Finance Teachers' Views on Online Finance Course Teaching During the Covid-19 Pandemic: A Study of Universities in Indonesia

Siti Ma'rifah (sitimarifahma@staisa.ac.id)
Institut Agama Islam Shalahuddin Al-Ayyubi

Abstract

This study investigates the impact of family support (FAS), teacher support (TES), interest (INT) and academic reason (ACR) on career decision-making (CADM) in university students in Indonesia. For this purpose, data was collected from university student of Indonesia utilizing convenient sampling methods. Utilize quantitative research strategy with cross-sectional study design. The PLS-SEM results indicate that ACR has positive and significant effect on CADM. In the same vein, FES also has positive and significant CADM. The INT also has positive and significant effect on CADM. The TES also has positive and significant effect on CADM. Based on research findings, this study contributed a body of literature with the extended model adding TES along with other three indicators especially in the context of Indonesia private sector universities. Considering the positive effect of all indicators on CADM contributed that government and educational institutions should develop departments to supports to determine their children's success in careers.

Keywords: Career decision, Teacher support, interest, Indonesia

Introduction

Depending on the educational level and knowledge of the available career decisions, choosing a career can be easy or difficult. A career is seen as a lifelong, ongoing process that takes place during a person's formative years (Lent & Brown, 2020). In accordance with these theories, a career seems to be conclusion of every actions taken earlier, during, and after deciding to follow a certain vocation, particularly striving to achieve as well as accomplishing this while employing a range of resources (Gati & Kulcsár, 2021; Hurst & Brantlinger, 2022). Making practical career decisions becomes challenging because people will experience increased stress or challenges during this time (Parola & Marcionetti, 2022). In addition, there are a lot of factors to take into account when choosing a career path. Among of those factors, academic reason, family support, teacher support and interest effect to the career decision-making (Yunusa, Ibrahim, Mainagge, & Haruna, 2022). When a student initially chooses from a list of options, then turns that decision around and makes a totally different choice, that is when their program of study is changing (Jemini-Gashi & Kadriu, 2022). Undergraduate students studying course switching have found that the phenomena seems to be widespread worldwide, Africa, and Indonesia, has little knowledge about it (Maina, 2020).

Some undergraduates change their chosen field of study or career due to a variety of factors (Maheshwari, Kha, & Arokiasamy, 2022). Such as "academic achievement or motivation, family or parental pressure, interest and aptitude, peer pressure, personal characteristics, and financial considerations" (S. Yunusa, W. M. B. W. Jaafar, A. Ismail, & W. N. B. W. Othman, 2022). Additionally, numerous studies have determined the frequency of switching programs once or more

before graduating. In his research on college students who switch majors within three years of matriculation. Yunusa, Ibrahim, et al. (2022) found that 38% of students do so. According to Astorne-Figari and Speer (2019) study, 43% of students changed their career decisions due to Keeps changing in their field of study, the value of academic achievement, especially course changing based on grades. Furthermore, a study on the career decisions made by college students by (Wang & Jiao, 2022) revealed that 50% of the students diverge from their original path. In a similar vein, Adeyanju, Mogaji, Olusola, and Oyinlola (2020) found that 36% of Indonesian undergraduate students switch their intended course of study.

Making a career decision is crucial, especially for undergraduates or in everyday life (Abdullah, Hussin, Shonubi, Ghazali, & Talib, 2018). Teenagers are frequently presented with an infinite number of educational and career options due to the democratic nature of Indonesian society, as well as the growing complexity of the educational system and labor market system (Akpochafo, 2017). Guidance and counseling are efficient methods for encouraging career decision-making among students in Indonesia (Babatunde, 2018). Numerous studies have discovered that students changed their programs of study as a result of being influenced by one or more factors or receiving insufficient information when making their initial decision (Lopes et al., 2017; Sharif, Ahmad, & Sarwar, 2019). Because of a dearth of career guidance, an absence of experience, peer, instructor, and parental recommendations, and prestige attached to a specific field, numerous Indonesian students make poor career decisions (Eremie, 2014). It was found that students' academic success affected their decision about a career (Adeyanju et al., 2020). Compared to students who do not take their academic performance into account when choosing a career, those who do so will be more successful (Ikuemonisan, Abass, Feleke, & Ajibefun, 2022).

The career advising organization showed that 75percent of the total of Indonesian undergraduate students changed their study fields (Murniarti & Siahaan, 2019; Okunlola, 2022). They might have been influenced by their family, their interests, teacher support and academic reason (Osuizugbo, Kukoyi, Abisuga, & Ibrahim, 2022). Interviews with undergraduates who had switched majors were conducted by S. Yunusa, W. Jaafar, A. Ismail, and W. Othman (2022), who found that these students lacked knowledge of their chosen fields. When they realized that the decision did not align with their interests and skills, they changed to what was meaningful to them. This suggests that the students' decision to change their careers was influenced by a lack of aptitude and interest. Further study should be done to investigate the empirical relationship between these potential factors, such as academic performance, family support, interest and teacher support could effect to career decision making of undergraduate students (Murniarti & Siahaan, 2019; Suryani & George, 2021). This becomes a noticeable gap, which the present study fills.

Keeping in view the importance of academic reason, interest, family support and teacher support in choosing the best career but empirically previous researchers have major focused on other developed economies (Suryani & George, 2021) while have little attention on developing economies particularly in Indonesia. Moreover, previous literature have major attention on academic reason, interest and family support with the relationship of career decision (Yunusa, Ibrahim, et al., 2022) but have little attention on impact of teacher support on career decision. Previous researchers also argued that teacher support also effect to career decision (Aboobaker, Edward, & KA, 2019; Gushue & Whitson, 2006). Therefore, these indicators could not be ignored along with other three indicators namely academic reason, interest and family support to effect the career decision especially in the context of Indonesia where previous studies have little attention. For that reason, present research objective is to examine empirical evidence for check the effect of academic reason, interest, family support and teacher support on student academic decision on undergraduate students of Indonesia. This study is urgently conducted due to the high number of Indonesian undergraduates who changed their career decision even their study programs in the recent years. Hence, examining the family support, academic reason, teacher support and interest is crucial since these variables represent both internal and external factors. This study contribute a model for providing statistical evidence of the empirical connections among the above-mentioned variables, as well as provides inputs and references for Indonesian government to take action to foster CADM of undergraduate students. This research was distributed in five sections, introduction, literature review, research methodology, data analysis and discussion.

Literature Review

In this study, "academic reason" refers to a student's academic performance that influenced their decision to enroll in a particular course of study (Koçak et al., 2021; Lopes et al., 2017). Success in higher education institutions is largely determined by a student's academic performance or performance in a particular course (Bell & Puckett, 2020). In other words, a student's success in a given course of study determines how successful they are at an institution. According to Eremie (2014), a person's academic performance is the best predictor of their likelihood of succeeding in life because it shows their aptitude and the traits needed for academic success. In actuality, high-caliber careers like those in medicine, computer science, engineering, etc., demand strong academic performance. Additionally, other studies have demonstrated that academic success affects students' career choices (Leu, 2017; Osuizugbo et al., 2022). Academic success and choice-making about a job are often shown to be associated, according to the latest research.

In addition to academic reason, family support also has a big influence on students' career

decisions and aids them in overcoming psychological, social, and economic barriers to making sensible career decisions (Koçak et al., 2021). This is obvious that a child's family has an impact on their decisions, evolution, progression of their character, and professional activities (Cui, Liu, & Zhao, 2019). The importance of FAS in shaping career aspirations has been discovered (Ketchledge, Kosloski, & Reed, 2021). Furthermore, other study suggests that parental social support seems to have a beneficial impact on the person's CADM process with regard to their job (Salwani & Cahyawulan, 2022; Wang & Jiao, 2022). Parents remain children's primary source of career counselling, according to research. As the youngster got older, he became more conscious of his parents' occupations. A youngster seems to be more likely to have an interest in a profession in medicine if one of their parents is a nurse, for example. When a parent is an engineer, the young person might well be motivated to explore a career in engineering. Parents ought to advise young kids to select a line of work which suits their interests (Abdullah et al., 2018). Given that families guide their children's career decisions, provide financial support, instill social values, and offer assistance during trying times for their career and other concerns, we may consider family support to be quite effective in this area (Lent & Brown, 2020). In comparison to teachers, Parents have more of an impact on job choices of their kids (Koçak et al., 2021). This highlights the necessity in parental career counselling as well as encouragement, although parents may be unaware about importance of just providing a positive attitude towards their kids at that time when it comes to developing career decisions (Okunlola, 2022). It implies that parents are concerned about their kids' potential careers.

Moreover, the personal interest also played an important role to influence the career decision. It is a crucial to have personal concern for a subject since it can influence how one feels, which in turn may affect one's performance, if one is uninterested in the subject (Hoff et al., 2022; Maiorca et al., 2021). Only when a person chooses the proper career path will it have a favorable effect on the product (Ketchledge et al., 2021). It is impossible to ignore the importance of interest and aptitude in influencing career decisions (Babatunde, 2018). Interest and aptitude of students play a significant role in determining career choices and performance (Xu & Lastrapes, 2022). Discovered that 75.5percent of respondents claimed both their passion and skill represent the most essential aspects affecting their career preferences. According to this finding, students choose a course of study because they think it best suits their interests and skills. The most crucial determining factors for a person's career decision and vocational choice now are interest and ability (Jiang, Chugh, Turnbull, Wang, & Chen, 2022). Congruence with interests is the most important consideration when selecting a college or topic major, claim Maiorca et al. (2021). Personal interest were mentioned as a crucial element affecting profession choice in individuality contexts (Hoff et al., 2022). Moreover, teacher

support also effect to the student academic decisions. Thus, based on previous discussion, it is hypothesized that,

H1: academic reason has significant effect on taking career decision of students.

H2: family support has significant effect on career decisions of students.

H3: interest also has significant effect on career decisions of students.

H4: Teachers supports also have significant effect on career decisions of students.

Methods

Under the procedure of correlational research design, present research examine the influence impact effect of family support (FAS), teacher support (TES), interest (INT) and academic reason (ACR) on career decision-making (CADM) in university students in Indonesia. An explanatory research has been used in the research (Seeram, 2019). In the context of this study, the research procedure was employed to scrutinize the empirical connection among ACR, FAS, INT, TES and CADM of undergraduate students in Indonesia. This study was conducted in private universities in Indonesia. A total of 500 Indonesian undergraduate students were selected for the research data collection. They were chosen by following the procedure of convenient sampling. This sampling technique enables researchers to collect market research data from a conveniently available pool of respondents (Nechval & Nechval, 2016). Most popular sampling approach, due to its being quick, simple, and affordable, is chosen for such investigation because it meets these criteria. The CADM was mustered by 6 items which were adopted from the study of (Levin, Braunstein-Bercovitz, Lipshits-Braziler, Gati, & Rossier, 2020). Eight items were adopted for ACR, 8 FAS, 8 for INT and 6 items TES. These items were adopted from the study of (Yunusa, Ibrahim, et al., 2022). Such items remain measured on five point Likert scale which was ranged 1 for strongly disagree and 5 for strongly agree

The data was analyzed by using Partial Least Square (PLS)-Structural Equation Modeling (SEM) using Smart PLS. The data was analyzed in two sections, measurement model and structural model. When the assessment fulfill the criteria then there is need to test the hypothesis in structural model. These two sections are discussed below in next two subdivisions

Testing the validity of survey items is the first step in the data analysis process. The factor loading in the study remains greater than the advised cutoff point of 0.7. Cronbach's alpha, rho A, as well as composite reliability was utilized to evaluate the constructions' reliability. Cronbach's alpha,

rho A, and composite reliability for every construct have been discovered toward being greater than the recommended standard of 0.7. A new technique for assessing the construct's dependability is the rho A. The average variance that was collected demonstrated the convergent validity of the study. The extracted average variance exceeded a value of 0.50. This indicates that all items are trustworthy and can be used for this study's additional data analysis. The findings regarding "factor loading, Cronbach's alpha, composite reliability, and average variance" displayed in Table 1. Alternatively, a contemporary perception at PLS-SEM contends that instead of Cronbach's alpha as well as CR, it must evaluate overall reliability of PLS construction values using the "rho A" coefficient (Hair et al., 2021). The reliability test's suggested cutoff for the rho A is 0.70. All of the structures satisfy the rho a requirement, as can be seen from the data analysis results. The measurement model can be regarded as trustworthy as a result

Table 1. Measurement Model

Latent Variables	**Loadings**	**AVE**	**CR**	**CA**	**rho_A**
Academic Reason					
ACR1	0.782	.870	.916	.920	.932
ACR2	0.784				
ACR3	0.892				
ACR4	0.781				
ACR5	0.782				
ACR6	0.874				

Latent Variables	**Loadings**	**AVE**	**CR**	**CA**	**rho_A**
Career Decision Making					
CADM1	.856	.725	.930	.905	.907
CADM2	.840				
CADM3	.856				
CADM4	.868				
CADM5	.839				
Family					
FAS1	.861	.792	.890	.808	.818
FAS2	.788				
FAS3	.819				
FAS4	.824				
FAS5	.815				
FAS6	.809				
FAS7	.849				
FAS8	.853				
Interest					
INT1	.892	.758	.894	.845	0.821
INT2	.827				
INT3	.828				
INT4	.825				
INT5	.830				
INT6	.835				
INT7	.843				
INT8	.831				
Teacher support					
TES1	0.783	.792	.883	.873	.895
TES2	0.892				
TES3	0.789				

TES4	0.823				
TES5	0.725				
Note: CADM-career decision making, FES-family support, teacher support (TES), interest (INT) and academic reason (ACR)					

Discriminant validity refers to how little the assessment reflects other factor. Among the following criteria could be used to evaluate discriminant validity: Using Fornell-Larcker criteria, its Cross Loading Matrix, as well as Hetero Trait Monotrait Ratio (HTMT). The HTMT used to evaluate the investigation's discriminant validity. It has been criticized for the Fornell-Larcker criterion's inability to consistently identify discriminant validity in common study scenarios. In place of testing discriminant validity, this study employed the HTMT which was suggested by (Henseler, Ringle, & Sarstedt, 2015). Discriminant validity seems to be a concern whenever the HTMT value remain higher than 0.85 (Henseler et al., 2015). No values in Table 2 exceeded 0.85, demonstrating suitable discriminant validity.

Table.2: Discriminant Validity

	ACR	**CAD**	**FAS**	**INT**	**TES**
ACR					
CADM	.128				
FAS	.283	.194			
INT	.026	.077	.103		
TES	.560	0.123	0.234	0.563	
Note: CADM-career decision making, FES-family support, teacher support (TES), interest (INT) and academic reason (ACR)					

After testing the measurement model, the next step is to test the structural model where hypothesis was test by using bootstrap 5000 resampling technique. The PLS-SEM results indicate that academic reason (ACR) has positive and significant effect on career decision making (CADM). In the same vein, family support (FES) also has positive and significant CADM. The interest (INT) also has strong and positive impact on CADM. Teacher support (TES) also has strong and positive impact on CADM on CADM. Entire proposed hypothesis was supported. The above following results are predicted in the following Table.3 below.

Table 3. Hypotheses Testing

Hypotheses	**Beta**	**SD**	**T-Value**	**P-value**	**Decision**
ACR->CADM	0.197	0.055	3.545	0.001	Supported
FES ->CADM	0.244	0.051	4.784	0.000	Supported
INT->CADM	.232	0.062	3.741	0.002	Supported
TES->CAD	0.172	0.034	5.058	0.000	Supported
Note: CADM-career decision making, FES-family support, teacher support (TES), interest (INT) and academic reason (ACR)					

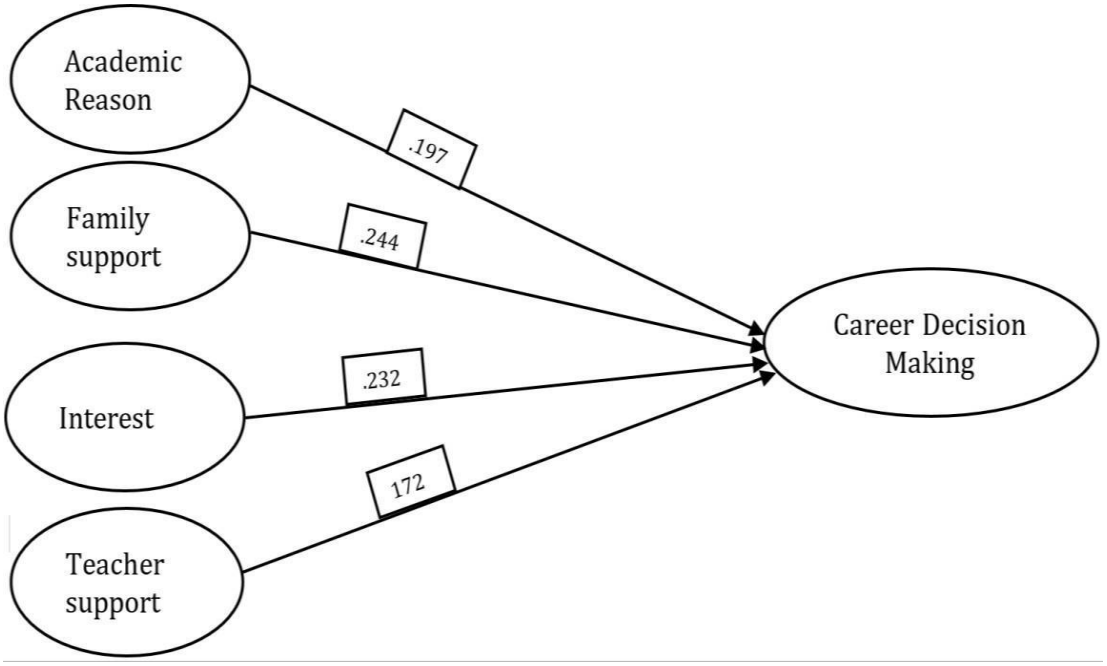

Figure.1: Research framework

The R square (R^2) also assesses how well exogenous variables forecast endogenous variables. It assesses the predictive ability of the inner model by displaying the model's percentage of construct variation (Henseler et al., 2015). Although there is no agreed-upon R2 threshold, a reading of 0.2 is regarded as high. According to Table 4, its R2 with this research is 0.68 as well as its corrected R2 is 0.055. As a result, R2 of that kind of research is regarded as strong. This result indicates that ACR, FES, INT and TES are important indicators which create a significance changed in endogenous variable.

Table 4. R-square Assessment

	R Square	**R Square Adjusted**
Career Decision Making	0.68	0.055

.

Results and Discussion

Current research investigates the influence of family support (FAS), teacher support (TES), interest (INT) and academic reason (ACR) on career decision- making (CADM) in university students in Indonesia. This research hypothesized that ACR, FAS, TES and INT have a positive and substantial connection towards the students' CADM. Results of this research demonstrate that FES has a significant impact on CADM. This result is consistent to Ketchledge et al. (2021) that portray similar finding. This finding is reasonable since family helps their children choose an educational program that is appropriate for future career. For instance, if one parent is a medical professional, the other fields must have supported the child's decision to pursue a career in medicine. Family and parents provide guidance, support financially, and instill moral principles, and assistance with career and other` issues (Sharif et al., 2019). As a result, we might think of FES as being very helpful in choosing a career. The child's awareness of their parents' profession increased when he got older. It was proven that parents have a big influence on their kids' profession choices (Koçak et al., 2021). This finding also implies that children perceive their parents' valuable support and successfully navigate difficult situations as a result of how they behave toward their children's important decisions, such as their career choices. As a result, it may help the kids make wise decisions.

Among the most major components while making professional selections is

ACR. This study found a found positive and significant impact of ACR university students in Indonesia. This outcome is comparable to Ulas-Kilic, Peila-Shuster, Demirtas-Zorbaz, and Kizildag (2020) as well as Osuizugbo et al. (2022), research discovered that ACR had a big impact on how

students choose their careers. According to this study, students should base their employment choices on overall academic performance. ACR seems to be best measure of a person's ability to succeed in life since it symbolizes their skill. Academic performance is closely associated to learning experiences and competencies acquired during the process of school. More experiences gained by students will greatly determine their performances in the future careers (Hoff et al., 2022). In short, academic experiences are crucial not only for the career process but also for the whole life of the students.

The INT also has positive and significant effect on CADM. According to this study, university students in Indonesia make career decisions based on their interests or abilities. This finding matched with the study of Maiorca et al. (2021). These findings indicate that to succeed, a student must choose a university course of study based on their personal interests and skills. It served as one of the main factors influencing students' decision to enroll in a higher education program. Any career that does not align with students' interests and skills may result in failure in their chosen field (Bell & Puckett, 2020). The further results indicate that TES also has positive and significant effect on CADM. This shows that TES played an important role to increase the CADN of the students. These results are consistent with the study of (Aboobaker et al., 2019; Gushue & Whitson, 2006).

Conclusion

Thus, based on previous discussed it is conclude that ACR, FAS, TES, INT are important indicators to increase the DACM. Therefore, it could be explained as per the perceptions of Indonesia private university students these indicators are important factors to increase the CADM of the students. Accordingly, it is advised that governments as well as nonprofit groups offer seminars for families ensure that they may learn further about their children's career pathways and encourage their decisions. This is established on the findings of current research. Moreover, university policymakers should provide students with adequate inputs of knowledge and skills during the process of education to ensure that they will be ready to enter workplace to pursue their future careers

This study investigates the impact of family support (FAS), teacher support (TES), interest (INT) and academic reason (ACR) on career decision-making (CADM) in university students in Indonesia. Previous studies were mainly focused on other countries and were majorly focused on ACR, FAS, and INT to check impact on CADM while there was little attention on TES to check the impact on CADM. Therefore, this study contributed a body of literature with the extended model adding TES along with other three indicators especially in the context of Indonesia private sector universities. Considering the positive effect of FAS on CAD contributed that families should be informed and educated in terms of supports to determine their children’s success in careers. For this reason, government and non- government organizations are encouraged to do socialization about this

crucial matter to families and parents around Indonesia. Considering the positive effect of

ACR on CADM, Indonesian educational authorities must conduct comprehensive planning to provide undergraduate students with all necessary information and abilities throughout the learning system in order to obtain experiences. As a result, students will integrate concepts and methods and have enough understanding about future professions they may pursue. In addition, workshops, seminars, and trainings that provide opportunities for parents and schools to enhance their capacity on children career development should be regularly provided. Also, considering the positive impact of INT also contributed that interest played an important to increase the CADM. The teacher support (TES) also significant and positive impact on CADM which also contributed a body of knowledge in increasing the importance of teachers for choosing better career.

Since this study was conducted only in a part of Indonesia, the result might not be generalized to different places and contexts throughout the country. Hence, we recommend future research to carry out similar study involving more participants from other parts of Indonesia. Moreover, this study only focused on three variables that influence career decision (e.g. academic performance, family support, and interest). For this reason, future research is encouraged to do similar research by exploring more variables such as financial support, social background, peer influence, and culture. The study was limited on direct effect, future research could be done along with moderating and mediating variable to increase the coefficient of determination that 0.68 which shows that there are also other variables that could increase the predictive relevance

.

References

Abdullah, N., Hussin, N., Shonubi, O. A., Ghazali, S. R., & Talib, M. A. (2018). Career decision-making competence, self-knowledge, and occupational exploration: a model for university students. *Journal of Technical Education and Training, 10*(1).

Aboobaker, N., Edward, M., & KA, Z. (2019). Workplace spirituality, employee wellbeing and intention to stay: A multi-group analysis of teachers' career choice. *International Journal of Educational Management, 33*(1), 28-44.

Adeyanju, S., Mogaji, E., Olusola, J. A., & Oyinlola, M. A. (2020). Factors influencing students' choice of a federal university: a case study of a Nigerian federal university. *Higher Education Marketing in Africa: Explorations into Student Choice*, 135-163.

Akpochafo, G. O. (2017). Locus of control as correlate of career decision making among secondary school students in Delta State of Nigeria. *Journal of Educational and Social Research, 7*(2), 25.

Astorne-Figari, C., & Speer, J. D. (2019). Are changes of major major changes? The roles of grades, gender, and preferences in college major switching. *Economics of Education Review, 70*, 75-93.

Babatunde, J. (2018). Effectiveness of guidance and counselling strategies at promoting career decision making among youths in Nigeria. *International Research Journals, 9*(5), 151-156.

Bell, C., & Puckett, T. (2020). I want to learn but they won't let me: Exploring the impact of school discipline on academic achievement. *Urban Education*, 0042085920968629.

Cui, Y., Liu, H., & Zhao, L. (2019). Mother's education and child development: Evidence from the compulsory school reform in China. *Journal of Comparative Economics, 47*(3), 669-692.

Eremie, M. D. (2014). Comparative analysis of factors influencing career choices among senior secondary school students in Rivers State, Nigeria. *Arabian Journal of Business and Management Review (OMAN Chapter), 4*(4), 20.

Gati, I., & Kulcsár, V. (2021). Making better career decisions: From challenges to opportunities. *Journal of Vocational Behavior, 126*, 103545.

Gushue, G. V., & Whitson, M. L. (2006). The relationship among support, ethnic identity, career decision self-efficacy, and outcome expectations in African American high school students: Applying social cognitive career theory. *Journal of Career Development, 33*(2), 112-124.

Hair, J. F., Astrachan, C. B., Moisescu, O. I., Radomir, L., Sarstedt, M., Vaithilingam, S., & Ringle, C. M. (2021). Executing and interpreting applications of PLS-SEM: Updates for family business researchers. *Journal of Family Business Strategy, 12*(3), 100392.

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the academy of marketing science, 43*, 115-135.

Hoff, K. A., Chu, C., Einarsdóttir, S., Briley, D. A., Hanna, A., & Rounds, J. (2022). Adolescent vocational interests predict early career success: Two 12-year longitudinal studies. *Applied Psychology, 71*(1), 49-75.

Hurst, C., & Brantlinger, A. (2022). Patterns in critical incidents: Understanding teacher retention through career decision making. *Teaching and Teacher Education, 109*, 103557.

Ikuemonisan, E. S., Abass, A. B., Feleke, S., & Ajibefun, I. (2022). Influence of Agricultural Degree

Programme environment on career in agribusiness among college students in Nigeria. *Journal of Agriculture and Food Research, 7*, 100256.

Jemini-Gashi, L., & Kadriu, E. (2022). Exploring the career decision-making process during the COVID-19 pandemic: Opportunities and challenges for young people. *SAGE Open, 12*(1), 21582440221078856.

Jiang, H., Chugh, R., Turnbull, D., Wang, X., & Chen, S. (2022). Modeling the impact of intrinsic coding interest on STEM career interest: evidence from senior high school students in two large Chinese cities. *Education and Information Technologies*, 1-21.

Ketchledge, W., Kosloski, M., & Reed, P. (2021). Factors Influencing Student Enrollment in Career Academy Programs. *Career and Technical Education Research, 46*(1), 34-52.

Koçak, O., Ak, N., Erdem, S. S., Sinan, M., Younis, M. Z., & Erdoğan, A. (2021). The role of family influence and academic satisfaction on career decision- making self-efficacy and happiness. *International Journal of Environmental Research and Public Health, 18*(11), 5919.

Lent, R. W., & Brown, S. D. (2020). Career decision making, fast and slow: Toward an integrative model of intervention for sustainable career choice. *Journal of Vocational Behavior, 120*, 103448.

Leu, K. (2017). Beginning College Students Who Change Their Majors within 3 Years of Enrollment. Data Point. NCES 2018-434. *National Centerfor Education Statistics.*

Levin, N., Braunstein-Bercovitz, H., Lipshits-Braziler, Y., Gati, I., & Rossier, J. (2020). Testing the structure of the Career Decision-Making Difficulties Questionnaire across country, gender, age, and decision status. *Journal of Vocational Behavior, 116*, 103365.

Lopes, J., Ranieri, V., Lambert, T., Pugh, C., Barratt, H., Fulop, N. J., . . . Best, D. (2017). The clinical academic workforce of the future: a cross-sectional study of factors influencing career decision-making among clinical PhD students at two research- intensive UK universities. *BMJ open, 7*(8), e016823.

Maheshwari, G., Kha, K. L., & Arokiasamy, A. R. A. (2022). Factors affecting students' entrepreneurial intentions: a systematic review (2005–2022) for future directions in theory and practice. *Management Review Quarterly*, 1-68.

Maina, M. W. K. (2020). INFLUENCE OF ENVIRONMENTAL FACTORS ON CHANGE OF PROGRAMME OF STUDY AMONG FIRST-YEAR UNDERGRADUATE STUDENTS. *African Journal of Emerging Issues, 2*(7), 1-13.

Maiorca, C., Roberts, T., Jackson, C., Bush, S., Delaney, A., Mohr-Schroeder, M. J., & Soledad, S. Y. (2021). Informal learning environments and impact on interest in STEM careers. *International Journal of Science and Mathematics Education, 19*, 45-64.

Murniarti, E., & Siahaan, L. I. (2019). Millennials' Career Decision-Making Difficulties (CDMD) IN Indonesian University Students. *Advances in Social Sciences Research Journal, 6*(9), 268-276.

Nechval, N. A., & Nechval, K. N. (2016). Tolerance limits on order statistics in future samples coming from the two-parameter exponential distribution. *American Journal of Theoretical and Applied Statistics, 5*(2-1), 1-6.

Okunlola, D. A. (2022). Women's and male partners' socio-demographic and economic characteristics associated with contraceptive decision making in Nigeria. *BMC Women's Health, 22*(1), 1-16.

Osuizugbo, I. C., Kukoyi, P. O., Abisuga, A. O., & Ibrahim, K. (2022). Choosing to be a craftsperson: factors influencing career decision-making among apprentices. *Engineering, Construction and Architectural Management*.

Parola, A., & Marcionetti, J. (2022). Career decision-making difficulties and life satisfaction: The role of career-related parental behaviors and career adaptability. *Journal of Career Development, 49*(4), 831-845.

Salwani, A., & Cahyawulan, W. (2022). The Relationship between Family Social Support and Self-Efficacy in Career Decision-Making of Final Year University Students. *ENLIGHTEN: Jurnal Bimbingan Konseling Islam, 5*(1), 25-36.

Seeram, E. (2019). An overview of correlational research. *Radiologic technology, 91*(2), 176-179.

Sharif, N., Ahmad, N., & Sarwar, S. (2019). Factors influencing career choices. *IBT Journal of Business Studies, 15*(1), 33-46.

Suryani, A., & George, S. (2021). "Teacher education is a good choice, but I don't want to teach in schools." An analysis of university students' career decision making. *Journal of Education for Teaching, 47*(4), 590-604.

Ulas-Kilic, O., Peila-Shuster, J. J., Demirtas-Zorbaz, S., & Kizildag, S. (2020). Career decision-making self-efficacy of young adolescent students in Turkey. *International Journal of School & Educational Psychology, 8*(sup1), 38-48.

Wang, H., & Jiao, R. (2022). The relationship between career social support and career management

competency: The mediating role of career decision- making self-efficacy. *Current Psychology*, 1-10.

Xu, C., & Lastrapes, R. E. (2022). Impact of STEM sense of belonging on career interest: The role of STEM attitudes. *Journal of Career Development*, *49*(6), 1215-1229.

Yunusa, S., Ibrahim, A., Mainagge, I. S., & Haruna, S. (2022). Academic performance, family support, interest and career decision among undergraduate students in Nigeria. *Journal of Educational Management and Instruction (JEMIN)*, *2*(2), 112-123.

Yunusa, S., Jaafar, W., Ismail, A., & Othman, W. (2022). A Study on the Relationship between Family Peer Group Media and Career Decision Making among Undergraduates in Nigeria. *International. Journal of Academic Research in Progresive Education and Development*, *11*(1), 319-330.

Yunusa, S., Jaafar, W. M. B. W., Ismail, A., & Othman, W. N. B. W. (2022). The Relationships Between Family, Financial Reason, Self-Esteem, and Career Decision Making Among Undergraduates in Jigawa State, Nigeria. *Malaysian Journal of Social Sciences and Humanities (MJSSH)*, *7*(5), e001483- e001483.

.