utilized to gather the data and the questionnaire conducted online.

3.4 Research Instrument

3.4.1 Questionnaire Design

The questionnaire is conducted in English and consists of three parts and is accompanied by a guide. Section 1 collects demographic details, and section 2 discusses independent variables such as friends and peer influence, financial aid, motivation, self-efficacy, and family influence through 4-7 questions. Section 3 focuses on the dependent variable, intention to pursue higher education, with 5 questions.

3.4.2 Pilot Test

Before distributing the actual questionnaire to respondents, I conducted a pilot test. A pilot test was conducted to test the reliability of each variable and to identify weaknesses and any errors found in the questionnaire. A total of 30 questionnaires were distributed for pilot testing.

NO	Construct	Cronbach's Alpha	Number of items	Number of Respondents
1	Friends and peer influence	0.892	5	30
2	Financial Aid	0.904	4	30
3	Motivation	0.930	7	30
4	Self-efficacy	0.918	6	30
5	Family Influence	0.920	5	30
6	Intention to pursue higher education	0.871	5	30

Table 3.1 Pilot Test

Source: Develop for research

3.5 Sampling Techniques

This study used convenience sampling techniques and contacted 425 people and asked them to participate in the survey over a four-week period. Since the target audience is Generation Z above the age of 18 to 26 who intention to pursue higher education. This research surveyed all races in Malaysia's Generation Z, so in question 1 asks if they are between the ages of Generation Z (18-26 years old). If they are not between those age options are unsuitable for my research.

3.6 Construct Measurement

3.6.1 Origin of construct

Questionnaires in this research were adopted from Coy-Ogan, L. (2009) and McCune et al. (2010).

Question	Sources
My friends don't understand	
what I need in university.	
I didn't meet any new	
friends during university.	
I can't talk about my	Coy-Ogan, L. (2009)
university experience with	
my friends.	
I couldn't talk to my friends	
about my career goals after	
	My friends don't understand what I need in university. I didn't meet any new friends during university. I can't talk about my university experience with my friends. I couldn't talk to my friends

	my secondary school	
	graduate.	
	graduate.	
	I don't have any university	
	friends to talk about	
	University education plan.	
Financial Aid	I can still earn a university	Coy-Ogan, L. (2009)
	-	Coy-Ogan, L. (2009)
	degree without financial aid.	
	Lunderstand various types of	
	I understand various types of	
	financial aid programs.	
	The availability of financial	
	aid was one of the big	
	factors in my decision to	
	attend university.	
	allona anivoisity.	
	It is unlikely that I will need	
	financial aid in the future.	
Motivation	Getting a university degree	Coy-Ogan, L. (2009)
	will help me enhance my	
	status in society.	
	Getting a university degree	
	would help me find a better	
	job opportunity.	
	By pursuing a university	
	degree, I can gain a lot of	
	knowledge about the world.	
	By getting a university	
	degree, I can meet	
	professionals.	

	-	
	Getting a university degree	
	made me even more	
	successful.	
	University graduates often	
	find the best jobs.	
	Getting a university degree	
	would boost my self-esteem.	
Self-efficacy	I can major in any university	Coy-Ogan, L. (2009)
	subject I want.	
	I am capable of achieving	
	my educational goals.	
	The result of my hard work	
	made the good things in my	
	life.	
	Everyone controls their own	
	destiny.	
	Everyone has the ability to	
	make life worse or better.	
	I could have chosen to be	
	successful in any college	
	major.	
Family Influence	My family advised me to go	Coy-Ogan, L. (2009).
	to university.	
	-	

	me going to university.	
	My family emphasized the	
	importance of a college	
	education.	
	cuucation.	
	I couldn't talk to my family	
	about my career goals after	
	graduate.	
	My parents advised me to	
	pursue a college major.	
Intention to pursue higher	When I was in secondary	Coy-Ogan, L. (2009) &
education	school, I asked my teacher	McCune et al. (2010)
	to help me study.	
	I am a member of a regular	
	study group in secondary	
	school.	
	I hope the experience in	
	university can make me	
	more independent and	
	confident.	
	I mainly need to qualify so	
	that I can get a good job	
	after graduation.	
	I want to go to university to	
	develop the knowledge and	
	skills to use in my career.	
Source: Douglan for research		

Source: Develop for research

3.6.2 Measurement of Scale

This research performs the reliability tests for all the variables. According to Grau (2007), he uses Cronbach's Alpha as the most suitable test for determining the reliability of the scale. Alpha levels between 0.70 and 1.00 are suitable for the term "acceptable," but it should be noted that the number and size of the items will influence how the alpha level is perceived.

Table	33.	Reliability	Test
1 and	5.5.	Renability	IUSU

Alpha Coefficient Range	Alpha Coefficient Range
Less than 0.6	Poor
0.6 < 0.70	Moderate
0.7 to <0.8	Good
0.8 < 0.90	Very Good
0.95 and above	Not Necessarily Good

Source: Ursachi et al.(2015)

3.6.2.1 Nominal Scale

A nominal scale is a type of scale that labels each distinct type with a special identifier rather than using numerical values or parts organized by category. In Section 1, the nominal scale is used to decide the demographics of the respondents. For instance, the gender of the respondents was classified as female and male. Besides, the age of the respondents was classified as 18-20 years old, 21-23 years old, 24-26 years old, Also, the ethnicity of the respondents was classified as Chinese, Malay, Indian and other. Next, the monthly household income level was classified as below RM2,000, RM 2,001- RM 4,000, RM4,001- RM 6,000 and RM 6,001 and above.

3.6.2.2 Likert Scale

In sections 3-5, the 5-point Likert scale is used for the five independent variables which are friends and peer influence, financial aid, motivation, self-efficacy, and family influence, as well as the dependent variables of intention to pursue higher education. It is utilized as an interval scale to decide the level of agreement or disagreement with the things noted in the questionnaire, from 1 to 5 with (1) being strongly disagree and (5) being strongly agree. The Likert scale in this research is measured by 5 answer choices, strongly disagree, disagree, neutral, agree, and strongly agree.

3.7 Data Analysis

In this study, descriptive analysis, reliability analysis, and inferential analysis were all examined using SPSS Statistics. The methods listed below illustrate how data are described, how reliability is tested, and how hypotheses are tested.

3.7.1 Descriptive Analysis

Descriptive analysis presents several groupings of data gathered from a large number of replies in a straightforward and accessible manner. According to Zikmund et al. (2013), descriptive analysis is simply the transformation of data into a form that can explain properties like variability, distribution, and central tendency. This study was use descriptive analysis to transform demographic information such as gender, age, ethnicity, and states.

3.7.2 Inferential Analysis

Since this study measures interval or ratio level items and the data is normally distributed, parametric experiments were used (Allua & Thompson, 2009). A Pearson Correlation analysis is appropriate for examining the relationship in this study between the independent variable of friends and peer influence, financial aid, motivation, self-efficacy, and family influence, and the dependent variable of intention to pursue higher education.

Parametric experiments are used in this research since it used to measure interval or ratio level items, and the data is normally distributed (Allua & Thompson, 2009). In this research, a Pearson Correlation analysis is suitable for investigating the relationship between independent variables which are friends and peer influence, financial aid, motivation, self-efficacy, and family influence, and the dependent variables of intention to pursue higher education. This statistic assesses the consistency of a research variable's impact on a corresponding variable (Zikmund et al., 2013). Theoretically, the instrument's range is between +1 and -1, which corresponds to a relationship that is either entirely positive or entirely negative; however, when r = 0, there is no relationship (Benesty et al., 2009). The table below has shown the value of this range determines the strength of the association.

Coefficient Range	Strength of Association
+0.00 to + 0.29	Little if any correlation
+0.30 to + 0.49	Low correlation
+0.50 to $+0.69$	Moderate correlation
+0.70 to + 0.89	High correlation
+0.91 to $+1.00$	Very high correlation

Table 3.4: Pearson Correlation Analysis

Chapter 4: Data Analysis

4.0 Introduction

A total of 425 samples were collected from respondent through self-administered questionnaires. This research use IBM SPSS (Statistical Package for Social Science) Statistics Software to analyze all the collected data. This chapter begins by describing a descriptive analysis of the respondents' demographic traits. The reliability test and inferential analysis will then be continued.

4.1 Descriptive Analysis

4.1.1 Demographic Analysis

A Microsoft Form has been used to collect demographic data from 425 respondents. The demographic analysis includes age, gender, ethnicity and monthly household income.

4.1.1.1 Age

Table 4.1: Age of Respondents

Age	Frequency	Percentage (%)
18-20	105	25
21-23	234	55
24-26	86	20
Total	425	100

Source: Developed for the research.

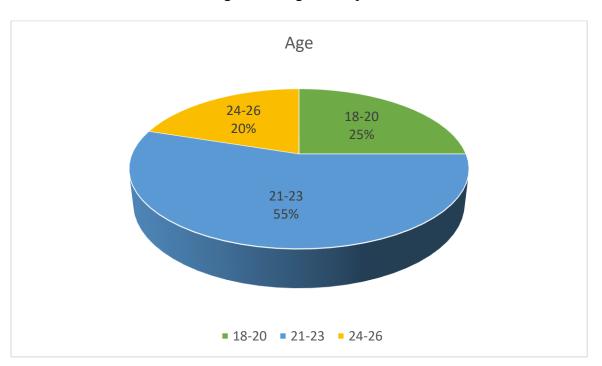


Figure 4.1: Age of Respondents

From the Table 4.1 and Figure 4.1, there are 105 respondents (25%) from Generation Z which is 18-20 years old. For 21-23 years old which are 234 respondents (55%). For 24-26 years old which are 86 respondents (20%).

Source: Developed for research

4.1.1.2 Gender

Table 4.2: Gender of Respondents

Gender	Frequency	Percentage (%)
Male	220	52
Female	205	48
Total	425	100

Source: Developed for the research

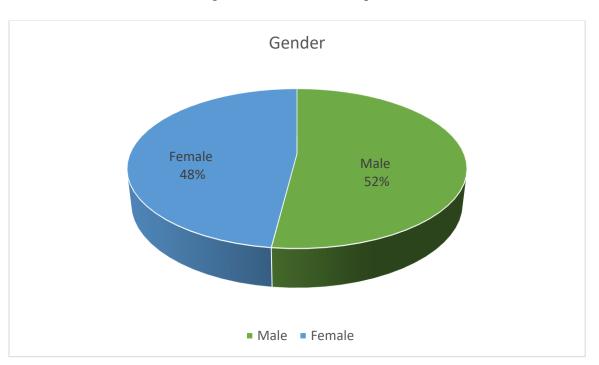


Figure 4.2: Gender of Respondents

Source: Developed for the research.

From the Table 4.2 and Figure 4.2, this survey included 220 male respondents and 205 female respondents, for a total of 425 respondents. This means that there are more male respondents than female respondents, accounting for 52% and 48% for all the respondents respectively.

4.1.1.3 Ethnicity

Ethnicity	Frequency	Percentage (%)
Chinese	251	59
Malay	106	25
Indian	68	16
Other	0	0
Total	425	100

Table 4.3: Ethnicity of Respondents

Source: Developed for the research

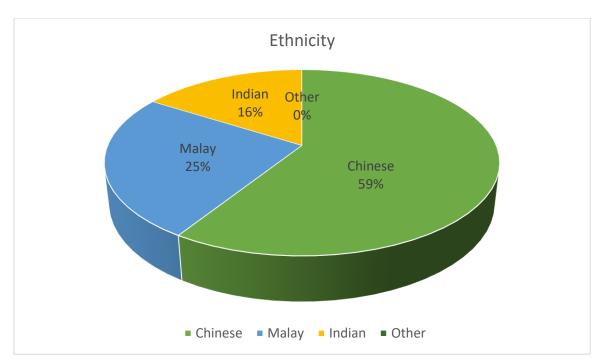


Figure 4.3: Ethnicity of Respondents

From the Table 4.3 and Figure 4.3, the highest percentage shown in the data regarding ethnicity of the respondents is Chinese, which consists of 251 respondents (59%). Next, which are Malay consists of 106 respondents (25%). For Indian which consists of 68 respondents (16%) and other that these 3 ethnicities don't have another ethnicity respondent (0%).

Source: Developed for research

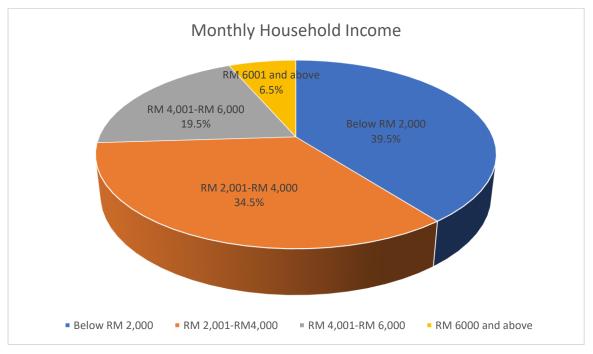
4.1.1.4 Monthly Household Income

Monthly Household	Frequency	Percentage (%)	
Income			
Below RM 2,000	168	39.5	
RM 2,001-RM 4,000	147	34.5	
RM 4,001-RM 6,000	83	19.5	
RM 6001 and above	27	6.5	
Total	425	100	

Table 4.4: Monthly Household Income of Respondents

Source: Developed for the research

Figure 4.4: Monthly Household Income of Respondents



Source: Developed for research

From the Table 4.4 and Figure 4.4, there are 168 respondents (39.5%) which are Below RM 2,000. For RM 2,001-RM 4,000 which are 147 respondent (34.5%). For RM 4,001-RM 6,000 which are 83 respondents (19.5%) and the RM 6001 and above which are 27 respondents (6.5%).

4.1.2 Central Tendencies Measurement of Constructs

4.1.2.1 Factor 1: Friends and peer influence

Table 4.5: Mean Score, Standard Deviation and Ranking of Friends and peer influence

Statement	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Ranking
My friends don't understand what I need in university.	50.4	44.9	1.2	3.1	0.5	4.417	0.713	5
I didn't meet any new friends during university.	52.9	44.2	0.2	1.2	1.4	4.461	0.703	2
I can't talk about my university experience with my friends.	58.8	37.9	0.7	1.6	0.9	4.520	0.690	1

I couldn't	52.5	42.6	1.4	2.1	1.4	4.426	0.755	4
talk to my								
friends								
about my								
career goals								
after my								
secondary								
school								
graduate.								
I don't have	53.4	43.1	0.5	0.9	2.1	4.447	0.754	3
any								
university								
friends to								
talk about								
university								
education								
plan.								

Source: Developed for research

From the table 4.5, statement "I couldn't talk to my friends about my career goals after my secondary school graduate" has the highest mean score which is 4.520. Respondents who showed strongly disagree with this statement are 52.5% while respondents who showed disagree with this statement are 42.6%. Respondents who are neutral and strongly agree is 1.4% and agree is 2.1%.

The second highest mean score is 4.461 with the statement of "I don't have any university friends to talk about University education plan." 53.4% of respondents are strongly disagree and 43.1% of respondents are disagree. Respondents who are neutral and agree are 0.5% and 0.9%. 2.1% of respondents are strongly agree with this statement.

The third ranked statement is "My friends don't understand what I need in university." The mean score is 4.447. 50.4% of respondents showed strongly disagree and 44.9% are disagree. 3.1% of respondents showed agree. While 1.2% and 0.5% of respondents showed neutral and strongly agree.

Statement "I didn't meet any new friends during university" is ranking number four. The mean score for this statement is 4.426. Total of 52.9% respondents showed strongly disagree and 44.2% showed disagree. 1.2% and 1.4% of the respondents showed agree and strongly agree with the statement. 0.2% of the respondents showed neutral.

"I can't talk about my university experience with my friends" is the last ranked statement which has the mean score 4.417. Respondents who strongly disagree with this statement have 58.8% while 37.9% of respondent showed disagree. Agree with this statement are 1.6%. 0.7% and 0.9% of the respondents showed neutral and strongly agree.

4.1.2.2 Factor 2: Financial Aid

Statement	SD (%)	D (%)	N (%)	A (%)	SA	Mean	Standard	Ranking
					(%)		Deviation	
I can still	0.9	2.6	2.1	48.7	45.6	4.355	0.735	4
earn a								
university								
degree								
without								
financial								
aid.								

Table 4.6: Mean Score, Standard Deviation and Ranking of Financial Aid

I understand	1.2	0.9	2.1	47.5	48.2	4.407	0.695	2
various								
types of								
financial aid								
programs.								
The	0.7	0.9	2.1	47.1	49.2	4.431	0.656	1
availability								
of financial								
aid was one								
of the big								
factors in								
my decision								
to attend								
university.								
It is unlikely	1.2	2.8	2.6	41.6	51.8	4.40	0.777	3
that I will								
need								
financial aid								
in the								
future.								

Source: Developed for research

From the table 4.6, statement "The availability of financial aid was one of the big factors in my decision to attend university" has the highest mean score which is 4.431. Respondents who showed strongly agree with this statement are 49.2% while respondents who showed agree with this statement are 47.1%. Respondents who are neutral and disagree is 2.1% and agree is 0.9%. 0.7% of the respondents showed strongly disagree.

The second highest mean score is 4.407 with the statement of "I understand various types of financial aid programs." 48.2% of respondents are strongly agree and 47.5% of respondents are agree. Respondents who are strongly disagree and disagree are 1.2% and 0.9%.

The third ranked statement is "It is unlikely that I will need financial aid in the future." The mean score is 4.40. 51.8% of respondents showed strongly agree and 41.6% are agree. 1.2% of respondents showed strongly disagree. While 2.8% and 2.6% of respondents showed disagree and neutral.

"I can still earn a university degree without financial aid" is the last ranked statement which has the mean score 4.355. Respondents who agree with this statement have 48.7% while 45.6% of respondent showed strongly agree. Disagree with this statement are 2.6%. 0.9% and 2.1% of the respondents showed strongly disagree and neutral.

4.1.2.3 Factor 3: Motivation

Statement	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Ranking
Getting a	0.2	0.5	1.2	42.6	55.5	4.527	0.574	1
university								
degree will								
help me								
enhance my								
status in								
society.								
Getting a	0.2	0.5	1.2	47.1	51.1	4.482	0.575	3
university								
degree would								
help me find								
a better job								
opportunity.								
By pursuing a	0.5	0.7	2.4	45.4	51.1	4.459	0.629	5
university								

Table 4.7: Mean Score, Standard Deviation and Ranking of Motivation

degree, I can								1
gain a lot of								
knowledge								
about the								
world.								
By getting a	0.7	0.5	1.9	47.8	49.2	4.442	0.631	7
	0.7	0.5	1.9	47.0	49.2	4.442	0.031	/
university								
degree, I can								
meet								
professionals.								
Getting a	0.2	0.9	1.2	46.1	51.5	4.478	0.599	4
university								
degree made								
me even								
more								
successful.								
University	0.2	1.9	2.4	44	51.5	4.447	0.661	6
-	0.2	1.9	2.4		51.5	4.44/	0.001	0
graduates								
often find the								
best jobs.			• •	10 (4.40.0	0.614	
Getting a	0.2	0.7	2.6	42.6	53.9	4.492	0.611	2
university								
degree would								
boost my								
self-esteem.								

Source: Developed for research

From the table 4.7, statement "Getting a university degree will help me enhance my status in society" has the highest mean score which is 4.527. Respondents who showed strongly agree with this statement are 55.5% while respondents who showed agree with this statement are 42.6%. Respondents who are strongly disagree and disagree is 0.2% and 0.5%. 1.2% of the respondents showed neutral.

The second highest mean score is 4.492 with the statement of "Getting a university degree would boost my self-esteem" 53.9% of respondents are strongly agree and 42.6% of respondents are agree. Respondents who are strongly disagree and disagree are 0.2% and 0.7%. 2.6% of the respondents showed neutral.

The third ranked statement is "Getting a university degree would help me find a better job opportunity." The mean score is 4.482. This statement had 51.1% of respondents showed strongly agree and 47.1% are agree. 1.2% of respondents showed neutral. While 0.2% and 0.5% of respondents showed strongly disagree and disagree.

Statement "Getting a university degree made me even more successful" is ranking number four. The mean score for this statement is 4.478. This statement had 51.5% of respondents showed strongly agree and 46.1% are agree. 1.2% of respondents showed neutral. While 0.2% and 0.9% of respondents showed strongly disagree and disagree.

Statement "By pursuing a university degree, I can gain a lot of knowledge about the world" is ranking number five. The mean score for this statement is 4.459. Total of 51.1% respondents showed strongly agree and 45.4% showed agree. 0.5% and 0.7% of the respondents showed strongly disagree and disagree with the statement. 2.4% of the respondents showed neutral.

Statement "University graduates often find the best jobs" is ranking number six. The mean score for this statement is 4.447. Total of 51.5% respondents showed strongly agree and 44% showed agree. 0.2% and 1.9% of the respondents showed strongly disagree and disagree with the statement. 2.4% of the respondents showed neutral.

"By getting a university degree, I can meet professionals." is the last ranked statement which has the mean score 4.442. Respondents who agree with this statement have 47.8% while 49.2% of respondent showed strongly agree. Strongly disagree with this statement are 0.7%. 0.5% and 1.9% of the respondents showed disagree and neutral.

4.1.2.4 Factor 4: Self Efficacy

Statement	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Ranking
I can major	0.5	1.2	1.6	41.4	55.3	4.499	0.641	3
in any								
university								
subject I								
want.								
I am capable	0.2	1.2	1.9	50.8	45.9	4.410	0.616	6
of achieving								
my								
educational								
goals.								
The result of	0.2	0.5	1.2	46.4	51.8	4.490	0.575	4
my hard								
work made								
the good								
things in my								
life.								
Everyone	0	1.2	2.1	44.5	52.2	4.478	0.603	5
controls								
their own								
destiny.								
Everyone	0	0.9	1.2	40.7	57.2	4.541	0.574	1
has the								
ability to								
make life								
worse or								
better.								

Table 4.8: Mean Score, Standard Deviation and Ranking of Self Efficacy

I could have	0.2	0.5	2.8	38.8	57.6	4.532	0.602	2
chosen to be								
successful in								
any college								
major.								

Source: Developed for research

From the table 4.8, statement "Everyone has the ability to make life worse or better" has the highest mean score which is 4.541. Respondents who showed strongly agree with this statement are 57.2% while respondents who showed agree with this statement are 40.7%. Respondents who are strongly disagree and disagree is 0% and 0.9%. 1.2% of the respondents showed neutral.

The second highest mean score is 4.532 with the statement of "I could have chosen to be successful in any college major" 57.6% of respondents are strongly agree and 38.8% of respondents are agree. Respondents who are strongly disagree and disagree are 0.2% and 0.5%. 2.8% of the respondents showed neutral.

The third ranked statement is "I can major in any university subject I want." The mean score is 4.499. 55.3% of respondents showed strongly agree and 41.4% are agree. 0.5% of respondents showed strongly disagree. While 1.2% and 1.6% of respondents showed disagree and neutral.

Statement "The result of my hard work made the good things in my life" is ranking number four. The mean score for this statement is 4.49. Total of 51.8% respondents showed strongly agree and 46.4% showed agree. 0.2% and 0.5% of the respondents showed strongly disagree and disagree with the statement. 1.2% of the respondents showed neutral.

Statement "Everyone controls their own destiny" is ranking number five. The mean score for this statement is 4.478. Total of 52.2% respondents showed strongly agree and 44.5% showed agree. 0% and 1.2% of the respondents showed strongly disagree and disagree with the statement. 2.1% of the respondents showed neutral.

"I am capable of achieving my educational goals" is the last ranked statement which has the mean score 4.41. Respondents who agree with this statement have 50.8% while 45.9% of respondent showed strongly agree. Strongly disagree with this statement are 0.2%. 1.2% and 1.9% of the respondents showed disagree and neutral.

4.1.2.5 Factor 5.: Family Influence

Table 4.9: Mean Score,	Standard Deviation	and Ranking	g of Family	/ Influence

Statement	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard	Ranking
							Deviation	
My family	0	1.2	1.9	43.3	53.6	4.494	0.599	1
advised me								
to go to								
university.								
My family is	0.9	0.5	0.9	53.6	44	4.393	0.632	4
so happy								
about me								
going to								
university.								
My family	0	1.9	2.4	43.5	52.2	4.461	0.640	3
emphasized								
the								
importance								
of a college								
education.								
I couldn't	1.2	3.8	2.1	45.4	47.5	4.344	0.798	5
talk to my								
family about								

my career goals after graduate.								
My family	0.5	1.4	3.1	38.4	56.7	4.494	0.673	2
advised me								
to pursue a								
college								
major.								

Source: Developed for research

The first and second ranked statement is "My family advised me to go to university." and "My family advised me to pursue a college major." The mean score is 4.494. "My family advised me to go to university" this statement had 53.6% of respondents showed strongly agree and 43.3% are agree. 1.9 % of respondents showed neutral. While 0% and 1.2% of respondents showed strongly disagree and disagree. "My family advised me to pursue a college major" this statement had 56.7% of respondents showed strongly agree and 38.4% are agree. 3.1% of respondents showed neutral. While 0.5% and 1.4% of respondents showed strongly disagree and disagree.

The third ranked statement is "My family emphasized the importance of a college education." The mean score is 4.461. 52.2% of respondents showed strongly agree and 43.5% are agree. 0% of respondents showed strongly disagree. While 1.9% and 2.4% of respondents showed disagree and neutral.

Statement "My family is so happy about me going to university" is ranking number four. The mean score for this statement is 4.393. Total of 44% respondents showed strongly agree and 53.6% showed agree. 0.9% and 0.5% of the respondents showed strongly disagree and disagree with the statement. 0.9% of the respondents showed neutral.

"I couldn't talk to my family about my career goals after graduate" is the last ranked statement which has the mean score 4.344. Respondents who agree with this statement have 47.5% while 45.4% of respondent showed strongly agree. Strongly disagree with this statement are 1.2%. 3.8% and 2.1% of the respondents showed disagree and neutral.

4.1.3: Intention to pursue higher education

Table 4.10: Mean Score, Standard Deviation and Ranking of Intention to pursue higher

education

Statement	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Ranking
XX71 X	0.5	2.(1.0	40	47.0	4 400		4
When I was	0.5	2.6	1.2	48	47.8	4.400	0.690	4
in secondary								
school, I								
asked my								
teacher to								
help me								
study.								
I am a	0	2.4	2.4	49.2	46.1	4.391	0.654	5
member of a								
regular								
study group								
in secondary								
school.								
My family	0	0.7	0.7	43.3	55.3	4.532	0.553	2
emphasized								
the								
importance								
of a college								
education.								

<u>CRITICAL FACTORS FOR GENERATION Z INTENTION TO</u> <u>PURSUE HIGHER EDUCATION</u>

T 1 .1	0.0	0.0	1.0	12.2		4 5 1 0	^ 	
I hope the	0.2	0.2	1.9	43.3	54.4	4.513	0.575	3
experience								
in university								
can make								
me more								
independent								
and								
confident.								
I want to go	0	0.7	1.6	41.9	55.8	4.527	0.570	1
to university								
to develop								
the								
knowledge								
and skills to								
use in my								
career.								

Source: Developed for research

The first ranked statement is "I want to go to university to develop the knowledge and skills to use in my career". The mean score is 4.527. This statement had 55.8% of respondents showed strongly agree and 41.9% are agree. 0.7% of respondents showed neutral. While 0% and 1.6% of respondents showed strongly disagree and disagree.

The second highest mean score is 4.532 with the statement of "My family emphasized the importance of a college education". This statement had 55.3% of respondents showed strongly agree and 43.3% are agree. 0% of respondents showed strongly disagree. While 0.7% of respondents showed neutral and disagree.

The third ranked statement is "I hope the experience in university can make me more independent and confident" The mean score is 4.51. 54.4% of respondents showed strongly agree and 43.3% are agree. 1.9% of respondents showed neutral. While 0.2 of respondents showed disagree and disagree.

Statement "When I was in secondary school, I asked my teacher to help me study." is ranking number four. The mean score for this statement is 4.40. Total of 47.8% respondents showed strongly agree and 48% showed agree. 0.5% and 2.6% of the respondents showed strongly disagree with the statement. 1.2% of the respondents showed neutral.

"I am a member of a regular study group in secondary school" is the last ranked statement which has the mean score 4.39. Respondents who agree with this statement have 46.1% while 49.2% of respondent showed strongly agree. Strongly disagree with this statement are 0%. 2.4% of the respondents showed disagree and neutral.

4.2 Scale Measurement

4.2.1 Reliability Analysis

In this study Cronbach's Alpha is used to measure the reliability of the items in questionnaires. Cronbach's Alpha is considered to be a measurement of scale reliability and use to explain how closely related to each other variables.

The result from table 4.11 showed that Cronbach's Alpha values of financial aid, selfefficacy and family influence between the range 0.7-<0.8. This represents all the variables have good reliability. Cronbach's Alpha values of friends and peer influence and motivation between the range 0.8<0.9. Intention to pursue higher education has value 0.665 is between the range 0.6<0.7, which showed a moderate reliability.

Variables	Cronbach's	Results of	Number of
	Alpha	Reliability	Item (N)
Friends and peer influence (IV)	0.846	Very Good	5
Financial Aid (IV)	0.750	Good	4
Motivation (IV)	0.812	Very Good	7
Self-Efficacy (IV)	0.791	Good	6
Family Influence (IV)	0.793	Good	5
Intention to pursue higher education (DV)	0.665	Moderate	5

Table 4.11: The Cronbach's Alpha for all Variables

Source: Developed for research

4.3 Inferential Analyses

4.3.1 Pearson Correlation Analysis

	Tal	ole 4.12: Pe	arson Corre	lation Analys	<u>is</u>		
		Friends	Financial	Motivation	Self-	Family	Intention
		and peer	Aid		Efficacy	Influence	to
		influence					pursue
Friends and peer	Pearson	1	.240	.308	.332	.3418	.341
influence	Correlation						
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.000
	Ν	425	425	425	425	425	425
Financial Aid	Pearson	.240	1	.479	.604	.594	.590
	Correlation						
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.000
	Ν	425	425	425	425	425	425
Motivation	Pearson	.308	.479	1	.652	.557	.664
	Correlation						
	Sig. (2-tailed)	0.000	0.000		0.000	0.000	0.000
	Ν	425	425	425	425	425	425
Self-efficacy	Pearson	.332	.604	.652	1	.573	.670
	Correlation						
	Sig. (2-tailed)	0.000	0.000	0.000		0.000	0.000
	Ν	425	425	425	425	425	425
Family	Pearson	.341	.594	.557	.573	1	.656
Influence	Correlation						
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		0.000
	Ν	425	425	425	425	425	425
Intention to	Pearson	.341	.590	.664	.670	.656	1
pursue	Correlation						
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	
	Ν	425	425	425	425	425	425

Source: Developed for research

According to Table 4.12, the significant value between all independent variables (friends and peer influence, financial aid, motivation, self-efficacy and family influence) and the dependent variable (intention to pursue) are 0.000, indicating that the correlation of variables is significant at 0.01 (p 0.01). Furthermore, positive signs denote a positive relationship between all independent and dependent variables.

The strength of association is moderate if the correlation coefficient (r) is between 0.50 and 0.69. In the table 4.12, the self-efficacy has the strongest correlation towards the intention to pursue higher education with r = 0.670, after that follow by second highest correlation is the motivation with r = 0.664 towards the intention to pursue. Moreover, family influence has the third highest correlation with r = 0.656 towards the intention to pursue higher education. Furthermore, financial aid has the fourth highest correlation with r = 0.590 towards the intention to pursue higher education. The lowest correlation is followed by friends and peer influence with r = 0.341 towards the intention to pursue higher education.

4.3.2 Multiple Linear Regression Analysis

R	R Square	Adjusted R Square	Std. Error of the Estimate
.786	.618	.614	.24822

Table 4.13: Model Summary

Source: Developed for research

In the table 4.13, in the model summary, the adjusted R square value is 0.614. It can also be considered that 61.4% of the dependent variable (intention to pursue higher education) is explained by independent variables (friends and peer influence, financial aid, motivation, self-efficacy and family influence).

	Sum of Square	df	Mean Square	F	Sig
Regression	41.791	5	8.358	135.653	0.000
Residual	25.817	419	0.062		
Total	67.608	424			

Table 4.14: ANOVA Table

Source: Developed for research

In the table 4.14 ANOVA, it has stated that the F value is 135.653 at the significant level of 0.000.

	Unstandardized	Coefficients	Standardized	t	Sig.
	В	Std. Error	Coefficients Beta		
(Constant)	0.713	0.151		4.721	0.000
Friends and	0.038	0.023	0.053	1.633	0.103
peer influence					
Financial Aid	0.108	0.030	0.147	3.597	0.000
Motivation	0.267	0.040	0.281	6.719	0.000
Self-Efficacy	0.218	0.043	0.230	5.080	0.000
Family	0.212	0.034	0.262	6.621	0.000
Influence					

Table 4.15: Coefficients

Source: Developed for research

In the table 4.15, the Multiple Regression equation is shown as below:

Intention to pursue= 0.713 (Constant) + 0.038 (Friends and peer influence) + 0.108 (Financial aid) + 0.267 (Motivation) + 0.218 (Self-efficacy) + 0.212 (Family Influence)

From the coefficient table had shown that the motivation is the most intention to pursue higher education with the highest beta value of 0. 267 within others variable. The least can intention to pursue higher education is the friends and peer influence, which have the lowest beta value of 0.038 within the variables. Next, the beta value for the financial aid, family influence and self-efficacy are 0.108, 0.212 and 0.218 respectively. In addition, the coefficient beta value for the constant is 0.713.

4.3.3 Hypothesis Testing

Construct	Significant Value
Friends and peer influence	0.103
Financial Aid	0.000
Motivation	0.000
Self-Efficacy	0.000
Family Influence	0.000

Table 4.16: Test of Significant

Source: Developed for research

H1: There is a significant relationship between friends and peer influence and intention to pursue higher education.

In the table 4.16, the significant value for friends and peer influence is 0.103 which is greater than p-value of 0.05. Hence, H1 is rejected in this research, which indicates that there is no significant relationship between friends and peer influence and intention to pursue higher education.

H2: There is a significant relationship between financial aid and intention to pursue higher education.

In the table 4.16, the significant value for financial aid is 0.000 which is lower than p-value of 0.05. Hence, H2 is accepted in this research, which indicates that there is significant relationship between financial aid and intention to pursue higher education.

H3: There is a significant relationship between motivation and intention to pursue higher education.

In the table 4.16, the significant value for motivation is 0.000 which is lower than p-value of 0.05. Hence, H3 is accepted in this research, which indicates that there is significant relationship between motivation and intention to pursue higher education.

H4: There is a significant relationship between self-efficacy and intention to pursue higher education.

In the table 4.16, the significant value for self-efficacy is 0.000 which is lower than p-value of 0.05. Hence, H4 is accepted in this research, which indicates that there is significant relationship between self-efficacy and intention to pursue higher education.

H5: There is a significant relationship between family influence and intention to pursue higher education.

In the table 4.16, the significant value for family influence is 0.000 which is lower than p-value of 0.05. Hence, H5 is accepted in this research, which indicates that there is significant relationship between family influence and intention to pursue higher education.

Chapter 5: Discussion, Conclusion and Implication

5.0 Introduction

This chapter discuss summary of statistical analysis, major findings, implication and limitation of study. The recommendations will predict about the future research.

5.1 Discussion of Major Findings

In this research, the main purpose is investigating the relationship between the independent variable which are friends and peer influence, financial aid, motivation, self-efficacy and family influence with the dependent variable which is intention to pursue higher education. The summary of hypothesis testing result is below:

Hypothesis	Significant Value	Result
H1: There is no significant		
relationship between friends	P=0.103	
and peer influence and	(p>0.05)	Unsupported
intention to pursue higher	(p ² 0.05)	
education.		
H2: There is significant		
relationship between	P=0.000	Supported
financial aid and intention to	(p<0.05)	
pursue higher education.		

Table 5.1: Summary of Hypothesis Testing Result

H3: There is significant			
relationship between	P=0.000		
motivation and intention to	(p<0.05)	Supported	
pursue higher education.			
H4: There is significant			
relationship between self-	P=0.000		
efficacy and intention to	(p<0.05)	Supported	
pursue higher education.			
H5: There is significant			
relationship between family	P=0.000		
influence and intention to	(p<0.05)	Supported	
pursue higher education.			

Source: Developed for research

In the table 5.1, the relationship between friends and peer influence and intention to pursue higher education is not supported and no significant. Whereas the p-value for friends and peer influence is p=0.103 which is greater than 0.05. Hence, this is proven that friends and peer influence is not a factor that intention to pursue higher education. A study by Kim et al. (2018) found a negative relationship between peer English assistance and women's interest in courses. This suggests that peer encouragement that is not specifically targeted at STEM fields may have a detrimental effect on young women's propensity to pursue STEM careers in middle school and high school. According to Coy-Ogan (2009), among first-year students, family has a stronger influence than friends. It was concluded that family significantly contributes to extrinsic and intrinsic motivation, whereas friends are less important.

Moreover, based on the table 5.1, the relationship between financial aid and intention to pursue higher education is supported, whereas the p-value of service quality is p = 0.000 which is lower than 0.05. Hence, this is proven that financial aid is one of the factors of intention to pursue higher education. According to Angrist et al. (2016) found that scholarships have a positive impact on college admissions, particularly benefiting Gen Z, particularly non-white first-generation students, and students with lower academic and test scores among eligible applicants.

Next, based on the table 5.1, the relationship between motivation and intention to pursue higher education is supported. This is because the p-value for motivation is p = 0.000 which is lower than 0.05. Hence, motivation is considered as the factor that intention to pursue higher education. According to Tang et al. (2021) emphasized that motivation is a key factor influencing the educational achievement of Generation Z. It is a key factor in shaping their mindset and focus on learning tasks, ultimately affecting their feelings of excitement or frustration, especially in the pursuit of higher education.

Other than that, based on the table 5.1, the relationship between self-efficacy and intention to pursue higher education is supported. This is because the p-value for self-efficacy is p = 0.000 which is lower than 0.05. Hence, self-efficacy is considered as the factor that intention to pursue higher education. According to Elnadi and Gheith (2021) pointed out that assessing entrepreneurial intention is related to factors such as entrepreneurial self-efficacy and environment, and there is a positive relationship between supportive elements in the entrepreneurial ecosystem and increases in self-efficacy. Also, according to Liu et al. (2019) found a positive relationship between entrepreneurial self-efficacy and entrepreneurial intention. College students' higher self-efficacy enhances their entrepreneurial abilities, potential, confidence and enthusiasm.

Finally, based on the table 5.1, the relationship between family influence and intention to pursue higher education is supported. This is because the p-value for family influence is p = 0.000 which is lower than 0.05. Hence, family influence is considered as the factor that intention to pursue higher education. According to Sarkodie et al. (2020) stated that Family has a significant influence on a student's decision to pursue a career in medical laboratory science, often providing financial support. Also, Koe (2017) stated that family support is critical, especially for students whose family's emotional and financial support profoundly affects their ambitions.

5.2 Implications of the study

In this study, there are few implications that can provide for the academicians and practitioners idea. Moreover, these implications can be specified into two part which are theoretical implications and managerial implications.

5.2.1 Managerial Implication

This study provides valuable insights for the education industry and assists future researchers, especially those exploring student intentions in pursuing higher education. It contributes to a more comprehensive understanding of the critical factors influencing students' intention to pursue higher education.

This study also can help parents understand how to educate their children effectively. Parents can discover more about the essential elements that support their children's growth and learning. Educational strategies can enable parents to advocate for highquality education. They can actively work with teachers, and school officers to promote and implement effective teaching strategies.

This research can also help higher education institutions find ways to improve their institutions through this research. The research demonstrates that student believe financial aid is crucial to their decision to continue their education, so higher education institutions can improve the quality of education in this area.

5.3 Limitations of the study

Throughout this research, the problem has been determined. The research result might not be purely unbiased due to the insufficient covered of certain area.

The first limitation of the study was that it only looked at a small sample in Malaysia and ignored data from other countries. This geographical limitation prevents a full understanding of the broader international context of Gen Z pursuing higher education. To increase external validity and accuracy, future studies should include diverse samples from different countries to allow for a more globally applicable analysis.

There are some variables which is consider as the important factors to influence students' intention does not include in this study. There are only five factors (friends and peer influence, financial aid, motivation, self-efficacy and family influence) were tested in this study. Thus, some of the important factors may be include in this study.

5.4 Recommendation of Future Research

Future research could expand its scope by including visitors from different countries. This not only deepens understanding of cross-cultural differences but also provides insights into the global trend of Gen Z pursuing higher education. A more internationally representative sample would allow researchers to draw robust conclusions and enrich the broader scientific discourse by taking into account the specific context of different regions.

Future research should include more variables, such as social media influence and educational institutions, to test student intentions. Social media influencers make it easy to apply for jobs and earn high salaries. Educational institutions can organize events to educate students about the benefits of studying higher education.

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APPENDICES

Critical Factors For Generation Z To Pursuing Their Higher Education.

Dear respondents,

I am Liew Ying Ying ,Student ID:1904602, a final year undergraduate student from the Faculty of Accountancy and Management (FAM) pursuing Bachelor of International Business (HONS) in Universiti Tunku Abdul Rahman (UTAR).

Education is one of the important elements of development and advancement. An improved physical and mental level is provided by good education. It serves as a tool to maintain and expand the nation's economy and community, raising living standard and lowering poverty. Therefore, I do this research to collect the data from the respondents.

I would appreciate if you able to respond to this survey. The title of this research is "Critical factors for Generation Z to pursuing their higher education".

The purpose of this research is to investigate the Generation Z are affected by what factors to pursue higher education in Malaysia.

Note that all the responses will be kept confidential and also all the data received will be only used for this research only.

If you agree and consent to participate in this survey and data collection, you may proceed to answer. If you do not consent, then you may withdraw from the survey at any point of time.

Section 1: Demographic Information

Section 1	•••
Demographic Information	
1. Age:	
18-20	
21-23	
24-26	
2. Gender *	
O Male	
O Female	
3. Ethnicity *	
Chinese	
Malay	
Indian	
Other	

4. Monthly Household Income *

- Below RM 2,000
- RM 2,001 RM 4,000
- RM 4,001 RM 6,000
- RM 6001 and above

...

Section 2: Independent Variables

Section 2

Independent Variables:

Please answer the questions below based on the independent variables. Based on the scale from 1 to 5 with (1) being strongly disagree and (5) being strongly agree.

6. Friends and Peer Influence

Friends and Peer refer to an important influence on students' academic achievement. Peers via processes such as educational tracking or intervention programs aimed at reducing problem behaviors. *

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
My friends don't understand what I need in university.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
l didn't meet any new friends during university.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
l can't talk about my university experience with my friends.	\bigcirc	0	0	\bigcirc	0
l couldn't talk to my friends about my career goals after my secondary school graduate.	0	0	0	\bigcirc	0
l don't have any university friends to talk about University education plan.	0	0	0	\bigcirc	\bigcirc

7. Financial Aid

Financial aid refers to enduring models that focus primarily on receiving financial aid and helps to minimize the student's financial burden connected with attending university. *

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	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
I can still earn a university degree without financial aid.	\bigcirc	\bigcirc	0	\bigcirc	\bigcirc
l understand various types of financial aid programs.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
The availability of financial aid was one of the big factors in my decision to attend university.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	0
It is unlikely that I will need financial aid in the future.	0	0	\bigcirc	0	0

8. Motivation

Motivation is refers to an essential component of many learning and human development theories and emerged as a major concept in psychology and research on education. *

	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
Getting a university degree will help me enhance my status in society.	0	\bigcirc	0	\bigcirc	0
Getting a university degree would help me find a better job opportunity.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
By pursuing a university degree, I can gain a lot of knowledge about the world.	0	\bigcirc	\bigcirc	0	\bigcirc
By getting a university degree, I can meet professionals.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	0
Getting a university degree made me even more successful.	0	\bigcirc	\bigcirc	\bigcirc	\bigcirc
University graduates often find the best jobs.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	0
Getting a university degree would boost my self-esteem.	0	\bigcirc	\bigcirc	\bigcirc	0

9. Self Efficacy

:::

Self-efficacy refers to the creation of complex social, physical, language, and cognitive skills, all of which are learned through experience. *

	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
l can major in any university subject l want.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
I am capable of achieving my educational goals.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	0
The result of my hard work made the good things in my life.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Everyone controls their own destiny.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Everyone has the ability to make life worse or better.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	0
I could have chosen to be successful in any college major.	\bigcirc	0	0	\bigcirc	0

10. Family Influence

Family influence is refers to the factors that have been identified in the decision to enroll in higher education include family as a source of encouragement for higher education.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
My family advised me to go to university.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
My family is so happy about me going to university.	\bigcirc	\bigcirc	0	\bigcirc	0
My family emphasized the importance of a college education.	\bigcirc	\bigcirc	\bigcirc	0	\bigcirc
I couldn't talk to my family about my career goals after graduate.	\bigcirc	\bigcirc	\bigcirc	0	\bigcirc
My family advised me to pursue a college major.	\bigcirc	\bigcirc	\bigcirc	0	\bigcirc

...

Section 3: Dependent Variable

Section 3

Intention To Pursue Higher Education

Please answer the questions below based on the dependent variables. Based on the scale from 1 to 5 with (1) being strongly disagree and (5) being strongly agree.

11. Intention To Pursue

In the context of the intent to pursue further studies, intention is **exemplified by a student's** active search for information, discussions with friends and family and collection of graduate brochures from universities.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
When I was in secondary school, I asked my teacher to help me study.	\bigcirc	0	0	0	0
l am a member of a regular study group in secondary school.	0	0	0	\bigcirc	0
I hope the experience in university can make me more independent and confident.	\bigcirc	0	\bigcirc	\bigcirc	0
I mainly need to qualify so that I can get a good job after graduation.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
l want to go to university to develop the knowledge and skills to use in my career.	\bigcirc	\bigcirc	\bigcirc	\bigcirc	0