

Navigating the Career Maze: Factors Influencing Tertiary Students' Choices in Bangladesh

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ABSTRACT

The main objective of this study is to determine what impacts the career choice of tertiary students in Bangladesh. Factors considered such as personal, social, educational, and economic aspects. The research indicates the intricate relationships between these variables. The current research article seeks to determine if any examined variables have a more significant influence than others on students' career decisions and discover what motives they consider most important. Career decisions in any sphere are affected by a set of circumstances under which they are made. More specifically, several factors peculiar to Bangladesh can be listed regarding the career choices of its tertiary students. Nevertheless, the analysis of the relationships between these variables may help obtain a more extensive understanding of the phenomenon in question. In the current study, PLS SEM was used to analyze and examine the data of relationships between the considered variables in order to determine degree of influence on the career decisions of Bangladeshi tertiary students. The obtained results demonstrate that the examined item has the strongest connection with the variable of economic factors. Social factors influence students to choose their career, while the least degree of impact was observed for personal factors. In addition, the study revealed no significant connection between personal factors and students' career decisions. The data obtained from the current analysis demonstrate that the career choices of Bangladeshi tertiary students are mainly affected by economic and social factors. This research shows valuable insight into the subject due to the consideration of several key variables and is expected to be used by different organizations to improve the students' career counselling system in Bangladesh.

Declaration: There is no conflict of interest among the authors for the publication of the paper

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1. Introduction

Understanding of career choice is vital for students, for educational institutions, for policy makers and society as a whole. The process is influenced by social, individual and economic reasons in Bangladesh. The selection of an appropriate profession is more and more vital, with the hasty progressions in science and technology, which substantially shape the job market worldwide (Nwakanma, 2024). The job market and opportunities are constantly changing and evolving in our country too; students will be required to navigate a complex job market and employment options that will be influenced by local culture and the global economy (Siddiky, 2021). Career development and preparation are critical aspects of the student experience in higher education (Rifat & Sony, 2025). The decision is often not a trivial one and influenced by various factors including the job market, finances, personal ability, and parental expectations etc. (Zaman, Islam, and Rahman, 2021). The latest data on Bangladesh indicates that university students' career decision-making is significantly influenced by their socio-economic status, disciplines they have chosen to pursue, and the perceptions and expectations of their family members about their future careers. (Ali et al., 2026). Rahman (2021) and Kazi & Akhlaq (2020.) indicates that learners are beginning to be aware of the need to align their profession selections in accordance with their interests and capabilities.

While academic considerations are often integral factors in career decision-making processes, students' needs might not be adequately addressed by the interventions of academic institutions, thus leaving many unprepared to address the requirements of the job market (Siddiky, 2021). Besides, a study on students at the tertiary level in Bangladesh recognized challenges such as lack of learning material, unintended curriculum, inexperienced teachers, and accessibility problems (Miah et al, 2023). Furthermore, the economic considerations associated with their career decisions, including concerns regarding economic prospects and stability, can impede students' ability to make optimal career choices (Kazi & Akhlaq, 2020). Although the aforementioned factors influencing career decisions have been identified, there is inadequate information on the mechanism through which these variables interrelate.

A few studies conducted in Bangladesh showed the influence of factors such as economic motivation, social expectations, educational experiences and career counseling, among others, in students' career decision-making process. Nevertheless, most of the reviewed models only emphasize selected aspects of students' career choices, with few addressing the combined role of personal, social, educational and economic factors (Shila et al., 2025). Consequently, the insufficient understanding of the interaction of these factors has resulted in poor graduate employment rates and, subsequently, limited government intervention in addressing the issue (Zaman, Islam, & Rahman, 2021).

This research is rationale to explain the need and justification of studying the factors affecting career choice of tertiary students in Bangladesh. Prior research conducted in Bangladesh has considered personal, social, educational and economic factors separately without providing a comprehensive theoretical model explaining the interconnection between all these factors. The current study is aimed at creating a theoretical framework which would include all these four factors and represent an integrative Career Choice (CC) Model. The model is grounded on the theories of Holland's life span, Super's life-span life-space, Bandura's self-efficacy, Schwartz's value theory and Vroom's expectancy theory which would reflect the real dynamics influencing students' decision-making in Bangladesh.

It is important because it would provide practical findings which would help improve career counseling services, design interventions for families, match education with job market needs and inform the national youth employment policy. Moreover, the SmartPLS analysis shows subgroup comparisons, ensuring the relevance of practical solutions across different types of students. In an attempt to contribute to the existing body of research on career decision-making, this study aims to explicate the factors affecting students on

their higher-education career decisions in Bangladesh. This information will facilitate the implementation of pertinent educational policies and appropriate career-counseling strategies to address the issue. With that in mind, the study undergoes the following objectives:

- To determine the factors affecting career choice of tertiary level students of Bangladesh in personal, social, educational and economic aspects.
- To investigate the influence of personal factors (interests, work–life balance, creativity) on career decisions.
- To evaluate the impact of social factors (parental support, peer influence, societal and family expectations, social status and religious beliefs) on career choices.
- To evaluate the effect of educational factors (academic performance and academic advising) on students' career preferences.
- To investigate the effect of economic factors (financial stability, family income and salary expectation) on career decision-making.

With the objectives being defined, the study tries to answer the following research questions:

1. What are the main factors such as personal, social, educational and economic variables influencing the job choice of the tertiary level students of Bangladesh?
2. What is the effect of personal characteristics such as interests, work-life balance and creativity on the students' career choice?
3. What role do social factors such as parental support, peer influence, societal and family expectations, social standing and religious views have in professional choices?
4. What is the impact of academic criteria such as academic performance and academic advice on students' job preferences?
5. What is the key impact of financial stability, family income and pay expectations on students' career decision making?

2. Literature Review

Theoretical Foundation

2.1 Personal Factors

Personal factors such as Interests, Work-Life Balance, Creativity are of great help in the career decision making. According to Holland's theory of career choice, people tend to succeed at a job that corresponds to their interests (Holland, 1997). According to Holland's person environment fit theory, a mismatch between personality type and work environment could lead to dissatisfaction and turnover (Nauta, 2010; Spokane, Meir, & Catalano, 2000). For example, a student interested in the creative side may pursue graphic design or media; a student interested in the analytical side may pursue data science or engineering. For example, work-related values will influence career choices (e.g., job security or work-life balance; Schwartz, 1992). Acquired or innate abilities promote a feeling of self-efficacy and competence that forms the basis for motivation to engage in particular careers (Bandura, 1997).

Students usually choose careers that match their interests and interests play a vital role in career selection for students (Sarsenova et al., 2025). Recent career development research suggest that interest and career self-concept are still important predictors of career exploration among university students (Ginevra et al., 2024). People are more successful and more satisfied in careers that are congruent with their natural interests, which is consistent with Holland's Theory of Career Choice (Holland 1997). The creative ones can

go for graphic design whereas the analytical students can go for data science or finance careers. For example, in Bangladesh, students have limited exposure to different career options which limits them to know their real interests and creates a misfit between potential and career choice (Rahman & Kabir, 2019).

Nowadays, work-Life Balance is a significant issue for students who are entering the employment market. Schwartz's (1992) Value Theory assumes that humans have intrinsic (e.g. self-fulfillment, leisure, family time) and extrinsic (e.g. financial rewards, job status) values. Relevance for this Study Family traditions and individual priorities are typical sources of values in Bangladesh. A student who values creativity and self-expression might choose to work for the government, as it offers stability and social prestige. Many students want jobs that would enable them to combine work with family obligations and relaxation. Research has found that when employees' job choices are consistent with such beliefs, they are more satisfied and less vulnerable to burnout (Greenhaus & Allen, 2011; Haar, Russo, Suñe, & Ollier-Malaterre, 2014). Twenge, Campbell, Hoffman, & Lance, 2010; Hill, Hawkins, Ferris, & Weitzman, 2001). Millennials and Gen Z also report that work-life balance is becoming more important to them and they value flexibility and well-being as much as income. Society is changing in Bangladesh and young professionals are looking for professions that are flexible and allow them time to spend with their family (Rahman & Kabir, 2019; Siddiky, 2021).

Another personal factor is creativity that influences career choice. According to Bandura's (1997) Self-Efficacy Theory, the confidence of individuals to be able to use their creative and problem-solving skills greatly influences the type of careers they choose. Students who have faith in their creative potential are more likely to pursue careers in design, media, entrepreneurship or innovation-based sectors (Tierney & Farmer, 2002; Amabile, 1996). Lent et al. (2024) demonstrates the impact of career decision self-efficacy on students' self-confidence in assessing career options and planning their careers. Studies have shown that creativity has a positive relationship with entrepreneurial intention and innovative career goals (Zhou & George, 2001; Kaufman & Sternberg, 2010). The exposure to digital industries, startups and creative platforms in Bangladesh has led to a greater number of students contemplating careers in creativity-driven industries but the barriers still exist in the form of traditional parental and social norms (Alam & Haque, 2019; Hossain, Uddin, & Ahmed, 2018).

H1: Personal Factors have a significant positive impact on Career Choice of tertiary-level students in Bangladesh.

2.2 Social Factors

The social environment exerts a strong influence on career decision-making, especially in collectivist cultures such as Bangladesh. Social factors such as parental support, peer influence, social expectations, family expectations, perceived social status, and religious beliefs are decisive in guiding or constraining students' career paths (Hossain, Uddin, & Ahmed, 2018; Ma & Yeh, 2010). The influence of social relationships is consistent with (Bandura, 1997) Social Learning Theory mentions that people learn behaviors and choices from significant others in their environment.

Recent data investigates the role of peer networks in providing professional information, motivation, and social comparison affecting students' career motivations. (Yean & Chin, 2026) The Social Cognitive professional Theory of Lent et al. (1994) indicates that peers offer information on opportunities,

scholarships, and professional trends to affect students' decisions. Studies suggest that peer pressure can be a good force in motivating desire, but may also lead to misguided choices when conformity rather than one's own interests is the driving force (Rahman, Alam, & Kabir, 2019). In Bangladesh students frequently seek assistance from their peers in selecting an institution or major (Haque & Kabir, 2021).

There are huge societal and cultural expectations around career paths especially surrounding gender roles. Hofstede's (2001) Cultural Dimensions Theory states cultures differ on many dimensions, such as individualism vs collectivism, power distance, uncertainty avoidance, masculinity vs femininity, long-term orientation, and indulgence vs restraint (Hofstede, Hofstede, & Minkov, 2010). Bangladesh is a collectivist societies prefer vocations that are consistent with social norms. In Bangladesh, women are usually pursue careers in engineering, business, or finance (Khatun & Amin, 2020). Such conventions are potentially constraining for career exploration.

Perceptions of prestige linked with some careers are also central in career choice. Bourdieu's (1986) social capital theory explains the pursuit of careers by individuals in search of symbolic status and recognition. In Bangladesh, students tend to be attracted to prestigious professions like medicine, law and civil service (Rahman & Akhter, 2020). Career choices considered "low status" may lead to social disapproval, which limits students' options (Khatun, 2020).

Career choices are also based on religious values and beliefs. Careers are considered to be connected to moral and ethical values in Islamic societies, such as Bangladesh. Students are seen to have an aversion to jobs that are seen to be incompatible with religious values, and may opt for jobs which provide service to the community (Islam, 2020). Religious influence comes into interplay with the family and cultural expectations which in turn have influences on opportunities and restriction (Haque & Rahman, 2021).

H2: Social Factors have a significant positive impact on Career Choice of tertiary-level students in Bangladesh.

2.3 Educational Factors

The influence of education on academic records and career guiding practices helps to make better career choices. The best students may be pointed toward competitive careers in medicine, or engineering. In contrast, those without high grades may orient themselves toward vocational work or other careers (Lent et al., 1994). Guidance is also important, as good guidance links interests and skills of students to match the labor market needs. In contrast, students in Bangladesh do not have any proper scope of career guidance which prevents them from viable choices (Alam & Haque, 2019).

The academic success of the student largely determines his/her career path (Sarsenova, 2025). Those that are successful may have opportunities for a career in higher status jobs such as medicine or engineering while others are directed into vocational training or entrepreneurship (Perkins, 1993; Lent et al., 1994). In Bangladesh, students preparing for higher education entrance tests face pressure to score well. At the same time, their career options are limited on a grade basis (Rahman et al., 2018).

Academic experiences that are needed by the labor market are linked with higher education to build institutional support and improve students' career readiness (Pham et al., 2024). Effective career counseling fills the gap between students' liking to get into and market needs for talent making them able to make decision (Gati & Levin, 2014). But, career advising in Bangladesh is still in its nascent stage and few higher education institutions provide services without trained counselors or effective advisory programs. They rely

more on personal advice of relatives and friends that lead to blind career choices or misfit careers (Alam & Haque, 2019).

H3: Educational Factors have a significant positive impact on the Career Choice of tertiary-level students in Bangladesh.

2.4 Economic Factors

The economic considerations are often the most decisive elements in the career choice. This is especially true in developing economies. Recent studies in Bangladesh show that economic issues are crucial determinants of income security and preference for stable employment for university students' career decisions (Shila et al., 2025; Ali et al., 2026). According to Vroom's (1964) Expectancy Theory, people think about the level of effort they will put in and the financial rewards they can expect from different potential careers. Similarly, Human Capital Theory (Becker, 1964) assumes that people make education and career choices to maximize future income. In Bangladesh, where financial pressures are common, students' choices are heavily influenced by concerns for stability, family income and salary expectations (Rahman & Akhter, 2020; Haque & Kabir, 2021).

Financial security is an indispensable factor that contributes to career selection. Students look for jobs that offer them a stable income, pension plans, and health insurance, among other benefits, which in turn are associated with higher job security (Van Eerde & Thierry, 1996; Tomlinson, 2012). It has been found consistently in low and middle-income countries that careers that offer financial stability through engineering, medicine or information technology are preferred over careers that are uncertain in terms of income (Siddiky, 2021; Psacharopoulos & Patrinos, 2018). In Bangladesh, due to its high level of unemployment and underemployment, financial stability becomes more important than personal interest/creativity (Rahman 2021). In fact, career indecision is theoretically more observed in students from underprivileged backgrounds, who are susceptible to social and economic instability (Guo, L., 2025)

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One of the other key factors in career decision is salary. Students make comparisons of earning potential of careers with an ever rising cost of living (Rahman & Akhter, 2020). Empirical work has been done and the results indicate that there is a significant effect on career field choices such as business, finance and IT careers that include expected salary growth (Greenhaus & Allen, 2011; Wright, 2005). It has also influenced tertiary students' desires for higher pay in Bangladesh as their exposure to the global labor market and migration opportunities have also grown (Haque & Rahman, 2021). The problems arise, however, when an unrealistic expectation leads to career mismatches and dissatisfaction when salary does not match expectation (Richardson, 2009).

H4: Economic Factors have a significant positive impact on the Career Choice of tertiary-level students in Bangladesh.

2.5 Career Choice

Career choice is a product of the interplay of several factors personal, social, educational and economic influencing the directions students take. In Bangladesh, career choice is not merely a personal matter, but rather it is greatly influenced by family, cultural expectations, and economic realities (Hossain, Uddin, & Ahmed, 2018; Siddiky, 2021). The key factors manipulating career choice in our country are authority and power, social acknowledgement, job security, mental fulfillment, and compensation (Rahman, 2023)

Current research indicates that parents' involvement in the form of guidance, expectations and support influences students' career mind (Yean & Chin, 2026). Parental advice can be a source of encouragement and resources, but it can also bring pressure to bear, potentially diverting students from their true interests (Perry, 2016). In Bangladesh parents are inclined to push their children into well-known professions like medicine, engineering or public service as these are taken to be symbols of family honor and financial security (Siddiky, 2021; Ahmed & Sultana, 2021). Students may give up their personal interests so that they can meet the family expectations of social respectability and security (Ma & Yeh, 2010).

Marriage prospects is another factor affecting career decisions, particularly for female students. According to research, families generally prefer to direct their daughters toward "appropriate" careers for better marriage prospects (Khatun, 2020).

Career Satisfaction is viewed as the level of satisfaction people have with their career decisions and career path. Herzberg's (1966) Two Factor Theory states that satisfaction comes from intrinsic motivators like achievement and growth. Studies have shown that personal interests and career paths can be correlated with satisfaction (Nauta, 2010). However, in developing economies there is often a mismatch between the desired career and the lack of employment and under-employment of students (Richardson, 2009).

Career choices, preparedness, and skill development amidst the university students in Bangladesh is a burning issue contemporarily as our education system scuffles to deliver students with the required knowledge and skills to thrive in the job market (Rifat & Sony, 2025). Preparedness is the level of students' confidence that they will be able to be successful in work (Perry, 2016). Research indicates that effective academic advising, internships and skill development programs are effective in improving career preparedness (Jackson, 2013). In Bangladesh, however, poor institutional support and skill mismatch have resulted in poor preparedness of graduates, which has reduced their employability (Alam & Haque, 2019; Tomlinson, 2012).

Students are faced with many challenges including financial problems, lack of job opportunities and society's expectations. These barriers interact with personal self-efficacy to affect outcomes (Lent et al., 1994). In Bangladesh, graduates encounter issues like oversupply in conventional sectors, lack of soft skills, and rural-urban employment gaps (Rahman, 2021; Zaman, Islam, & Rahman, 2021). These challenges can lead to career stagnation and contribute to underemployment.

Family enterprises create a huge influence on career choice in South Asian societies (Rifat, 2025). Students may engage in family businesses to maintain a family legacy or to fulfill a sense of obligation (Bourdieu, 1986; Leung et al., 2011). This kind of commitment may bring financial security, but autonomy and creativity in one's career may be limited.

2.6 Research Gap

Some recent studies show our basic knowledge about the factors affecting the career choices of Bangladeshi students. Shila et al. (2025) have found out that there is more than one influencing factor, such as the social, cultural, economic, educational, counseling, environmental and personality factors, among which the economic factors are the most influential in a study conducted in one particular university. Similarly, Ali et al. (2026) have found that the choice of domestic or international career of the undergraduate students depends upon their socioeconomic status, discipline of study, gender, mentoring, and their family's abroad connection using a sample size of 648 students from different public, private and national universities.

From the above mentioned studies, it has become evident that there are many environmental factors which affect the career choice of the students in Bangladesh. However, the relationship between the multiple-component theory of career choice and the personal, social, educational and economic factors has not been thoroughly analyzed in one model before. This study attempts to address the above stated small research gap in the literature.

2.7 Conceptual Framework

The concept framework of this study defines a causal relationship among four independent variables such as Personal Factors, Social Factors, Educational Factors and Economic Factors and one dependent variable as Career Choice.

The framework is based on the idea that students' career choices are affected by personal factors, social expectations, educational experience and economic issues.

- Personal Factors (interests, work-life balance, creativity, etc.) define the set of internal motivations and preferences that determine the consistency between personal capabilities and career options.
- Social Factors (parents' support, peer group impact, social expectations, family responsibilities, religious beliefs, etc.) define the strong cultural and collectivist nature of Bangladesh that influences students' career choice decisions.
- Educational Factors (academic achievements, academic counseling, etc.) define the contribution of academic achievements and advice in forming career preparedness and readiness.
- Economic Factors (financial security, family income, salary expectations, etc.) define the set of financial motivations and constraints that dominate career decision making process in a developing country.

These four factors affect Career Choice, which is manifested through such dimensions as parental imposition, marriage considerations, career confidence, satisfaction, preparedness, difficulties, family business expectations.

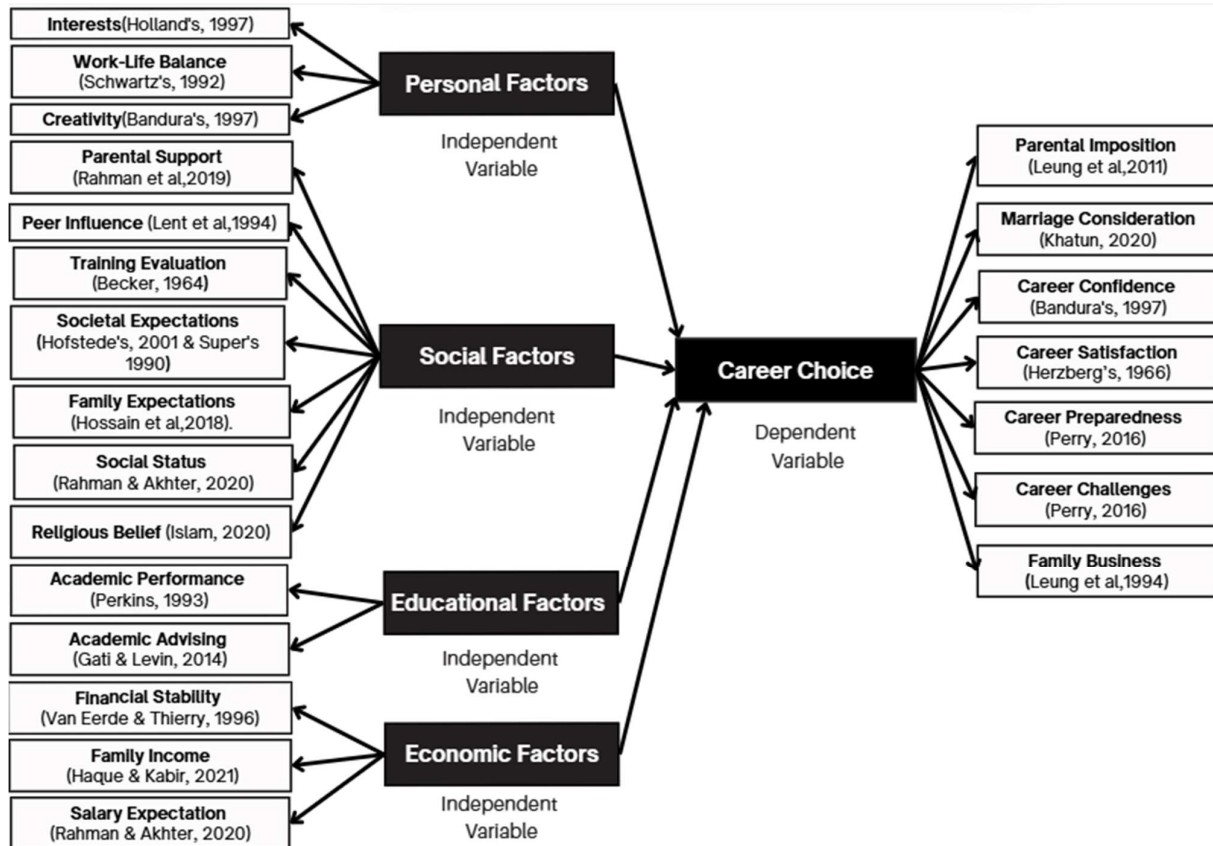


Figure 01: Conceptual Framework

3. Methodology

3.1 Research Design

The study follows a research methodology that employs quantitative techniques to analyze the impact of Personal, Social, Educational, and Economic Factors on the Career Choice (CC) of tertiary level students in Bangladesh. The aim of the research design in this case is to establish causal relationships among the mentioned factors and construct an integrative model consistent with the reality of career decision making in Bangladesh.

The cross-sectional survey design was adopted which permitted the collection of data on the studied factors from a representative sample of tertiary level students in one-time sampling. This design was used since it allows for discovering patterns, correlations and predictive relationships among the variables under investigation.

For the purposes of statistical analysis, the current study will employ SmartPLS 4.0 software which provides the means for performing Partial Least Squares Structural Equation Modeling (PLS-SEM). This technique is very appropriate when it comes to dealing with complex models and moderate sample sizes. It offers measurement model evaluation (constructs validity and reliability) and structural model testing (hypotheses testing, path coefficients, R^2 values).

3.2 Research Population

This study comprises tertiary students of public as well as private universities in Bangladesh, some of which include BUP, BRAC, Dhaka University, IUB, East West University, Rajshahi University, BM College, Barisal University, Jagannath University, North South University, BUET, Jahangirnagar University, Daffodil International University, AIUB, Bangla College, and Comilla University. Since these universities are engaged in teaching different academic disciplines, this helped the study incorporate various perspectives on choosing a career.

3.3 Sampling Technique

Convenient sampling techniques were used and the survey questions were sent out to students online via emails and social media. Participation was voluntary, hence the process was easy, cheap, and could be accessed by students of various universities. The convenient sampling technique is often used in social science research where the target population is too large and geographically widespread, just like Bangladeshi tertiary students (Etikan & Bala, 2017). While this sampling technique poses self-selection bias, it can prove useful in exploratory studies and in generating insights about career choices. It also prevents the results from being completely generalizable, but meaningful differences across gender, academic discipline and socioeconomic background were obtained. This diversity helps to increase the external validity of the study and the findings of the study is useful for understanding the factors influencing the career choice of the tertiary students in Bangladesh (Krejcie & Morgan, 1970). Furthermore, convenience sampling is suitable for PLS-SEM, which is suitable for exploratory research and predictive modelling. PLS-SEM is a model that can be used with non-probability samples because it is robust (Hair et al., 2019).

3.4 Sample Size

The total participated in this study was 137, a number that falls within the required sample size for PLS-SEM. As Hair, Hult, Ringle, and Sarstedt (2019) assert, PLS-SEM can be suitable for studies with sample sizes

between 100 and 200 respondents, particularly when analyzing complex models with multiple constructs. This then allowed for the adequate statistical power to test the hypothesized relationships as well as the minimums for measurement validity and reliability.

3.5 Data Collection Method

Data were collected by an online questionnaire through email, social media and student networks. Before responding, participants were informed about this study, the voluntary participation and confidentiality maintained. The analysis was based on 137 valid responses.

A structured questionnaire was used to measure personal factors, social factors, educational factors, economic factors and career choice. Responses were collected on a five-point Likert scale ranging from 1, strongly disagree, to 5, strongly agree. The questionnaire items were designed to operationalize the dimensions identified in the conceptual framework. The conceptual definitions of the constructs were informed by the theories discussed in Chapter 3, but the validity of individual questionnaire items was not determined by the conceptual definition. The complete wording and coding of the items are in the measurement table.

3.6 Variables and Measurement

The study includes four independent variables (Personal, Social, Educational, and Economic Factors) and one dependent variable (Career Choice). Measurement items were developed on the basis of prior research and well-known theories including Holland's Career Choice Theory (1997), Super's Life-Span Theory (1990), Bandura's Self-Efficacy Theory (1997), Schwartz's Value Theory (1992), Hofstede's Cultural Dimensions (2001), Human Capital Theory (Becker, 1964), and Vroom's Expectancy Theory (1964).

In an effort to remain consistent and reliable and suitable for PLS-SEM analysis, each question was rated on a 5-point Likert scale (1= Strongly Disagree, 5= Strongly Agree).

Construct	Code	Measurement Item
Personal Factors (IV1)	PF1	My field of study aligns with my personal interests.
	PF2	I want a job that lets me have time for leisure and family.
	PF3	Scope of creativity is an important factor in my career choice.
Social Factors (IV2)	SF1	My parents are supportive of me in the field I am planning to join.
	SF2	My peers have influenced my career choices.

	SF3	I feel that societal expectations have influenced my career choices based on my gender.
	SF4	It is important for me to meet my family's expectations regarding my career.
	SF5	I have considered career options based on perceived social status or prestige of existing career holders.
	SF6	My religious beliefs have influenced my career choice.
Educational Factors (IV3)	EDUF1	My academic performance has influenced my career choices.
	EDUF2	My academic advisors have been helpful in guiding my career choices.
Economic Factors (IV4)	ECOF1	Financial stability is an important factor for my career choice.
	ECOF2	My family's income has influenced my career choices.
	ECOF3	I have considered the possibility that my salary will increase as much as the cost of living.
Career Choice (DV)	CC1	My career choice is imposed by my parents.
	CC2	I am pursuing this career choice for a better life partner or marriage.
	CC3	I am confident in my ability to achieve my career goals.
	CC4	I am satisfied with my current career path.
	CC5	I feel well prepared for my chosen career.

	CC6	I have significant concerns or challenges in pursuing my desired career.
	CC7	I am preparing to join the family business.

Table 03: Variables and Measurement Items

3.7 Data Analysis

The causal relationships between Personal Factors, Social Factors, Educational Factors, Economic Factors and Career Choice were examined through Structural Equation Modeling (SEM) with SmartPLS 4.0. Therefore, PLS-SEM was selected as it is appropriate for complex models, latent constructs and small to medium sample sizes (Hair et al., 2019).

The data analysis occurred in two major phases:

- **Step 1: Assess the Measurement Model**

The validity and reliability of the constructs were assessed using: Factor loadings are used to measure the reliability of indicator. Loadings of 0.7 and above were considered acceptable. Cronbach's Alpha and Composite Reliability (CR) were used to measure internal consistency reliability. A threshold of 0.7 or above was considered acceptable. Convergent validity is evaluated using the Average Variance Extracted (AVE) and the threshold must be greater than 0.5. Discriminant validity based on the Fornell-Larcker criterion and the HTMT ratio.

Stage 2: Structural Model Assessment

The structural model was tested by a bootstrapping procedure (5000 resamples), after the testing of the measurement model. To achieve this, the following criteria were used: Relationships between variables

- **Path coefficients (β -values):** Measured the strength and direction of the relationships between variables.
- **p-values:** Determine hypothesized paths statistical significance when it is ($p < 0.05$).
- **R² values:** Explained the variance in the dependent variable (Career Choice) accounted for by the independent variable(s).

3.8 Validity and Reliability

To confirm the accuracy and legitimacy of the results of this research, the validity and reliability of the measurement model has been carried out. Every item in each questionnaire was based on existing theory including Holland's Theory of Career Choice (1997), Super's Life-Span, Life-Space Theory (1990), Bandura's Self-Efficacy Theory (1997), Schwartz's Value Theory (1992), Hofstede's Cultural Dimensions (2001), Human Capital Theory (Becker, 1964), and Vroom's Expectancy Theory (1964). This theoretical basis ensured content validity and contextualization ensured relevance for tertiary students of Bangladesh.

Average Variance Extracted (AVE) was used to evaluate the convergent validity and the value of 0.5 or higher was considered to be acceptable for reliability and validity assessment. Cronbach's Alpha and Composite Reliability (CR) of 0.70 were considered satisfactory for internal consistency. All constructs met these

statistical requirements and measurement model assessment was conducted using SmartPLS 4.0. This resulted in indicators being reflective and consistent with best practices within latent variable modeling.

3.9 Ethical Considerations

Ethical principles were followed in this research to respect the rights, dignity and confidentiality to these subjects. All respondents were voluntary and informed consent was obtained prior to starting the survey. Students were told that the data are for academic purposes only, and that they are free to withdraw at any time before it is submitted. Anonymity and confidentiality were maintained by not collecting any personal identifiers. The standards of transparency, privacy and integrity of data were respected throughout. The study was conducted on non-vulnerable population and the students were not supervised by any academic staff but they were supervised by Threats according to ethical guidelines.

4. Data Analysis & Results

4.1 Demographic Analysis

4.1.1 Gender

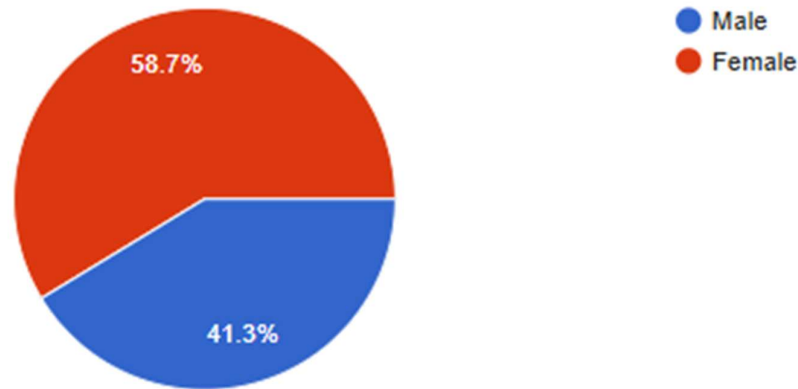


Figure 02: Pie chart of Gender

The gender distribution of the sample is shown in Figure 2. The majority of the sample were women, with 58.7% of the respondents being female and 41.3% being male. This is an indication of the growing involvement of female students in career related decision making and is a reflection of the growing female enrollment in Bangladeshi higher education. The distribution by gender is important because the determinants of the profession choice are often developed differently for different genders. For example, women may be more subject to pressures from family and social norms, whereas men may be more subject to pressures from financial and salary expectations. This is directly related to the study hypotheses especially H2 (Social Factors) and H4 (Economic Factors) as interests and values may differ because of cultural and socialization processes. It also affects H1 (Personal Factors). The almost equal representation of males and females gives the potential to analyze comparisons. The gender preferences come out clearly: the women value employment security and compatibility with their families more highly than do the men, who value monetary gains and advancement.

4.1.2 Year of Study

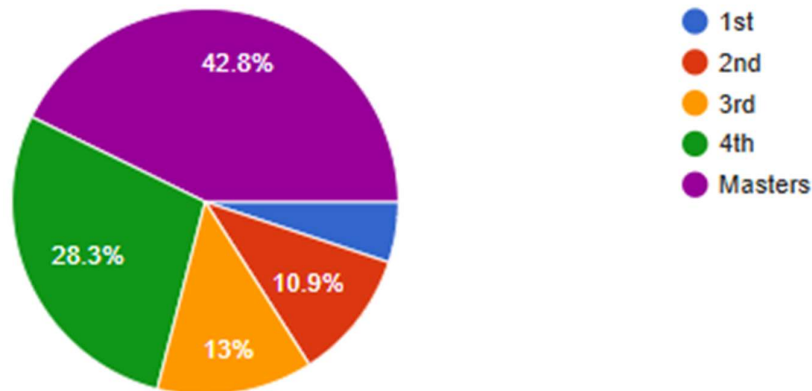


Figure 03: Pie chart of Year of Study

The most common group of respondents was Master's students (42.8%) followed by fourth-year undergraduates (28.3%) as shown in Figure 3. Less were second-year students (10.9%), third-year students (13%) and first-year students were the smallest group. Such a distribution indicates that most of the participants were in the last stages of their academic career, a stage in which the decision of choosing a career is more urgent, because of their graduation and transition to the labor market. The high percentage of students with a Master's degree suggests a higher career maturity and more experience with practical experiences such as internship or part-time jobs that can significantly impact career expectations. The variation across academic years improves the data set by including perspectives from students at various points of their development, from those just starting to explore options to those actively getting ready to enter the labor market. This variation will help the research in comprehending how the elements of career decision-making may vary according to the progress of a student through college.

4.1.3 Field of Study

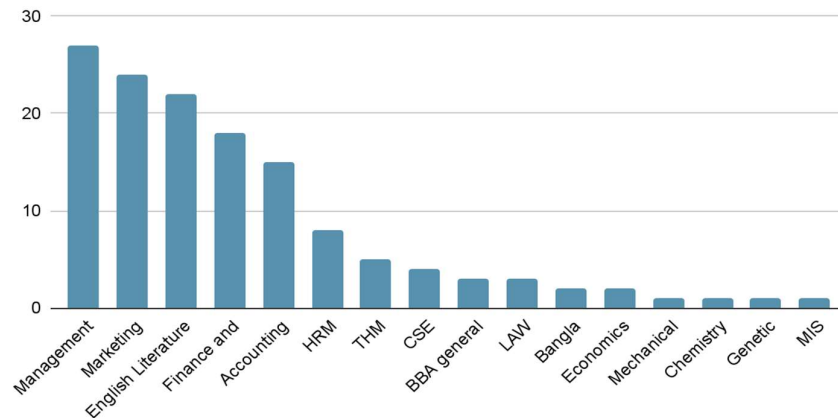
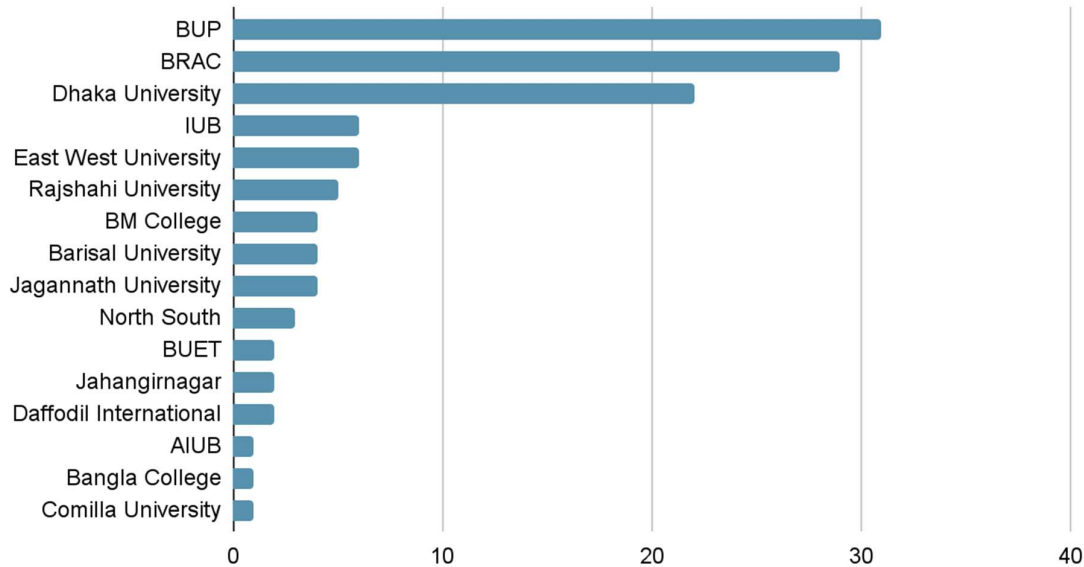


Figure 04: Bar Chart of Field of Study

Figure 4 shows the distribution of the field of study, with the biggest groups of respondents from Management (27), Marketing (24), English Literature (22), Finance and Banking (18), and Accounting (15). There were smaller groups of HRM (8), Tourism and Hospitality Management (5) and CSE (4) while BBA General and Law (3) each, Bangla and Economics (2 each), Mechanical Engineering (2) had limited participation. Very little respondents had Chemistry, Genetic Engineering and MIS (1 each). The distribution of the sample is dominated by business and humanities disciplines, with Management, Marketing and English Literature forming the core representation. The presence of different disciplines, however of different sizes, adds richness to the dataset in terms of the variation in career choices between applied fields (e.g. business and management) and theoretical academic fields (e.g. literature and social sciences). It makes the analysis more diversified as well, thereby showing that there are discipline-specific effects on career decisions when it comes to higher education in Bangladesh.

4.1.4 Name of Campus



Figure

05: Bar Chart of Counts of University/College

As shown in Figure 5, the campus distribution shows that most respondents were clustered in a few key universities, with the highest representation from Bangladesh University of Professionals (BUP) at 31, BRAC University at 29, and Dhaka University at 22. Smaller but significant numbers came from IUB and East West University (6 each), Rajshahi University (5) and BM College, Barisal University and Jagannath University (4 each). North South University contributed 3 respondents, whereas BUET, Jahangirnagar University and Daffodil International University had 2 respondents each. AIUB, Bangla College, and Comilla University were the least represented campuses with only 1 respondent each. This pattern reveals considerable involvement of the foremost public and private institutions of higher learning of Bangladesh, particularly the ones based in Dhaka. The proportions of the regional institutions like Rajshahi and Barisal were rather low. The shares of regional universities such as Rajshahi and Barisal were relatively small. The dataset is enriched by the mix of elite universities (e.g., BUET, DU, NSU) with regional and mid-tier institutions, offering diverse perspectives. This allows the findings to have both the urban and regional context of the career choice of tertiary students which increases the external validity of the study.

4.2 Measurement Model Evaluation

The measurement model was validated before testing the linkages between latent variables to assess the validity and reliability of the constructs. This includes the assessment of discriminant validity, convergent validity, internal consistency reliability and indicator reliability .

4.2.1 Indicator Reliability

The indicator reliability refers to the extent to which each observed variable (indicator) correlates with its corresponding latent construct. The outer loadings of the measurement items (PF1 to PF3 for Personal Factors, SF1 to SF6 for Social Factors, EDUF1 to EDUF2 for Educational Factors, ECOF1 to ECOF3 for Economic Factors, and CC1 to CC7 for Career Choice) ranged from 0.580 to 0.903 in this study. Loadings above 0.70 are acceptable following the guideline of Hair et al. (2019). Results show that most of the indicators were above this threshold, confirming satisfactory reliability, with only few items (e.g. SF3 = 0.580) showing a relatively weaker contribution. Reliability was particularly strong for Personal Factors and Economic Factors, and Social

Factors included some items with somewhat lower loadings. The results show that the majority of the indicators contribute significantly to measuring the constructs.

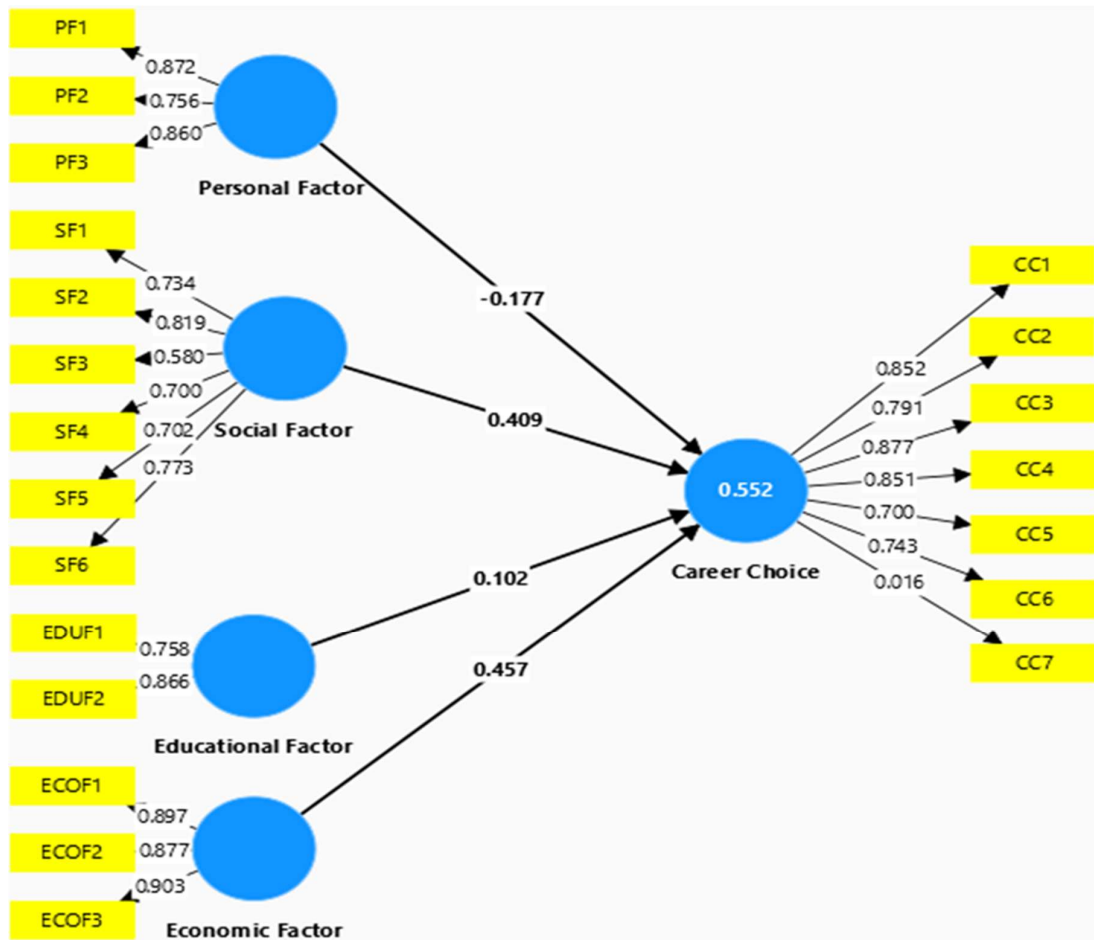


Figure 06: Structural Model Assessment

4.2.2 Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted(AVE)
Career Choice	0.827	0.895	0.882	0.555
Economic Factor	0.872	0.877	0.921	0.796
Educational Factor	0.496	0.519	0.796	0.662
Personal Factor	0.777	0.804	0.869	0.690
Social Factor	0.816	0.834	0.866	0.521

Table 04: Reliability and Validity

The reliability and validity analysis, as shown in Table 4, indicates that most of the constructs in the model satisfy the statistical standards. Strong internal consistency for Career Choice (0.827), Economic Factor (0.872), Personal Factor (0.777), and Social Factor (0.816) are confirmed by the Cronbach's alpha values, all above the recommended threshold of 0.70 (Nunnally & Bernstein, 1994). Only Educational Factor (0.496) is below this standard indicating less internal consistency across its items. Furthermore, the composite reliability (ρ_a and ρ_c) values of all constructs are above the acceptable level (0.70) (Hair, Hult, Ringle, & Sarstedt, 2019) , providing more evidence for these results . Again, Educational Factor is weaker on ρ_a (0.519) but acceptable on ρ_c (0.796). The results of convergent validity show that all constructs have Average Variance Extracted (AVE) values above the threshold of 0.50 (Fornell & Larcker, 1981) ranging from 0.521 (Social Factor) to 0.796 (Economic Factor). This confirms that each construct accounts for more than half of the variance in its indicators. The results in general confirm the robustness of the measurement model, especially the important role of economic, personal and social influences in the formation of career choice decisions. At the same time, the relatively low reliability of Educational Factors suggests the need for enhancement in the measurement of educational influences in the Bangladeshi tertiary context.

4.2.3 Discriminant reliability (Fornell-Larcker Criterion)

	Career Choice	Economic Factor	Educational Factor	Personal Factor	Social Factor
Career Choice	0.745				
Economic Factor	0.668	0.892			

Educational Factor	0.653	0.765	0.814		
Personal Factor	0.464	0.639	0.628	0.831	
Social Factor	0.639	0.601	0.762	0.694	0.722

Table 05: Discriminant reliability (Fornell-Larcker Criterion)

The discriminant validity was evaluated using the Fornell–Larcker criterion, as shown in Table 5. This analysis confirms that each construct in the model is empirically different and measures a unique concept. Discriminant validity is shown when the square root of the Average Variance Extracted (AVE) for each construct (bolded on the diagonal) is greater than the construct's correlations with other constructs (off-diagonal values) (Fornell and Larcker 1981). The diagonal values for Career Choice (0.745), Economic Factor (0.892), Educational Factor (0.814), Personal Factor (0.831) and Social Factor (0.722) in this study are higher than the inter-construct correlations respectively. For instance, the square root of AVE for Economic Factor (0.892) is higher than its correlations with Career Choice (0.668), Educational Factor (0.765), Personal Factor (0.639) and Social Factor (0.601). Likewise, Educational Factor (0.814) has greater discriminant validity than the correlations with Career Choice (0.653) and Social Factor (0.762). These research results suggest that constructs are empirically distinct and measure unique aspects of factors affecting career choice students in Bangladesh. This supports the overall validity of the model, in showing that Personal, Social, Educational and Economic factors make independent contributions to explaining variations in Career Choice, rather than being too heavily overlapping with each other.

4.2.4 Heterotrait-Monotrait (HTMT) Ratio

	Career Choice	Economic Factor	Educational Factor	Personal Factor	Social Factor
Career Choice					
Economic Factor	0.756				
Educational Factor	0.990	1.151			
Personal Factor	0.556	0.769	0.997		
Social Factor	0.747	0.716	1.197	0.876	

Table 06: Heterotrait-Monotrait (HTMT) Ratio

Table 6 shows that the Heterotrait-Monotrait (HTMT) ratio was used as a more stringent method for testing discriminant validity in the structural model. Furthermore, the discriminant validity was also obtained as the HTMT values are lower than the conservative threshold of 0.85 (strict criterion) and the more liberal

threshold of 0.90 (Henseler et al., 2015). Values greater than 1.00 indicate a serious problem of discriminant validity; i.e., constructs are not empirically distinct. In this study, some HTMT ratios are within the acceptable range, such as Career Choice–Economic Factor (0.756), Career Choice–Personal Factor (0.556), and Career Choice–Social Factor (0.747), which are all less than the 0.85 cut-off, confirming the adequacy of the discriminant validity. Also, Economic Factor–Personal Factor (0.769) and Economic Factor–Social Factor (0.716) meet the criterion. But, some troubling values are visible. The ratio of Educational Factor–Economic Factor (1.151), Educational Factor–Social Factor (1.197) and Career Choice–Educational Factor (0.990) are above the cut-off point, indicating that the Educational Factors may overlap with other factors. The Educational Factor–Personal Factor (0.997) is also close to having validity problems. These findings indicate that Educational Factors might not be separated distinctively from Career Choice and Social Factors in the measurement model. This shows that students’ perceptions of their academic influences (e.g., performance, advising) are closely related to their overall career choice decisions and social expectations, which may imply that the measurement items need to be improved in future studies.

4.3 Structural Model Evaluation

The measurement model was found to be valid and reliable, and the structural model was then tested to determine the hypothesized relationships among the constructs. Key results of this analysis are path coefficients and their significance levels and the coefficient of determination (R^2).

4.3.1 Coefficient of Determination (R^2)

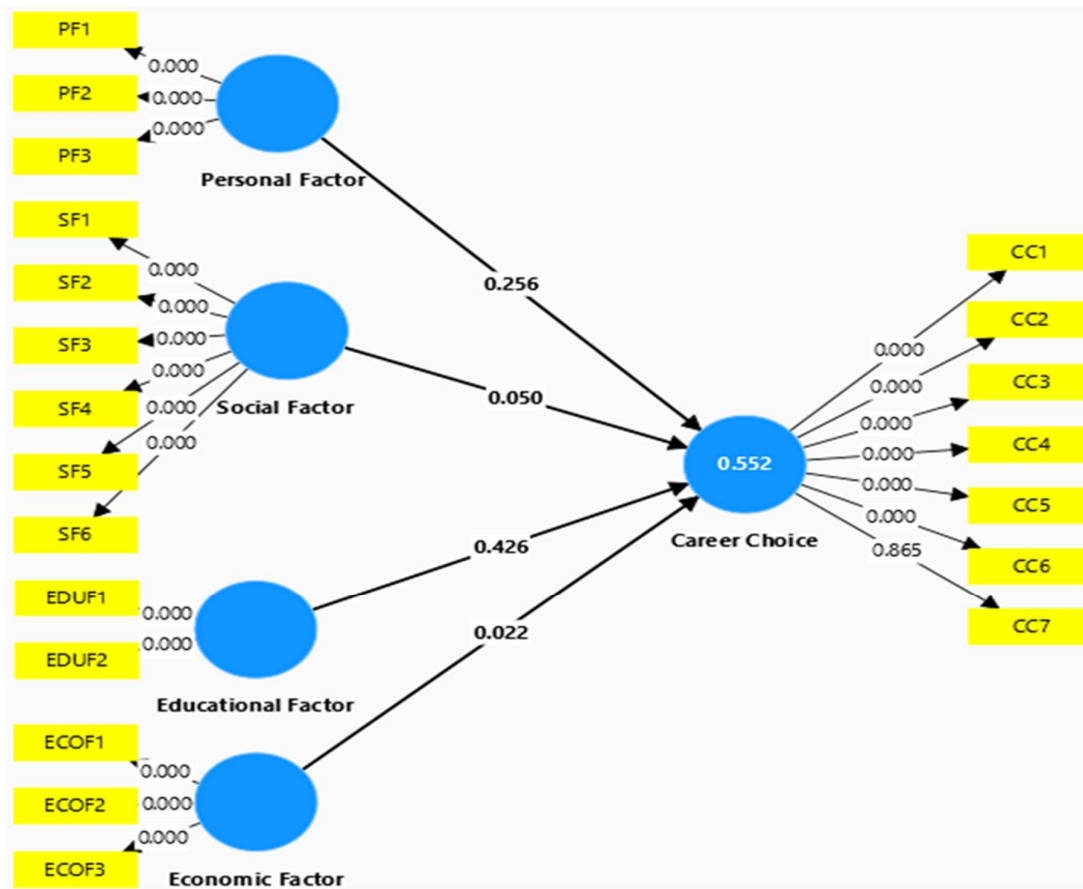
In this model, R^2 is the proportion of variance in the dependent variable explained by the independent variable.

DV	Value	Interpretation
Career Choice	$R^2 = 0.552$	Personal, Social, Educational and Economic Factors contribute 55.2% to the variance of Career Choice. This suggests a moderate level of explanatory power (Hair et al., 2019). The model accounts for more than half the variation in students’ career choices but other factors explain 44.8% of the variation such as individual motivation, the character of the labor market or cultural influences.

Table 07: Coefficient of Determination (R^2)

4.3.2 Path Coefficient and Hypothesis Testing

The path coefficients represent the strength and direction of the relationships hypothesized between constructs. Significance of these relationships was assessed using 5,000 re-samples in a bootstrap approach.



Figure

07: Path Coefficient and Hypothesis Testing

The following table presents the core structural relationships:

Hypothesis	Path	Coefficient (β)	T statistics ($ O/STDEV $)	P values	Result
H1	Personal Factor -> Career Choice	-0.177	1.136	0.256	Not supported
H2	Social Factor -> Career Choice	0.409	1.965	0.050	Supported
H3	Educational Factor ->	0.102	0.796	0.426	Not supported

	Career Choice				
H4	Economic Factor -> Career Choice	0.457	2.295	0.022	Supported

Table 08: Core Hypothesis Testing

The path analysis indicates that the economic factors have the most significant positive effect on the career choice ($\beta=0.457$, $p=.022$), suggesting the importance of financial stability and salary expectations in students' decision making (Table 8). Social factors also positively influence ($\beta = 0.409$, $p = .050$) suggesting that family, peers and expectations from society influence career decisions but the significance is borderline. Conversely, personal factors ($\beta=-0.177$, $p=.256$) and educational factors ($\beta=0.102$, $p=.426$) are not significant, indicating that external pressures are more important than individual interests, values and academic performance. In conclusion, the results underlined that the career choices of students in Bangladesh are primarily driven by economic issues and social expectations rather than by personal preferences or academic suggestions.

4.4 Summary of Results

The model accounted for 55.2% of the variance in Career Choice. Economic Factors showed the highest positive and significant relationship with Career Choice. Social Factors had a positive and borderline statistically significant relationship but Personal and Educational Factors were not statistically significant.

These results show that economic factors were particularly applicable within the sample surveyed. However, the findings should not be seen as proof that economic and social conditions cause students' career decisions. Interpretation must also take into account the convenience sample, the cross-sectional design, the low reliability of the Educational Factor construct, and the unresolved discriminant-validity concerns identified by the HTMT assessment

5. Discussion

Career choice was most positively affected by economic factors ($p = .022$, $\beta = 0.457$). Economic factors affected Bangladeshi university students significantly (Shila et al., 2025). Ali et al. (2026) similarly found family income to be associated with preferences for domestic or international career pathways. Thus, the present finding provides further evidence that students' career decisions matter for expected financial security, family resources, and salary expectations. However, direct comparison should remain cautious as the studies utilized different samples, career outcomes, and analytical methods.

Social Factors had a positive coefficient ($\beta = 0.409$), but the associated p value of .050 was at the conventional significance boundary. This direction of relationship is consistent with evidence that parents, teachers and peers can impact career intentions and career decision self-efficacy (Yean & Chin, 2026). However, the present finding should be considered marginal and needs to be confirmed with a larger and more representative sample.

There was no significant association between Personal Factors and Career Choice ($\beta = -0.177$, $p = .256$). This result is not to prove that students' interests, creativity or work-life balance preferences do not matter. Rather, these items did not account for a statistically significant amount of unique variation once the other constructs were controlled for. The negative coefficient may indicate construct overlap, sampling characteristics, item wording or the influence of variables not in the model.

Educational Factors was also not significantly associated with Career Choice ($\beta = 0.102$, $p = .426$). However, the construct showed low internal consistency and no discriminant validity was achieved against several other constructs, thus this result should be interpreted with particular caution. It would be wrong to infer that the importance of academic achievement or career guidance does not exist. Part of the result may reflect limitations in the measurement of the Educational Factor construct.

6. Research Implications

Theoretical Implication

This study complements the career-choice literature by taking into account personal, social, educational and economic factors in a single structural model involving tertiary level students in Bangladesh. The results provide sample-specific evidence for a positive relationship between economic factors and career choice, and possibly social factors. However, the study does not provide a full validation of the proposed measurement model, as reliability and discriminant-validity problems were detected, especially in the construct of Educational Factor.

The results should thus be considered exploratory rather than definitive. They provide the basis for refining the measurement framework and testing it with larger probability-based or more diverse samples.

Practical Implication

The findings imply that universities should take into account students' financial circumstances and social environments when designing career-development services. Career support may include access to labour-market information, financial planning, mentoring, work-integrated learning and opportunities to discuss career expectations with families where appropriate. Evidence from systematic reviews suggests that employability programs and mentoring can facilitate career-related learning, but the outcomes depend on the nature of the program and students' characteristics (Nabi et al., 2025; Scandurra et al., 2024). Thus, universities should evaluate the effectiveness and accessibility of their services. The presence of a career

office is not sufficient. Special attention should be given to students who are financially unstable, lack professional contacts, and uninformed career guidance.

Acknowledging Unsupported Hypotheses

The analysis revealed that two hypothesized relationships were not supported by the data. First, Personal Factors (Interests, Work-Life Balance, and Creativity) did not significantly predict Career Choice. Although the initial hypothesis assumed that students would prioritize their personal inclinations when deciding on a career, the results suggest otherwise. In the context of Bangladesh, individual interests appear to be overshadowed by stronger external pressures, particularly family expectations and economic concerns. This indicates that while students may have personal aspirations, these often remain secondary when weighed against financial security or social approval.

Second, Educational Factors also showed no significant impact on Career Choice. Despite the assumption that academic performance and advising would guide students' career paths, the weak effect size suggests that education alone is insufficient to shape career decisions. In practice, students may use academic input only as supplementary support, while placing greater emphasis on economic stability and social acceptance. This finding challenges the traditional view that academic success directly translates into career direction, highlighting instead that in developing contexts, other structural and contextual factors dominate decision-making.

Acknowledging these unsupported hypotheses enriches the interpretation of results by showing that career decisions are not solely a matter of personal ambition or academic achievement. Rather, they are embedded within broader economic and social systems that exert stronger influence over student choices.

7. Limitations & Future Research Directions

This study offers meaningful information on the determinants of the job preferences of the tertiary-level students in Bangladesh, but certain constraints need to be recognized for the interpretation of the findings and as a reference to future studies.

The study was of a cross sectional research design, which took into consideration students' perspectives at one particular time. But career decisions are flexible and can change as people move through the various phases of education and work. By using the longitudinal design, researchers could record changes in career decision making over time and have a better understanding of the changes in influences such as personal, social, educational, and economic factors as they are accumulated.

Secondly, the number of respondents in the study was 137 which was suitable for PLS-SEM analysis but restricting the findings to the whole population of Bangladeshi tertiary students. Students were drawn from a variety of public and private universities, but the representation was not equal by discipline; there was a higher representation of students in humanities and business than in science and engineering/technical disciplines. This imbalance could have affected results, and limited the use of conclusions in every field of study.

Third, the study used self-reported survey data, which can be subject to social desirability, memory and question-response biases. Students may have responded to questions in line with social norms and values, not their actual views and opinions.

Fourth, the study was limited to a few constructs: personal, social, educational, and economic factors, and neglected other potentially relevant factors like psychological (e.g., self-motivation, resilience or career

adaptability), institutional quality, or labour market information systems. Incorporation of these variables would have been helpful to get a more complete picture of the decision-making process.

The study, however, does have some limitations and it is worth of mention that it combines several constructs in a validated structural model, as well as offering real-life implications for policy makers, educators and employers. To increase the external validity of the results, future research could use longitudinal designs, increase sample diversity, include other psychological and institutional factors, and also compare results across cultures.

- Future studies could expand the model to include psychological factors such as self-efficacy, personality traits, or motivation to explore their role in career choice.
- Longitudinal studies should be conducted to examine how student career preferences evolve over time and whether personal interests gain more influence after graduation.
- Research could also compare career choice factors across different regions or countries to assess the impact of cultural and economic variations.
- Finally, qualitative studies such as interviews or focus groups could provide deeper insights into how students negotiate conflicts between personal aspirations and external pressures.

8. Conclusion

This study explored the linkages between personal, social, educational and economic factors and career choice among 137 tertiary level students in Bangladesh. The model explained 55.2% variance of Career Choice. The strongest positive and statistically significant relationship was with Economic Factors, and the relationship with Social Factors was positive but marginal. Personal and Educational Factors were not significant in the structural model. The results reveal that financial stability, family resources and salary expectations are relevant to the career decisions within the surveyed sample. However the findings do not prove that economic or social factors cause specific career choices. Similarly, the non-significant personal and educational paths should not be taken as evidence that individual interests or academic support are unimportant. The cross-sectional design, convenience sampling, relatively small and unevenly distributed sample, self-reported data, low reliability of the Educational Factor construct, and unresolved discriminant-validity concerns limit the interpretation. Hence, the results cannot be generalized to all tertiary students of Bangladesh.

Future studies should aim to recruit larger and more representative samples, improve the measurement of constructs related to educational and career choices, and take into account longitudinal or mixed-method designs. The study, notwithstanding its limitations, offers preliminary evidence that career support in Bangladesh should consider students' economic circumstances, social environments, individual aspirations and access to reliable institutional guidance.

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Appendix: Survey Questionnaire

Section 1: Demographic Information:

- Gender:
 - Male
 - Female
- Year of Study:
 - 1st
 - 2nd
 - 3rd
 - 4th
 - Masters
- Field of Study: (Subject Name)
- Name of Campus:

Section 2: Likert Scale Questions

No.	Code	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Section A: Personal Factors (IV1)							
1	PF1	My field of study aligns with my personal interests.					
2	PF2	I want a job that lets me have time for leisure and family time.					
3	PF3	Scope of Creativity is an important factor for my career choice					
Section B: Social Factors (IV2)							
1	SF1	My parents are supportive of me in field I am planning to join					
2	SF2	My peers have influenced my career choices.					

3	SF3	I feel that societal expectations have influenced my career choices based on my gender					
4	SF4	It is important for me to meet my family's expectations regarding career					
5	SF5	I have considered career options based on perceived social status or prestige of existing career holders					
6	SF6	My religious belief has influence on my career choice					
Section C: Educational Factors (IV3)							
1	EDU1	My academic performance has influenced my career choices.					
2	EDU2	My academic advisors have been helpful in guiding my career choices.					
Section D: Economic Factors (IV4)							
1	ECO1	Financial stability is an important factor for my career choice					
2	ECO2	My family's income has influenced my career choices.					
3	ECO3	I have considered the potential of the possibility that my salary will					

		increase as much as the cost of living					
Section E: Career Choice (DV)							
1	CC1	My career choice is imposed by my parents					
2	CC2	I am pursuing this career choice for better life partner or marriage					
3	CC3	I am confident in my ability to achieve my career goals					
4	CC4	I am satisfied with my current career path.					
5	CC5	I feel well prepared for my chosen career.					
6	CC6	I have significant concerns or challenges in pursuing my desired career.					
7	CC7	I am preparing to join the family business					