



Consumer Behaviour Dimensions in Selection of Undergraduate Management Specialization Courses in Nepal

Shankar Kumar Shrestha & Bikash Shrestha

Department of Statistic and Management Science

Tribhuvan University, Public Youth Campus, Kathmandu

Email: *shanker.shrestha@pyc.tu.edu.np*

Abstract: *Tribhuvan University has designed their undergraduate BBA program by offering students the possibility to customize their educational program through the specialization in four different areas: banking & finance, industry and services management, micro enterprise management, and sales and marketing management. However, students have been specializing only in two courses namely: banking & finance, and sales and marketing. In this regard, the study aims at understanding the specialization choice of such students, as marketers need to be more aware of the underlying factors considered by students when choosing specialization and design the product offerings in this competitive market.*

The study has the objective of examining the effect of various decision-making variables on the specialization choice of undergraduate students from a consumer behavior perspective.

Keywords: *Social factor, Future prospect consideration, GPA, Selection, Specialization course*

1. Introduction

In the era of globalization and technological revolution, education has become one of the major catalysts for socio-economic changes around the globe (Cavus, Geri, & Turgunbayeva, 2015). A career in management has become of prime importance, as management itself is a very wide discipline with vast areas of specialization to choose. The choice of a college courses as specialization is one of the most important decisions to be made by a prospective college student (Brown, 2004). Selection of a particular specialization course is not only important in one's academic life but also in the future personal life because it has an influence on the academics continuity, student's satisfaction, career and employment opportunities, financial compensation and finally the social status. Such decision is so serious that it has lifetime implications and consequences (Lent, 2005).

Due to the increasing competitive forces with the increased institutions of higher education in Nepal, marketers need to be more aware of the underlying factors considered by students when choosing specialization in the undergraduate courses. General Bachelor of Business Administration (BBA) of Tribhuvan University has been offering the four specialization courses in 7th and 8th semester. The specialization area of courses consist of banking & finance, industry and services management, micro enterprise management, and sales and marketing management. However, the TU BBA students have been selecting the only two courses among the alternatives provided (Examination Controller Division, 2019).

Many attributes have been thought to be the underlying factors to the selection of the specializations in the institutions of higher learning, while more and more determinant are coming up due to the dynamic change of the market which need to be identified (Lovell & Wirtz, 2007). This selection of the major could be a stressful and pressurizing job because students do not make this decision in vacuum: numerous factors are influencing this decision (Anojan & Nimalathasan, 2013). Geetha (2015) stated selecting the best possible course, given the individual endowments, is a challenging key decision in a youth's life, because students have imperfect information and beliefs about probability of success, match or mismatch between ability and effort, enjoy ability of a course, knowledge requirements of jobs, peer and family pressure, expected earnings and employment rates.

However, even though course choice can be very influential in determining a student's self-image and future career path and determine the offerings of the higher education institutions, there is not any systematic evidence that provides insight into this critical decision. This leads to the need for this research of the factors that influence student's choice of specialization by Nepalese students. Thus, this study sought to determine factors influencing the selection of specialization course by TU BBA students with the following research questions.

1. What are the determinants of selection of specialization courses by undergraduate management students in Nepal?
2. How would be the effect of social factor and future prospect consideration after controlling the covariate past academic performance on specialization choice?

There exists a huge literature dealing with different aspects on the study of selecting specialization courses. Beggs, Bantham, and Taylor (2008) defined a good selection of business course specialization as the major best capable of helping the student to achieve their educational and post-education goals, and the one which provides a match between the students' abilities and interest. When choosing a subject specialization or college major, it is imperative to consider several factors. The consumer decision-making process comprises several phases (Solomon, Bamossy, & Askegaard, 2002). The first stage consists of the problem recognition, where the students realize that they have to make a choice regarding their education. In the second phase students start to look for information on the issues that they consider relevant for their decision-making. The gathered information is useful for the third part of decision making, in which the students evaluate the available alternatives based on the information at hand. After evaluation, students make the final choice and implement by applying to the chosen program.

The present review restricts itself to deal with factors that determine the specialization choice of the student from the perspective of consumer behavior. Many attributes play a role in the student decision making but some of them are more important. It seems that the most important characteristic that is taken into account in the decision-making is the individual factor or interest in the program i.e. past academic performance (Dlamini, 1993; Lapan, Shaugnessy, & Boggs, 1996; Turner & Bowen, 1999; Babad & Tayeb, 2003; Tsikati, 2018). In the second place, considering importance, seem to be the variables related to the social factor i.e. parental, peer and lecturers influence (Dlamini, 1993; Rask & Bailey, 2002; Babad & Tayeb, 2003; Owen & Jensen, 2004; Tsikati, 2018). Finally, in third important factor seems to be future prospect consideration (Schuster & Costantino, 1986; Dlamini, 1993; Wildman & Torres, 2001).

Individual Factor

Robertson and Rossiter (1974) demonstrated that there are two major types of influence, first, direct influence, which is based directly on the decision maker's own needs and second, indirect influence in which the decision maker takes another family member's needs indirectly into account. The effect of factors related to

personal conditions has normally larger impact on the student's decision-making process regarding their selection of specialization courses. Each student thinks of each specialization field differently and makes decision about it based on their personal beliefs. Personal considerations include a student's needs and interest, their mental ability level, goals and motivations (Babad & Tayeb, 2003). Dlamini (1993) reported that the subjects taken at high school and the grade achieved, influenced the student's choice of specialization. More specifically, Dynan and Rouse (1997) included a math SAT score as indicator of student preparation and aptitude for an economics major. Krishnan, Bathala, Bhattacharya, and Ritchey (1997) concluded that students' generally believe that the finance course was challenging, which in turn was driven by the impression that the course is heavily quantitative and theoretical, while Henebry and Diamond (1998) found that as many as a fifth of all students withdrew from introductory finance because of the demanding quantitative and theoretical content.

Cognitive and non-cognitive abilities play an important role in the choice of college major (Heckman & Mosso, 2014). In this regard, Didia & Hasnat (1998) included the highest math grade at college as an indicator of student preparation and aptitude for a finance major, along with the grade obtained in accounting and economics. Whitley and Porter (1998), and Turner and Bowen (1999) provided the same findings with the evidence of ability sorting across majors by SAT scores. Similarly, Geiger and Ogilby (2000) found that traditional perceptions of precision and order in the profession discouraged more creative individuals from majoring the accounting. Finally, Tsikati (2018) also observed grade obtained at senior secondary school examination is a factor determining the choice of a subject specialization.

Social Factor

Robertson and Rossiter (1974) demonstrated that the decision maker takes another family member's needs indirectly into account as a source of indirect influence. Family, peers and other salient individuals play an important role in the choice of specialization of a student (Owen & Jensen, 2004). According to Ijeoma (2012), and Owino and Odundo (2016) families and friends of students influence a student to choose a subject specialization. However, Jackman and Smith-Attisano (1992) found that family members only influenced students to enroll in college without guiding them to select a subject specialization.

Similarly, friends are also an important influential factor; students are attracted towards those fields in which their friends had specialized (Dlamini, 1993). In some cases, students did not decide to take in a particular specialization until his/her friend informed him that he is going to take that specialization. Finally, the charismatic, caring and impressive faculty; both in the initial years of university and at the college level affect the students' choice of area of specialization (Rask & Bailey, 2002). Professionals such as head teachers, teachers, lecturers, instructors, counsellors, and auxiliary staff are said to be responsible for a student's choice of a specialization (Babad & Tayeb, 2003; Tsikati, Dlamini, & Masuku, 2016; Tsikati, 2018) .

Future Prospect Consideration

The future prospect considerations include many factors including career development, employment opportunities, compensation, job options, job security and occupational prestige (Schuster & Costantino, 1986). Prestigious career and future job market have a potential to sway students towards a specialization. Job consideration such as prospect of employment, high income, and pleasant working conditions is one of the major factors influencing the choice of a subject specialization (Dlamini, 1993). According to Wildman and Torres (2001), the most important factors among all considerations are the job opportunities, job security and earning potential of the job. Adopting experimental approach, Arcidiacono, Hotz, and Kang (2010) collected

information from students about their expected earnings in the current chosen majors and in counterfactual majors and found that both expected earnings and students' abilities in different majors are important determinants of student's choice of a major.

Taking further, Long, Goldhaber, & Huntington-Klein (2015) assessed whether choice of majors responded to national and local labor market wages and existence of heterogeneity in response by student characteristics. The study found that college majors strongly related to wages observed three years earlier, when students were college freshmen. Differences in student ability and aptitudes have been found to influence choice of college majors. Contrary, Jones and Larke (2001) found that salary did not have a significant impact on students' choice of the specialization.

Specialization Choice

Making higher education choices confronts students with a complex decision making situation (Lowrie & Hemsly, 2011). Many higher education choices are characterized as multi-attribute decision-making problems. In this choice situation, a number of alternatives exist. A number of attribute values describes each alternative with each attribute value reflecting the extent to which each option meets the objectives of the student as a decision maker. Thi is a growing research interest on how students, as consumers, make their choices in higher education (Newman & Jahdi, 2009). Research on student choice behavior focuses on different choices students make in order to shape their career in higher education. From a marketing perspective, choosing specialization or major subjects offers students the possibility to customize their undergraduate bachelor program in such a way that it reflects their personal ambitions and interests (Naidoo & Jamieson, 2005). Regarding the student choice behavior, there is a growing research interest on how the students, as consumers, make their choices in higher education.

2. Research Framework

The theory of attitude formation advanced by Radford and Govier (1991) and the review of literature guided the formulation of the research framework on the determinants of specialization choice among the undergraduate students. The framework of the study is as follows:

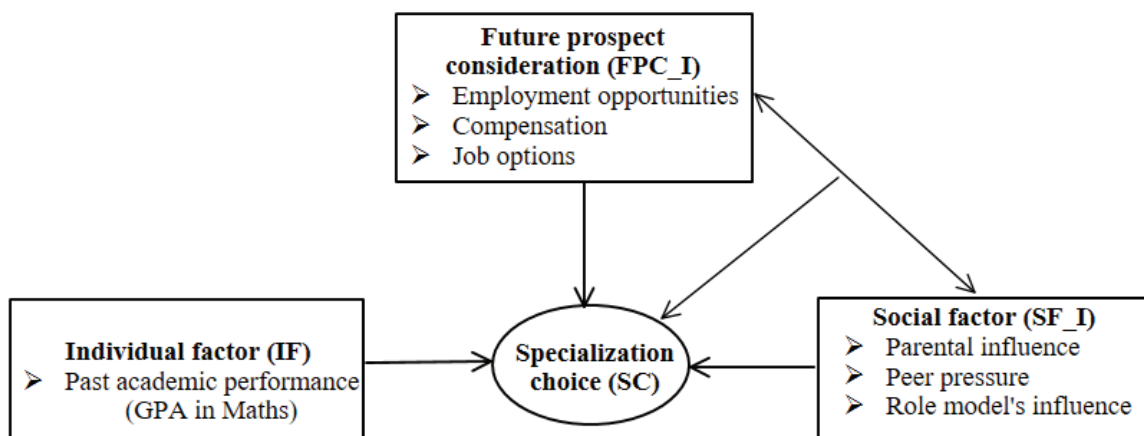


Figure 1. Research framework

The conceptual framework shows that future prospect consideration, social factor, and individual factor are determinants of students' specialization choice. The individual factor here is the covariate. Radford and Govier

(1991) contended that multiple elements found in a given system have profound influences on choice. The study measured the latent variables using the six, five and four items for social factors, future prospect consideration and specialization choice in a seven point Likert scale. The SF included the items about parental influence, peer pressure and role model's influence whereas future prospect consideration included future employment opportunities, expected compensation and future jobs availability. The median value of SF, FPC and SC for each cases were determined to analyze the data. Further, FPC and SF were categorized into two intensities of high and low and termed as FPC_I and SF_I. The cases equal up to the grand median value of SF and FPC (five and six) were considered to be low and vice versa. Whereas, the covariate individual factor is measured with the proxy variable past academic performance i.e. GPA in business mathematics in first semester of the course.

3. Materials and Methods

The study has employed Analysis of Covariance (ANCOVA) non-experimental study design as it reduces the error variance and improves the power of analysis of variance analyzing the effects of social factors and future prospect considerations by adjusting or removing the covariate effects of past academic performance. The entire Tribhuvan University affiliated campus offering BBA programs, operating 8th semester as of 2019 and offering any two different area of specialization are the population of the study. There were 28 such campuses and three campuses were offering only one area of specialization without any choices. Therefore, the population of the study was 25 campuses with 1528 students in total. The population of the study is as in *Appendix 1*.

The study used multistage sampling. In first stage, the study selected 10 campuses using simple random methods including the campuses of different strata of ownership in nature (government and private campuses) and location of the campus (inside and outside Kathmandu). The study developed the Microsoft form to capture the variables under study in a seven point Likert scale. In the second stage, students studying the 8th semester in TU BBA from the sample campuses were sent Microsoft forms in the Facebook page of each sample campuses in the month of March 2019.

In overall, 114 forms were returned back by the mid of April 2019 and it is the final sample size of the study.

The sample size is higher than the recommendation made by Brom, Fransen, and Lemmens (2007) which was 95 at alpha level of 0.05 and power of 0.8 for the ANCOVA design of study. Further, the sample size of the study seems to be higher than 65, based on number of covariate with selected R^2_C of 0.1 and R^2_T of 0.1 at alpha = 0.05 and Power = 0.8 (Bujang, Saat, & Sidik, 2017). The sample size for the ANCOCA design is generally small as covariate adjustment increases the power and reduces the sample size (Van Breukelen, 2006). Another advantage of covariate adjustment is that it corrects for imbalances that may have occurred despite the randomization. The sample of the study is as in *Appendix 2*.

3. The Model

The study has employed Analysis of Covariance (ANCOVA), general linear model, as it reduces the error variance and improve the power of analysis of variance analyzing the effects of social factors and future prospect considerations by adjusting or removing the covariate effects of individual factor i.e. GPA in math. The study employed the following model for analyzing the proposed causal relationships.

$$Y_i = a + b_1X_{1i} + b_2X_{2i} + b_3X_{3i} + b_4X_{4i} + \dots + U_i$$

Where

Y_i = Outcome variable Specialization choice (SC)

a = Constant

b_1 = Coefficient of categorical variable: intensities of Future prospect consideration (FPC_I)

X_{1i} = Categorical variable: intensities of Future prospect consideration (FPC_I)

b_2 = Coefficient of the categorical variable: intensities of Social factor (SF_I)

X_{2i} = Categorical variable: intensities of Social factor (SF_I)

b_3 = Coefficient of interaction variable of two categorical variables (FPC_I*SF_I)

X_{3i} = Categorical variable: intensities of Future prospect consideration (FPC_I)

b_4 = Coefficient of the covariate Individual factor (GPA in math)

X_{4i} = Covariate Individual factor (GPA in Maths)

U_i = Error term

Since, ANCOVA segregates the variance of the dependent variable Y_i into variance explained by the covariates X_{4i} , variance explained by the categorical independent variables, X_{1i} , X_{2i} , and X_{3i} and residual variance. So, the value of ratio $F = \frac{MS_{between}}{MS_{within}}$ is increased, and the power of the test is going to be increased.

4. Result

Data analysis

The ANCOVA model needs to fulfill the various assumptions. As per the *Table 1*, the outcome variable specialization choice seems to come from a population with the same distribution between the intensities of social factor and future prospect consideration as the significant values are 0.729 and 0.723 respectively indicating the non-violation of one of the assumption of the proposed model.

Table 1

Test of distribution of specialization choice across the intensities of SF and FPC

Most Extreme Differences	SF_I	FPC_I
Absolute	0.177	0.167
Positive	0.177	0.063
Negative	-0.125	-0.167
Kolmogorov-Smirnov Z	0.689	0.693
Asymp. Sig. (2-tailed)	0.729	0.723

Further, Table 2 exhibits the homogeneity of error variances of the variable specialization choice. The F statistics 1.044 and significant value of 0.376 from Levene's test for equality of error variances of specialization choice reveal the error variances are equal between the intensities of social factor and future prospect consideration as depicted in the descriptive statistics. This also does not violate the assumption of ANCOVA model.

Table 2
Descriptive statistics and homogeneity of variances of the variable specialization choice

FPC_I	FS_I	Mean	SD	N
Low	Low	5.27	0.69	77
	High	5.38	1.06	16
	Total	5.29	0.76	93
High	Low	5.34	0.65	19
	High	3.75	1.06	2
	Total	5.19	0.81	21
Total	Low	5.29	0.68	96
	High	5.19	1.15	18
	Total	5.27	0.77	114

Levene's Test of Equality of Error Variances ^a				Dependent Variable: SC
F	df1	df2	Sig.	
1.044	3	110	0.376	

a Design: Intercept + GPA + FPC_I + SF_I + FPC_I * SF_I

Further, as in *Appendix 3*, the insignificant interaction effect of SF_I * GPA (0.304) on SC supports the assumption of the model i.e. existence of homogeneity of regression slopes within high and low intensities of FS. Similarly, the significant interaction effect of FPC_I * GPA (0.026) on SC violates one of the assumption of the model i.e. the lines expressing these linear relationships are not parallel i.e. existence of heterogeneity of regression slopes. It is one of the limitation of the study.

Panel A in Table 3 displays the result of factorial ANOVA with the significant effect of intensities of SF, FPC and their interaction on SC with the sig. values of 0.014, 0.010 and 0.005 respectively with the adjusted R square value of the model being equivalent to 0.048. However, the result seems to be surprising as depicted in panel B. The effect of intensities of SF and FPC on SC is insignificant (0.094 and 0.451) after controlling the effect of GPA in math (proxy measure of past academic performance). The effect of GPA and the interaction effect of intensities of SF and FPC are still significant at 0.001 and 0.027 level of significance. The partial eta square value of 0.583 indicates the effect size of GPA is very high in compare to 0.044 of SF_I * FPC_I on selecting the management specialization courses among undergraduate TU BBA students in Nepal

Table 3
Tests of between subjects effects

Panel A: Factorial ANOVA model						
Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
FPC_I	3.85	1	3.85	6.87	0.010	0.059
SF_I	3.53	1	3.53	6.30	0.014	0.054
FPC_I * SF_I	4.57	1	4.57	8.15	0.005	0.069

a R Squared = .074 (Adjusted R Squared = .048) b Computed using alpha = .05

Pane B: Factorial ANCOVA model with the covariate GPA

Corrected Model	40.82a	4	10.21	43.21	0.001	0.613
Intercept	5.49	1	5.49	23.24	0.001	0.176
GPA	35.93	1	35.93	152.11	0.001	0.583
FPC_I	0.14	1	0.14	0.57	0.451	0.005
SF_I	0.67	1	0.67	2.85	0.094	0.025
FPC_I * SF_I	1.18	1	1.18	5.00	0.027	0.044
Error	25.75	109	0.24			
Total	3235.00	114				
Corrected Total	66.57	113				

a R Squared = .613 (Adjusted R Squared = .599)

b Computed using alpha = .05

Appendix 1

Population of the study

Location	Ownership	N (Campus)	Category	Sum (Students)	Per cent
Outside Kathmandu	Government	4	N_Fin	150	65.50
			N_Mkt	79	34.50
			N_Total	229	100.00
Inside Kathmandu	Government	6	N_Fin	311	74.76
			N_Mkt	105	25.24
			N_Total	416	100.00
	Private	15	N_Fin	465	52.66
			N_Mkt	418	47.34
			N_Total	883	100.00

Appendix 2

Sample of the study

Location	Ownership	Campus	No. of students	
			Fin_Major	Mkt_Major
Outside Kathmandu	Government	Campus 1	5	3
		Campus 2	6	8
		Campus 3	7	4
Inside Kathmandu	Governemnt	Campus 4	2	6
		Campus 5	5	6
		Campus 6	12	7
		Campus 7	6	8
	Private	Campus 8	3	8
		Campus 9	7	5
		Campus 10	3	3
Total Number			56	58
Total per cent			49.12	50.88

Appendix 3

Test of homogeneity of regression slopes

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	42.51 ^a	6	7.09	31.51	0.000	0.639
Intercept	4.09	1	4.09	18.19	0.000	0.145
FPC_I	0.98	1	0.98	4.37	0.039	0.039
SF_I	0.67	1	0.67	2.97	0.088	0.027
GPA	14.06	1	14.06	62.52	0.000	0.369
FPC_I * SF_I	1.14	1	1.14	5.05	0.027	0.045
FPC_I * GPA	1.15	1	1.15	5.11	0.026	0.046
SF_I * GPA	0.24	1	0.24	1.07	0.304	0.010
Error	24.06	107	0.23			
Total	3235.00	114				
Corrected Total	66.57	113				

^a R Squared = .639 (Adjusted R Squared = .618)

5. Discussion

This study aimed at investigating which decision-making variables influence undergraduate management TU BBA students' specialization choice. Furthermore, this study also aimed at investigating the relative and significant importance of the antecedents under study. As per the analysis from factorial ANOVA model, students consider the FPC of great importance (partial eta squared =0.059), which relates to the research of Dlamini, (1993) and Wildman & Torres (2001) on specialization selection. The study views this as students can use a specialization course to orientate themselves on or to prepare themselves for specific parts of the labor market and support in acquiring additional future income. The importance of this factor is consistent with the results of Arcidiacono, Hotz, and Kang (2010) and Long, Goldhaber, and Huntington-Klein (2015) which showed that students in choosing a higher education program give relatively great importance to various labor market aspects.

In addition, the model also reveals that students use sources of information & advice to acquaint themselves with relevant specialization attributes from parents, peers and their role models, which is in line with the research on students' higher education choices Dlamini (1993), Owen and Jensen (2004), Ijeoma (2012), Owino & Odundo (2016), and Tsikati, Dlamini, and Masuku (2016). The study views this as students look for additional information & advice in their educational neighborhood from their parents, fellow students and their role models from the campus delivering their programs. However, the effect of SF and FPC seems to have insignificant effect on specialization choice after controlling the effect of covariate GPA in math as per the result of ANCOVA full factorial model. In the model, the GPA has the significant impact along with very high effect size on the specialization choice of banking and finance and sales and marketing management. The result seems to be consistent with the results of Owen and Jensen (2004), Ijeoma (2012), Owino and Odundo (2016), Dlamini (1993), Rask and Bailey (2002), Tsikati, Dlamini, and Masuku (2016), and Tsikati (2018).

The results of this study have implications for universities and campuses offering management education from marketing perspectives especially in designing and maintenance of the specialization courses portfolio and developing the system of providing right information to the students in selecting their major. The significant interaction effect of FPC_I * SF_I (p=0.027) on specialization course selection in factorial ANCOVA model implies the universities or campuses should offer such courses which meet the learning requirements of students. However, since learning value is a subjective aspect that differs per student, the study recommends universities and campuses to investigate students' needs for specialization courses portfolio, which will

contribute to their future career opportunities. In addition, the results of this study have implications for developing the appropriate system of delivering information to students for selecting their major in their undergraduate management programs in Nepal.

6. Conclusion

Indeed, decision-making variables are only one aspect of a broader theory on students' major selection. Future research should focus on replication of this study and aim at other aspects of students' decision-making as replication adds to the generalizability of the model and deals with the selection of the sample and / or the research strategy. In order to improve the generalizability, the future study can replicate by sampling the undergraduate management students from other management courses from the university and other universities as well. Testing the model in an experimental setting would add more values to the existing body of knowledge in this area. Furthermore, to arrive at a larger theory of students' decision-making it is advised to investigate other aspects of the decision making process using some other research design. The future study also could be directed towards observing the relationship between characteristics of the choice process on the one hand and students' satisfaction with the choice made and the study success in the major program on the other hand.

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