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The Relationships Between Family, Financial Reason, Self-Esteem, and Career Decision Making Among Undergraduates in Jigawa State, Nigeria

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ABSTRACT

The study assesses the relationship between career decision-making and family, financial reasons, and self-esteem among undergraduates in Jigawa state, Nigeria using a quantitative correlational research design of the 1,200 undergraduates from Sule Lamido University and Federal University Dutse who made up the population of the study, 373 undergraduates were randomly sampled for the study. Instruments used are: Factors influencing undergraduate students' career decision-making questionnaire and a career decision-making self-efficacy short-form questionnaire. Structural Equation Modelling (SEM) by using Smart Partial Least Squares (Smart-PLS3) was used to analyse the data in line with the hypotheses. The results show that family and financial reasons are positively significant in career decision making among undergraduates. Decisions about family and career (t = 4.300), (β= 0.225), and (P=0.000). With (t = 2.047), (β =0.102), and (P=0.041), the second most significant paths are financial reasons and career decision making. Thus, schools, government agencies, and non-profit organisations should provide scholarships to deserving students so that they can follow their chosen occupations. Students should be exposed to job information and coaching by the school administration in order to assist them in choosing good and realistic career choices. To help minimise the influence of stakeholders on students' career aspirations, school leaders should engage with the counselling unit in schools to provide career workshops for students and parents.

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Contribution/Originality: This study is one of very few studies which have investigated the relationships between family, financial reasons and career decision making among undergraduates. This study found there is statistically significant relationship between family, financial reasons and career decision making among undergraduates in Jigawa State, Nigeria.

1. Introduction

The Career decision-making is one of the issues to be taken into account in planning for the future (Guntu, Lin, Sezgin, Gregory, Huang & Linwood, 2022). Depending on the amount of information students have about their career options, making a career decision may be easy or very challenging. Many variables must be taken into account in the decision on a career path. Many factors, such as family, parents, friendships, academic achievement, individual's personal qualities, and financial reasons, affect the career decision making of an individual (Corts, Lounsbury, Saudargas, & Tatum, 2000). These variables may have complicated relationships with one another and may have an impact on one another. While the studies conducted on career decision making generally focus on the individual factors, which are abilities and interest, values, environmental factors, especially the family and education (Palmer & Cochran, 1988). Many studies across the globe have been carried out on factors influencing career decision making of students, for the purpose of understanding more on students' career decision making, this study limits its scope or focuses on only the relationships between family (Parents), Financial reasons, Self-esteem and career decision making among undergraduates in Nigeria. Making an important career decision before, during and after university is challenging and complicated. Individuals should compare their social, physical, and mental characteristics with their chosen profession's features to facilitate the career decision process and examine possible issues in advance that may arise later (Koçak et al., 2021). However, In Asian and African countries such as the Philippines and South Africa, however, 40% of registered students drop out of university in their first year or do not finish their studies.

Nigeria is not an exception. Nigeria is Africa's most populated country, with a current population of 213,019,097 people, according to worldometer's analysis of the most recent United Nations data (Kunya & Ahmed, 2022). Adolescent career choice is a global issue, according to research from industrialized and developing countries (Kaminsky & Behrend, 2015). For undergraduates who are oblivious to the importance of course selection will, sadly, be dissatisfied, fail, or face obstacles during their studies and after they gain employment.

It was reported that some Nigerian undergraduates failed their examinations as a result of completely improper program choices. This could be because a student's attitude is likely to be influenced by his or her enthusiasm for a certain field, which could negatively affect his or her performance (Najar & Yousuf, 2019). Individuals at this stage must have a clear and consistent career self-esteem that reflects their desire for a certain field of work as well as their level of self-competence in that field in order to locate a suitable employment. For example, many students registered for programs only to discover later that they are not interested in it (Koech et al., 2016). This may occur as a result of the chosen career is not consistent with his interest and abilities. In some instances in Nigeria, many young individuals have made poor career choices due to ignorance and illiteracy on their part, and parental pressure or anything else (Omoponle

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& Olanrewaju, 2019). Ignorance in the sense that they have not been guided or made their choice because of family (parental pressure) or inadequate money to go for the prepaid choice. An individual's strengths and weaknesses are the most critical variables in his or her career decision. Individuals will choose a career path according to their choices, taking into account their physical and mental qualities, academic capacities and financial situation (Ayriza, Triyanto, Setiawati, & Gunawan, 2020). Next is the literature review of the study.

2. Literature Review

Depending on one's level of consciousness and exposure to the world, family influence can be positive or negative. Parents have shown to be an invaluable resource for their children's career counseling. As the youngster grew older, he was able to see what his parents did for a living. If a mother or father is a doctor, for example, their child is likely to idolize them and be interested in health courses. If one of the parents is an engineer, the child may be encouraged to pursue a career in engineering. Families may push their children to pursue a job path that aligns with their goals. Many research have indicated that students and young people, According to Martin, Simmons and Yu (2014) many studies have revealed that students and young people claim that their family have a significant influence on their career decision (Yunusa, Jaafar, Ismail, & Othman, 2022; To, Yang, Lau, Wong, & Su, 2022). In Owusu et al. (2021) studies on high school students, 196 students, 50 parents, and 30 teachers, a questionnaire was used for data collection, using stratified and simple random sampling techniques. Descriptive statistics and inferential. The results show that parents significantly influence students' career decisions. Parental influence is a major determinant in the career aspirations of students, with an M = 3.32 and SD = 1.43. This shows that parents believed that their children would not make decisions without their consent. It suggests that parents exerted pressure on their children to make decisions that they accepted. According to a study by Koçak et al. (2021) parents have a greater influence on students' career choices than teachers. This demonstrates that direct parental career advice can be helpful, but parents may be unaware that just serving as role models for their children can have a big career influence. This, by implication, shows parents have a great interest in their children's careers. One of the purposes of this research work is to identify the relationship between family influence and career decision-making among undergraduates.

However, financial reasons are a financial constraint that hinders someone from choosing a preparable course of study. According to studies, a poor socioeconomic background due to financial constraints leads to poor career decisions and profession choice (Ngesi, 2003). Kazi and Akhlaq (2017) in their research work on factors affecting the career choice. The questionnaire and interviews were used for data collection. 432 undergraduates from two public universities in Lahore, Pakistan. The results of the study show that financial reasons significantly influence the career choice of undergraduate students. In another study by Yunusa, Jaafar, Ismail and Othman (2021) on factors determining undergraduates' career decision making 1200 students form the population, and 373 students form the sample of the study. A correlational research design was utilised. To test the hypotheses, structural equation modeling with smart partial least squares was used. result shows that the most significant paths were financial reasons and career decision making (t = 4.761), (β= 0.230) and (P = 0.000). In so many instances, financial constraints hinder students from making wise career decisions. For instance, if a student has an interest in studying medicine and his parents

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are poor socioeconomically, meaning that they cannot afford it, he might choose another science course because of the financial constraints of his parents. This study aims to find the relationship between financial reasons and career decision-making among undergraduates.

Self-esteem is a term that describes an individual's entire sense of self-worth, which might include a variety of self-perceptions (Reilly, Dhingra, & Boduszek, 2014). Students who have low self-esteem may likely exhibit poor performance in their chosen career, while students who have high self-esteem may exhibit good performance in their chosen career. Self-esteemed people are seen to have a high level of self-perceived competence. They are self-assured when confronted with obstacles and would swiftly adjust to necessary modifications (Baumeister et al, 2003; Ataç et al., 2018). Hamzah, Kai Le, and Musa (2021) in their study on self-esteem relationship and career emotional intelligence with career adaptability among undergraduates at Universiti Putra Malaysia (UPM), A Questionnaire was used for data collection instruments. Cluster random sampling techniques were used, 30,000 population, 205 population size, data was analyzed using correlation and regression, and the results show that self-esteem is statistically significant in terms of undergraduates' career adaptability (β=.145, P =.019). Self-esteem influences career decision-making (Meitasari, Maba, Rahmawati, & Basith, 2020). On the contrary study by Reilly et al. (2014), discovered that teachers' self-esteem and self-efficacy beliefs are determining factors of job satisfaction. A sample of 121 Irish school teachers was taken, correlations were run, and multiple regression was used to analyze the data. The finding of the study show a negative association between self-esteem and career satisfaction (r = 0.25, P 0.05). This study aims to find the relationship between self-esteem and career decision-making among undergraduates. The disparity between present and past studies may have occurred as a result of differences in terms of exposure, accessibility to career guidance information, socio-economic status, and level of parental education.

The general objective of this study is to examine the relationship between family, financial reasons, self-esteem and career decision making among undergraduates in Jigawa State Nigeria. The specific objectives are as follows:

i. To assess relationship between family and career decision making among undergraduates in Jigawa State Nigeria.
ii. To assess relationship between financial reasons and career decision making among undergraduates in Jigawa State Nigeria.
iii. To assess relationship between self-esteem and career decision making among undergraduates in Jigawa State Nigeria.

2.1. Research Hypotheses

The study answers the following research hypotheses:

HA$_1$. There is significant relationship between family and career decision making among undergraduates in Jigawa State Nigeria.

H**A**$_2$. There is significant relationship between financial reasons and career decision making among undergraduates in Jigawa State Nigeria

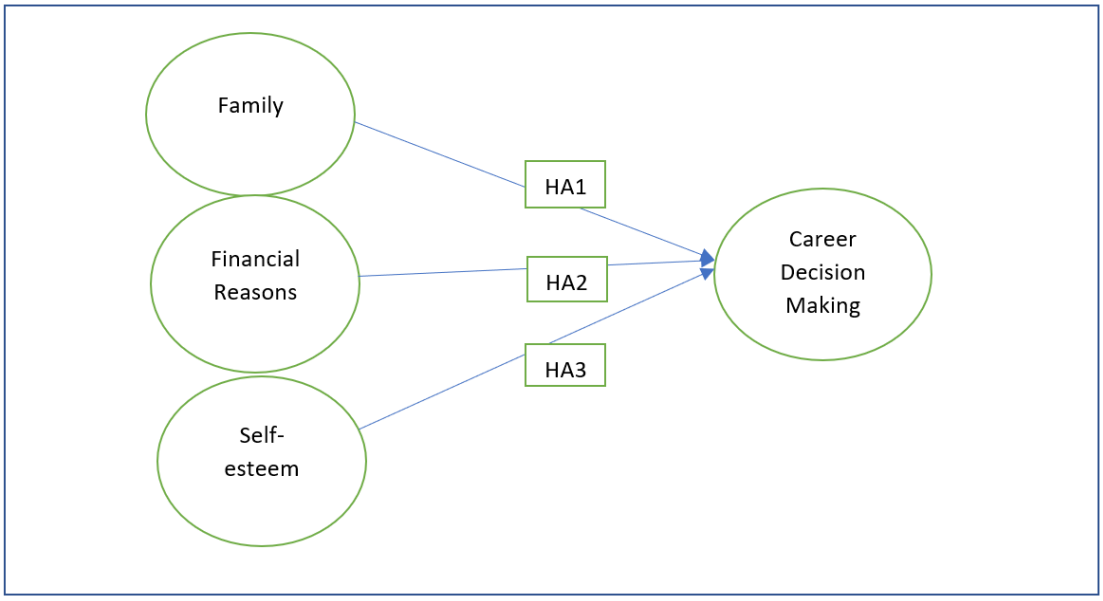
HA$_3$. There is significant relationship between self-esteem and career decision making among undergraduates in Jigawa State Nigeria

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2.2. The Conceptual Model

The conceptual model was formed by considering the hypotheses of the study, the literature review, the problems of the study identified, and the underlying theory that supported the study show in Figure 1.

Figure 1: Conceptual Model of The Study



3. Method

The research design of this study utilized quantitative correlational research. The study uses correlational design to examine the correlation between family, financial reasons, self-esteem, and career decision-making among undergraduates in Jigawa State, Nigeria. The population of the study is 1,200 level one hundred undergraduates at Sule Lamido University and Federal University Dutse. The sample size stood at 373 undergraduates. The undergraduates were randomly selected to fill out the questionnaires. The data collection instruments for this research work are the Factors Influencing Undergraduate Career Decision Making questionnaire with 27 items and the Career Decision Making Self-Efficacy Short Form Questionnaire with 25 items. A 4-point Likert scale was used from 4 (strongly agree) to 1 (strongly disagree) for the factors influencing the undergraduate career decision making questionnaire and the second questionnaire, the career decision making self-efficacy short form questionnaire, has a 5-point Likert scale. The instruments were validated by two experts for content validity. Thirty (30) of the instruments were administered for pilot test by the researcher to find the internal consistency of the instruments. The Factors influencing undergraduates' career decision making questionnaire has an α=.894 and the Career Decision Making Self-Efficacy short form questionnaire has 25 items with an α= 919. This indicates that the instrument was valid and reliable to investigate the relationship between family, financial reasons, self-esteem, and career decision making among undergraduates. After the researcher explained the aim of the research to the students, 25–30 minutes were given to complete the administered questionnaires.

SPSS and Smart partial least squares (Smart-PLS3) were used to analyse the data in accordance with the hypotheses. The data from SPSS 22.0 and PLS 3 were used to

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analyse the data, including the internal consistency of the instruments. This was performed to explore Cronbach's alpha of the instruments. Structural equation modelling analysis was conducted separately by using Smart PLS 3, for measurement models and structural equation modelling in order to test the hypotheses.

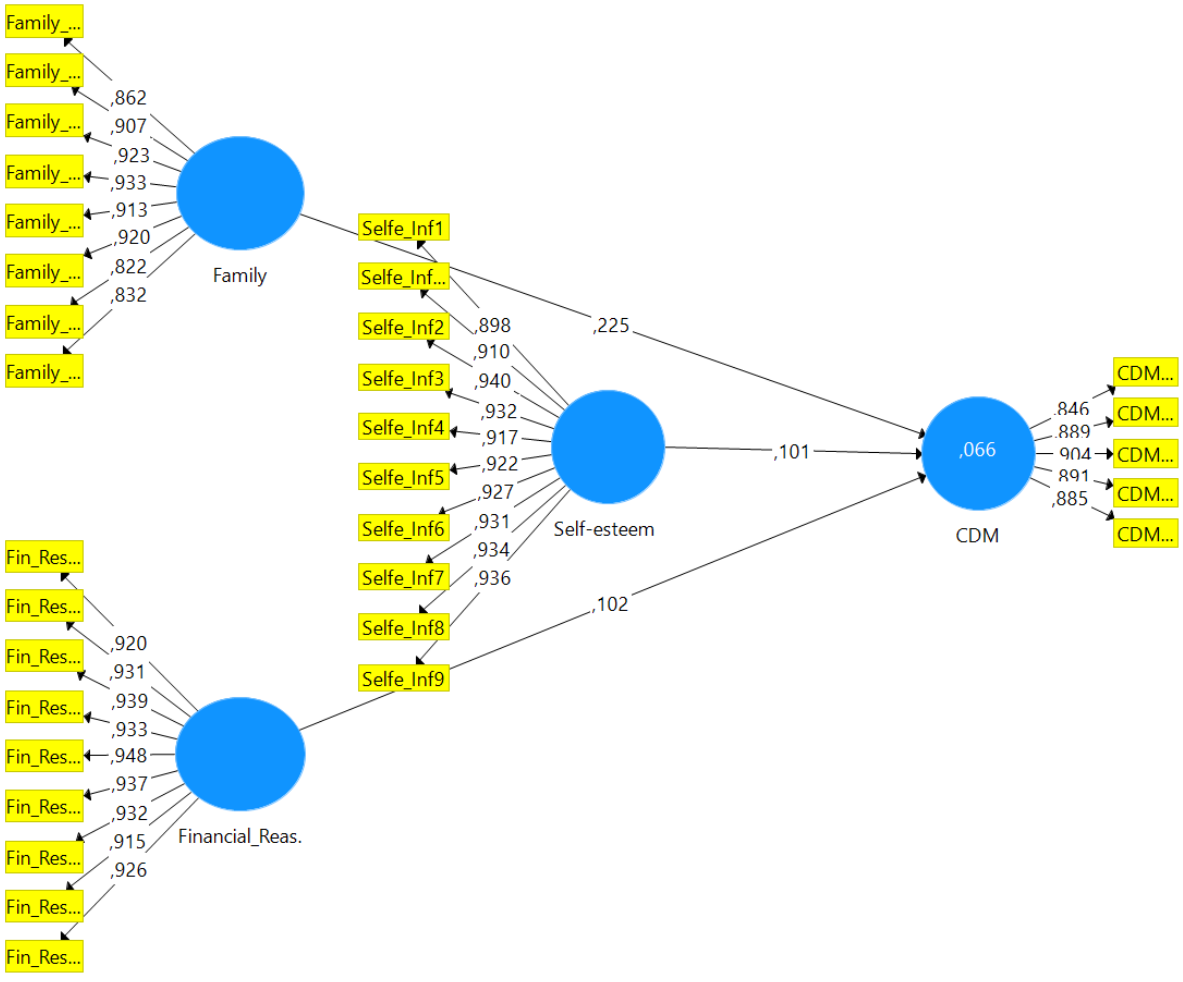
4. Results

The structural equation modelling, Partial Least Squares 3 was used to test the hypotheses in two stages: measurement model and structural model. It is also used to explain a large amount of empirical data that is used to estimate the validity of statistical models' underlaying theories. In social and behavioral science, particularly in psychology, business administration, hospitality and tourism studies, partial least squares has become the de facto method to understand the relationships between unobserved or latent factors (Guntu et al., 2022). In structural equation modelling literature, factors are also seen as constructs, latent or unobserved variables, and items are referred to as indicators, outer loadings, or manifest variables.

4.1. Measurement Model

Figure 2 shows the Measurement Model Results.

Figure 2: Measurement Model Results



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The factor loading of the study exceeded the recommended value of 0.7. To test the reliability of the constructs, the study used Cronbach's alpha and composite reliability. All the Cronbach's alpha and composite reliability of each construct exceeded the recommended value of 0.7 threshold (Ab Hamid, Sami, & Sidek, 2017). The convergent validity of this study was shown via the average variance extracted. The average variance extracted was over the 0.50 threshold (Hair et al., 2021). The results of factor loading, Cronbach's alpha, composite reliability, and average variance extracted are presented in Table 1.

Table 1: Show Internal Consistency and Convergent Validity

Items	Items Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
CDM		.981	.983	.855
CDM1.	.846			
CDM2.	.889			
CDM3.	.904			
CDM4.	.891			
CDM5.	.885			
Family		.929	.947	.780
Family1	.862			
Family2	.907			
Family3	.923			
Family4	.933			
Family5	.913			
Family6	.920			
Family7	.822			
Family8	.832			
Financial Reasons		.963	.968	.792
Fin.Reas1.	.920			
Fin.Reas2.	.931			
Fin.Reas3.	.939			
Fin.Reas4.	.933			
Fin.Reas5.	.948			
Fin.Reas6.	.937			
Fin.Reas7.	.932			
Fin.Reas8.	.915			
Fin.Reas9.	.926			
Self-esteem		.981	.983	.867
Self-esteem1.	.898			
Self-esteem 10.	.910			
Self-esteem 2.	.940			
Self-esteem 3.	.932			
Self-esteem 4.	.917			
Self-esteem 5.	.922			
Self-esteem 6.	.927			
Self-esteem 7.	.931			
Self-esteem 8.	.934			
Self-esteem 9.	.936			

The discriminant validity of this study was assessed by a new criterion for discriminant validity, which is the Hetero Trait Monotrait Criterion Ratio (HTMTR). The discriminant validity refers to the extent to which the measurement is not a reflection of some other

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variable. This can be established via one of the following criteria: the Fornell-Larcker criterion, Hetero Trait Monotrait Ratio, or Cross Loading Matrix. The Fornell-Larcker criterion was seen as a traditional method of establishing discriminant validity, while the Hetero Trait Monotrait Ratio and Cross Loading Matrix were seen as new methods of establishing discriminant validity. The value of the HTMT must be lower than 0.85 (Yunusa et al., 2022). However, the present study's heterotrait monotrait ratio value is below 0.85. The discriminant validity of this study's upper threshold value was 0.216, as indicated in Table 2.

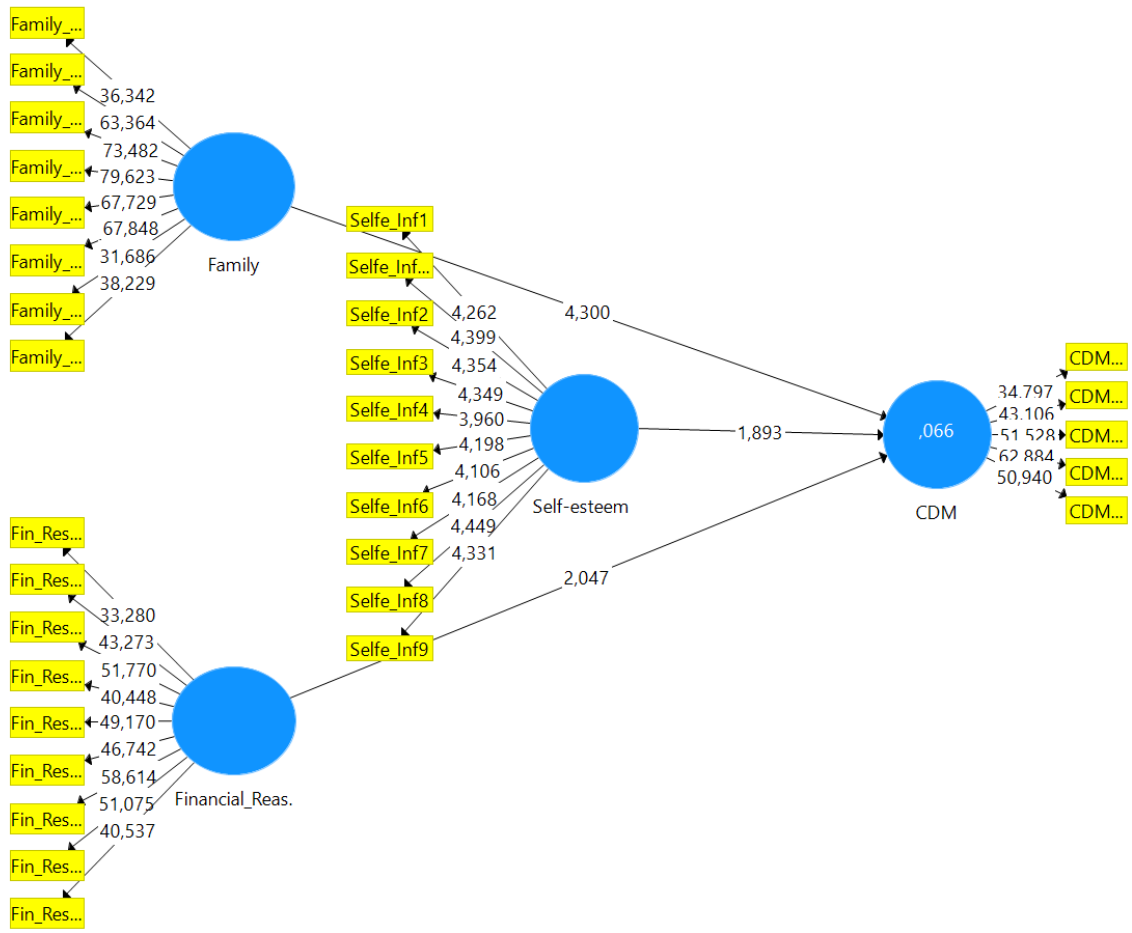
Table 2: Discriminant validity

Construct	CDM	Family	Financial_Reas.	Self-esteem
CDM				
Family	0.216			
Financial_Reas.	0.113	0.062		
Self-esteem	0.066	0.170	0.036	

Structural Model

Table 3 and Figure 3 Show the path coefficient result, sample mean, standard deviation, beta-value, t-value, p-value, and decision.

Figure 3: Bootstrapping Result (Structural Model With T-Values) Displayed the Direct Relationships



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The study's findings revealed a significant relationship between family reasons and career decision making and path coefficient (t = 4.300), (β= 0.225), and (P=0.000), With (t=2.047), (β=0.102), and (P =0.041), the second significant path coefficient is for financial reasons. This shows that family and financial reasons have positive and significant relationships with career decision-making at a 0.05 level of significance. The third path coefficient result is self-esteem with (t = 1.893), (β = 0.102) and (P = 0.059). It shows that self-esteem does not have a positive significant relationship with career decision making at the 0.05 level of significance.

Table 3. Path Coefficient Result (Direct effect) Analysis

Hypotheses	SM	SD	Beta-Value	T-Value	P-value	Decision
Family-> CDM	0.229	0.52	0.225	4.300	0.000	Sig.
Financial->CDM	0.110	0.50	0.102	2.047	0.041	Sig.
Self-esteem-> CDM	0.110	0.54	0.102	1.893	0.059	Not Sig

Note: (SM) Sample mean. (SD) Standard deviation

Summary of the findings:

i. In Jigawa State, Nigeria, it was discovered that family has a significant impact on undergraduates' career decisions.
ii. In Jigawa State, Nigeria, it was discovered that financial factors have a considerable impact on undergraduates' career decisions.
iii. In Jigawa State, Nigeria, it was discovered that self-esteem has no significant link with career decision-making among undergraduates.

5. Discussion

It was discovered that In Jigawa State, Nigeria, family has a significant relationships with undergraduates' career decisions. This is similar to the studies of To et al. (2022), Martin et al. (2014) and Owusu et al. (2021). In Owusu et al. (2021) studies on 196 high school students, 50 parents, and 30 teachers, it was found that parents have a significant relationship with career decision making. It shows that parents significantly influence students' career decisions by directing and pressurising them in determining their career aspirations. It shows that parents assumed their children would not make decisions without their consent. This could indicate that parents were pressing their children to make decisions that they approved of. By implication, it results in a wrong career choice, which leads to career maladjustment.

In Jigawa State, Nigeria, it was discovered that financial factors have a considerable impact on undergraduates' career decisions. The findings are in line with Kazi and Akhlaq (2017) and Yunusa et al. (2021). In their study, Yunusa et al. (2021), show that financial constraints significantly influence career decision making among 373 undergraduates by using structural equation modelling and smart partial least squares (Smart-PLS) to test the hypotheses. The present study confirmed that there is a significant relationship between financial constraints and career decision-making. By implication In so many instances, financial constraints hinder students from making wise and preparable career choices. In so many instances, if parents are poor

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socioeconomically, it hinders their children from going on expensive courses. They end up choosing a course that can be afforded by their parents.

It was discovered in Jigawa State, Nigeria that self-esteem has no significant link with career decision-making among undergraduates. The findings are consistent with those of (Reilly, Dhingra, & Boduszek, 2014). Reilly et al. (2014) on their findings, teachers' self-esteem is not statistically significant with regard to their career satisfaction. The present results of the study show negative relationships between self-esteem and career decision-making among undergraduates. Previous study shows positive relationships between self-esteem and career decision-making, whereas current study finds negative relationships among self-esteem and career decision-making among undergraduates. This disparity may be due to differences in access to career information, socioeconomic status, and level of parental education, which will help students have confidence in their career choices.

6. Conclusion

To help minimise the influence of stakeholders on students' career aspirations, school leaders should engage with the counselling unit in schools to provide career workshops for students and parents.

Schools, government agencies, and non-profit organisations should provide scholarships to deserving students so that they can follow their chosen occupations. Schools and non-governmental organisations should hold frequent career counselling programmes to allow students to obtain career information that will assist them in making realistic career choices. It is essential for students to develop their self-esteem in order to feel more confident in their career preparation.

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Conflict of Interests

There is no conflict of interest in this study.

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