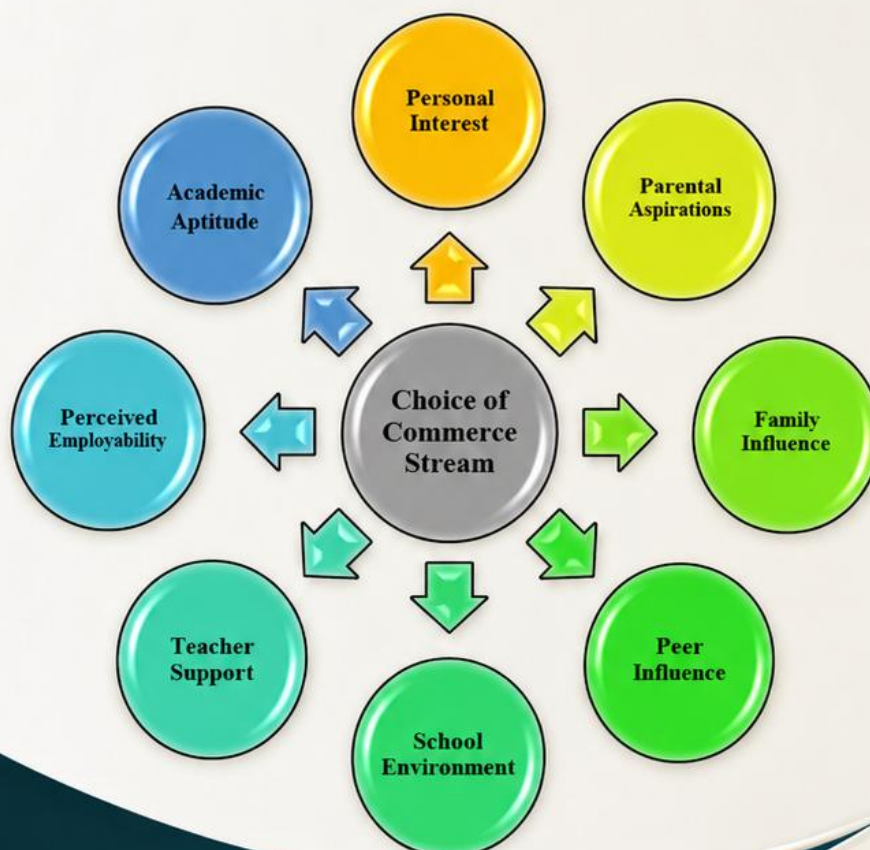


DETERMINANTS OF CHOICE OF COMMERCE STREAM AT SENIOR SECONDARY LEVEL

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Title:
**DETERMINANTS OF CHOICE OF COMMERCE STREAM AT
SENIOR SECONDARY LEVEL**



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To my beloved Parents,

with a heart full of love and immeasurable gratitude, I dedicate this work to you. Words will never be enough to express what you mean to me and what you have done for my life. Your unconditional love, endless sacrifices, and unwavering belief in me have been the strongest pillars of my journey.

In every step I have taken, you have been my strength when I felt weak, my courage when I felt afraid, and my hope when I felt lost. Even in the moments when I doubted myself, you never did. Your silent sacrifices, your sleepless nights, and your constant prayers have made this achievement possible.

You have not only given me life, but you have also given me the confidence to dream, the courage to pursue those dreams, and the resilience to overcome every challenge. Everything I am today is because of you.

This work is not just mine-it is yours. It carries your struggles, your love, and your dreams within it. I dedicate it to you with all my heart, deepest respect, and endless love.



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RIBHA SINGH

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ABSTRACT

The present study examined the determinants influencing students' choice of the commerce stream at the senior secondary level in Patna district, Bihar. Stream selection represents a critical educational decision that may shape future academic and career pathways. The study investigated the influence of personal, social, academic, technological, parental, peer, employability, and institutional factors on students' choice of commerce. The investigation was informed by major career development and decision-making theories, including Holland's Theory of Vocational Choice, Super's Career Development Theory, Social Cognitive Career Theory, Rational Choice Theory, and the Theory of Planned Behaviour. A quantitative survey design was adopted. The sample comprised all Class XI commerce students enrolled during the 2025–26 academic year in four randomly selected schools affiliated with CBSE or BSEB. Data were collected using a validated 31-item Likert-scale instrument. Reliability was established through Cronbach's alpha, and data were analysed using descriptive statistics, t-tests, ANOVA, exploratory factor analysis, confirmatory factor analysis, and repeated-measures ANOVA in Jamovi. The findings indicated that students' stream choice was shaped by multiple interrelated factors, with academic-institutional and personal factors recording comparatively higher mean scores. The study concludes that commerce stream selection is a multidimensional decision influenced by academic, personal, employability, and institutional considerations.

Keywords: *Choice of Commerce Stream, Senior Secondary Students, Determinants, Factor Analysis, Career Decision-Making.*

CHAPTER-I

INTRODUCTION

1.1 OVERVIEW OF THE CHAPTER

Selection of stream at the senior secondary level is a crucial decision for every student, as it determines their area of specialization and future career direction. This decision is often influenced by several internal and external factors such as personal interest, family influence, parental aspirations, peer influence, school environment, teacher support, perceived employability, and academic aptitude.

Career guidance and counselling services to assist student's in making informed stream choice. Overall, this research provides valuable insights for educators, policymakers and stakeholders in addressing the study examines the perceptions and decision-making processes of students in selecting academic streams, such as arts, science and commerce, at secondary level (Sharma, 2024).

This chapter introduces the study on the 'Determinants of Choice of Commerce Stream at Senior Secondary Level', with specific reference to Patna district of Bihar State. It emphasizes that students' choices are shaped by their socio-economic and educational surroundings, and highlights the need to identify and analyse the major determinants that influence their decision to opt for commerce.

The chapter also presents the background, need, rationale, theoretical framework, conceptual framework, statement of the problem, objectives, operational definitions, significance, delimitations, and chapterisation of the study. The research follows a quantitative approach using the normative survey method and employs Factor Analysis to identify the underlying dimensions influencing students' stream selection.

1.2 BACKGROUND OF THE STUDY

In the Indian education system, which has a common structure across the country, students undergo 10 years of schooling up to the secondary level following a non-selective curriculum. This includes the initial 8 years of compulsory schooling that consists of primary (5 years) and upper-primary (3 years) levels. On completion of secondary education, students enrol in an additional 2 years of higher secondary level, where they choose to specialise mainly in one of the following streams: science, commerce, or humanities, with a small proportion of students enrolling in other vocational tracks. After higher secondary schooling, they go on to tertiary education for bachelor's and master's programs in a chosen stream. Thus, in the Indian context, the first stage of stream choice happens at the higher secondary level (Kumar & Sahoo, 2024). In Bihar, one of India's most populous states, the choice of commerce stream is becoming increasingly relevant. Historically, students in Bihar preferred science and arts streams, while commerce was often perceived as a secondary option. However, in recent years, with the growth of banking, chartered accountancy, management, taxation, entrepreneurship, and digital business sectors, Commerce has emerged as an attractive and practical stream for students aspiring toward professional success and economic stability.

Yet, the choice of commerce stream among students in Bihar is rarely a fully informed decision. Many students come from rural and semi-urban backgrounds with limited access to career counselling or exposure to commerce-based careers. Their decisions are influenced by parental advice, peer groups, socio-economic conditions, and perceptions of employability.

Drawing upon theoretical foundations such as Holland's Theory of Vocational Choice (1959) and Super's Career Development Theory (1957), this study acknowledges that career and educational choices emerge from the interaction between individual aptitudes and environmental influences. Therefore, understanding these determinants is vital for helping students in Bihar make more rational and informed academic decisions.

1.3 NEED OF THE STUDY

The senior secondary stage is a pivotal phase where students make crucial academic choices that significantly shape their future educational and career trajectories. Subject choices play a critical role in shaping the academic journey of students and also determines to an extent their future career path (Sahni & Kothari, 2023). In Bihar, especially in Patna district, stream selection may occur without adequate information, career counselling, or awareness of the long-term implications of the chosen stream. Although commerce has emerged as a promising field due to the expanding financial, business, and digital sectors, many students still choose it based on parental influence, socio-economic limitations, peer influence, or perceived employability rather than personal aptitude or informed understanding.

Existing literature reveals that most studies in India focus on science-arts comparisons, career aspirations, and academic motivation, with very limited research examining the specific determinants of commerce stream choice, particularly in the context of Bihar. The socio-cultural dynamics, educational environment, and economic constraints of Patna district may distinctly influence students' stream preferences compared with other regions.

Additionally, with the implementation of National Education Policy-2020 emphasizing flexibility, multidisciplinary learning, and informed academic pathways, it becomes essential to understand how students currently navigate stream selection (National Education Policy, 2020). Identifying the determinants through a robust statistical approach such as 'Factor Analysis' can reveal underlying patterns-such as personal interest, family influence, parental aspirations, peer influence, school environment, teacher support, perceived employability, and academic aptitude-that may otherwise remain unnoticed. The inferences drawn from the research provides valuable information to educators, counsellors, policy makers and parents, so that they can help students take informed decisions regarding their academic and career choices (Sahni & Kothari, 2023).

Therefore, this study is needed to:

- a) Provide evidence-based understanding of why students in Patna choose the commerce stream.
- b) Fill the research gap by examining commerce-specific determinants in a regional context.
- c) Support parents, teachers, and counsellors in guiding students more effectively.
- d) Assist educational planners in designing guidance programmes aligned with NEP 2020.
- e) Help students make rational, self-aware, and future-oriented academic decisions.

1.4 RATIONALE OF THE STUDY

The rationale for conducting this study arises from the growing recognition of commerce education as a vital component of Bihar's academic and economic development. While Bihar is making progress in educational enrolment and infrastructure, the determinants influencing stream selection at the senior secondary level remain underexplored, especially for commerce. Students in Patna district of Bihar state often make stream choices under the influence of social norms, family influences, limited career awareness, and financial constraints. Understanding the reasons behind students' choices can provide valuable insights to teachers, parents, and policymakers in improving guidance and counselling services.

This study employs Factor Analysis, a multivariate statistical technique, to identify clusters of related determinants influencing students' choice of commerce stream. The use of this method helps uncover latent factors-such as personal motivation, social influence, and economic considerations-that collectively explain students' decision-making behaviour.

Furthermore, with the implementation of the NEP 2020, which promotes flexibility, vocational exposure, and multidisciplinary learning, this study aligns with current national educational reforms. It contributes evidence-based insights that can guide educational interventions and career counselling frameworks in Bihar's secondary schools.

1.5 THEORETICAL FRAMEWORK

The theoretical foundation of this study draws upon major career development theories and contemporary decision-making models to explain how senior secondary students in Patna district choose the commerce stream. Holland's Theory of Vocational Choice (1959) posits that individuals select academic fields that correspond to their personality types, and commerce aligns mainly with enterprising and conventional traits. This helps explain why students who enjoy organization, business-oriented tasks, and leadership responsibilities are naturally inclined toward the commerce stream. Complementing this, Super's Career Development Theory (1957) highlights that students at the senior secondary level fall within the exploration stage of career development, during which their self-concept, experiences, parental expectations, and learning environment combine to shape academic preferences. Lent's Social Cognitive Career Theory (2002) further clarifies that self-efficacy beliefs, expected outcomes, and environmental supports-such as encouragement from teachers, availability of resources, and perceived success in commerce-related subjects-play crucial roles in shaping students' intentions to pursue commerce.

Since the choice of stream is fundamentally a decision-making process, the study also incorporates relevant decision-making theories. Rational Choice Theory (Becker, 1976) suggests that students weigh the benefits of commerce-such as employability, financial stability, and professional opportunities-against perceived costs before making a choice. However, due to limited information and constrained exposure, many students operate under Bounded Rationality (Gigerenzer et al., 2002), meaning their decisions are made within the limits of available knowledge, time pressure, and cognitive ability. This is particularly relevant in Bihar, where formal career counselling is limited, and students often rely on partial or second-hand information. Prospect Theory (Kahneman & Tversky, 1979) also applies, as students may choose commerce not only for its potential gains but also to avoid perceived risks,

such as the academic burden associated with the science stream or the low job prospects linked with arts. The Theory of Planned Behaviour (Ajzen, 1991) explains that attitudes toward commerce, subjective norms from parents and peers, and perceived behavioural control-such as confidence in mathematics or business aptitude-directly influence the intention to select commerce.

These theoretical perspectives collectively highlight the multiple determinants that shape decision-making. Students' choices are influenced by cognitive factors such as awareness of career options, academic self-efficacy, and clarity of future plans; personal and psychological factors such as interest, aptitude, goals, and risk perception; socio-cultural influences including parental expectations, peer pressure, and family background; school-related factors like teacher support, learning environment, and access to counselling; and economic considerations such as perceived job security, affordability of professional courses, and financial aspirations. These determinants interact continuously and shape the student's final decision. In this study, they serve as the independent variables that collectively influence the dependent variable, the choice of commerce stream. Factor Analysis is employed to uncover latent structures among these variables and identify the most powerful clusters of determinants guiding stream selection. Thus, the theoretical and decision-making frameworks together provide a comprehensive lens through which the selection of the commerce stream can be systematically examined and understood.

1.6 CONCEPTUAL FRAMEWORK

This study was conceptualized inside a structure that determines factors influencing choice of commerce stream by the secondary level student. Decision taken for the stream choice by the students may influenced by various factors such as personal interest, family influence, parental aspirations, peer influence, school environment, teacher support, perceived employability, and academic aptitude.

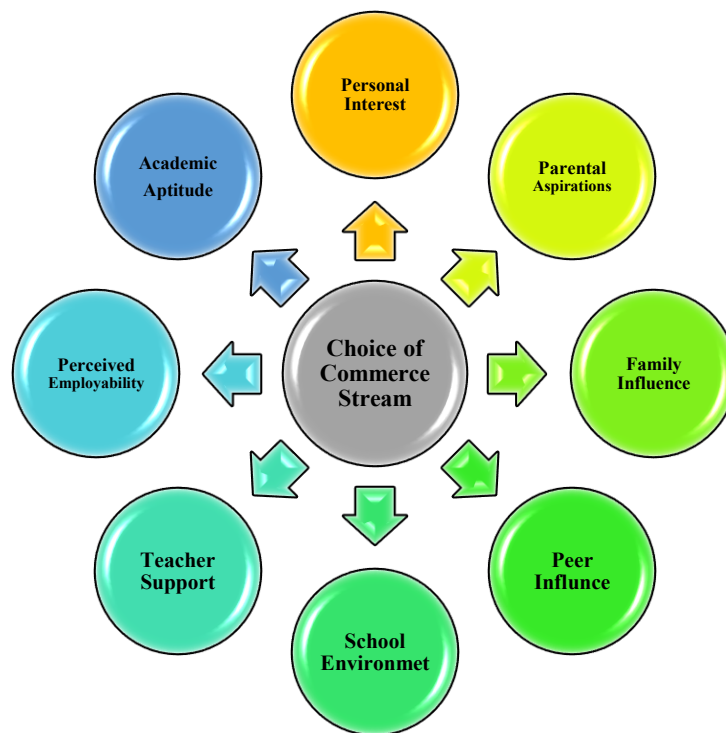


Figure 1.1 Conceptual framework for choice of commerce stream

The combine influence or individual role performed by these factors explain the decision about specialization for higher studies and also choice of career path of the student. Figure 1.1 shows what are the factors influence the choice of stream by the secondary stage student.

1.7 STATEMENT OF THE PROBLEM

Although the commerce stream is gaining increasing popularity in Bihar, there is still ambiguity about the specific factors that determine students' selection of this stream at the senior secondary level. Students' decisions are often shaped by family expectations, socio-economic status, peer influence, and lack of professional counselling, rather than self-assessed aptitude or informed awareness.

Hence, the present study seeks to systematically identify and analyse the determinants influencing the choice of commerce stream among senior secondary students in Patna district of Bihar State, using factor analysis to reveal the underlying dimensions of influence. Hence the study entitled as 'Determinants of Choice Of Commerce Stream at Senior Secondary Level'

1.8 OBJECTIVES OF THE STUDY

1. To develop and validate scale for choice of commerce stream at senior secondary level.
2. To find out the significance differences in choice of commerce stream at senior secondary level based on gender, board of study and area of residence.
3. To find out most influencing determinant for Choice of Commerce stream at the Senior Secondary level.

1.9 OPERATIONAL DEFINITIONS

Choice of Commerce Stream:

Refers to the students' decision to pursue commerce subjects such as Accountancy, Business Studies, and Economics at the +1 or intermediate level in schools affiliated to CBSE or BSEB in Patna district.

Determinants:

All personal, social, academic, and economic factors that influence students' decisions to choose the commerce stream.

Senior Secondary Level:

Refers to Classes XI–XII or +1/+2 levels of schooling under CBSE and BSEB boards.

1.10 SIGNIFICANCE OF THE STUDY

Choice of a particular subject stream plays a crucial role to achieve a particular career. Preference for unlike subjects is biased decision taken by students owing to confusion and lack of awareness about choosing the right subjects as initial step to reach their envisioned career. They realize it very late that they choose a wrong option for the study through which they cannot achieve their career goal. Secondary education serves as a bridge between elementary and higher education and prepares students for their future. After secondary stage student chose subjects for senior secondary and higher education considering their future prospect and career interest. In this study researcher will try to find the factors which affect the choice of a particular

subject that will guide students at very first level. Yorke (1998) found in their study that subject choice is serious subject, “poor choice can lead to consumer dissatisfaction and impact negatively on motivation and academic success, affecting progression rates”. Same will applied when it’s come to wrong choice for subject.

Student's decision regarding choosing a subject is directly related to their future success. It is very important to choose the right subject to study for their career. There is no single factor at work. There are plenty of factors that influence the subject choice decision. The present study is timely and of immediate policy relevance. An important rationale of the study is that the information from this study might give parents a more accurate depiction of their students’ choice and behaviours. This information might facilitate communication and understanding between students and their parents. Another important rationale for doing research on this topic is that knowledge about this topic will prove very much beneficial for a good guidance giver and counsellor. The positive approach of this study inclines to deliver contribution to the body of knowledge to recognise the factors which affects students’ choice of commerce subject stream at senior secondary level of education. The present study would help and provide information to institutional leaders and policy makers about the most effective approaches for how decision of students regarding commerce subject choice are determined and what factors influence them

a. For Students:

It enables self-awareness by helping them understand the factors influencing their academic choices, leading to more rational and career-aligned decisions.

b. For Parents and Teachers:

It provides insights into how their support, expectations, and advice affect students’ stream selection, promoting constructive guidance rather than pressure-based decision-making.

c. For Educational Institutions:

The findings can help schools in Patna district develop career counselling and orientation programs that address students' interests, aptitudes, and socio-economic conditions.

d. For Policymakers and Educational Planners:

The study offers empirical data that can inform career guidance frameworks and subject diversification policies under NEP 2020 for Bihar's secondary education system.

e. For Researchers:

It contributes to the growing body of literature on educational decision-making using quantitative techniques like Factor Analysis, and provides a foundation for comparative studies across other states.

1.11 DELIMITATION OF THE STUDY

This study was conducted within the specific boundaries set by the researcher to ensure focus and manageability. The researcher was limited to the all students enrolled in the commerce stream at the +1 level (CBSE) / Intermediate level (BSEB) offered by secondary schools and junior colleges in Patna District of Bihar State.

The study specifically examined perceived effect of all determinant which have influence on choice of commerce stream among senior secondary student such as personal interest, peer influences, parental influences, academic institution influences, availability of job opportunity, ICT integration in course.

Furthermore, the study utilized a qualitative approach though structure questionnaires, with no qualitative interview or focus group discussion undertaken. This methodology choice was made to allow for statistical analysis and generalization of finding across a larger sample.

By setting these boundaries, the researcher sought to maintain clarity and consistency in addressing the researcher objectives while acknowledging that the choice limited the broader applicability of the results.

1.12 CHAPTERISATION

The structure of the thesis is organized as follows:

- i. Chapter 1 – Introduction:**
 - a. Provides the background, need, theoretical framework, rationale, objectives, hypotheses, operational definitions, significance, delimitations, and an overview of the study conducted in Patna district.
- ii. Chapter 2 – Review of Related Literature:**
 - a. Examines previous national and international studies, theories, and empirical findings related to factors influencing stream choice and Commerce education.
- iii. Chapter 3 – Research Design and Methodology:**
 - a. Provides research approach and design, study area, period of study, population, sample, tool and data Analysis etc.
- iv. Chapter 4 – Analysis and Interpretation of Data:**
 - a. Presents statistical findings, extracted factors, and interpretation of results based on the collected data.
- v. Chapter 5 – Summary, Findings, Conclusion, and Recommendations:**
 - a. Summarizes major findings, draws conclusions, and provides recommendations for educational policy, guidance programs, educational implication and scope for future research.

CHAPTER-II

REVIEW OF RELATED LITERATURE

2.1 OVERVIEW OF THE CHAPTER

A review of related literature provides a detailed, elaborate, and comprehensive understanding of the research problem under investigation. It serves as the backbone of any research project, forming the essential foundation upon which new knowledge is built. The term ‘review’ implies a process of revisiting, revising, and reflecting upon existing studies and theoretical perspectives relevant to the chosen topic. The effectiveness and credibility of any research largely depend on the researcher’s familiarity with previous work in the field, as this understanding helps to avoid unnecessary duplication of efforts and contributes to the refinement of research objectives.

2.2 STUDIES RELATED TO FACTORS INFLUENCING CHOICE OF COMMERCE STREAM

Malefane and Modise (2026) reported that Accounting, Economics, and Business Studies constitute the commercial stream in secondary schools and serve as an important educational pathway that enhances learners’ social and global awareness. This study aimed to identify the determinants influencing learners’ choice of commercial subjects in the Thabo Mofutsanyana district. A qualitative research methodology was employed, guided by the Uncertainty Reduction Theory. Ten learners from two secondary schools were purposively selected, and data were collected through semi-structured interviews and analyzed using coding. The findings indicated that factors such as lack of career guidance and learners’ subject capability influenced their choice of the commercial stream. The study recommends providing proper guidance, mentoring, and assessment of learners’ interests and abilities.

Avela and Zikhona (2025) conducted study on phasing out of Accounting in the Commerce stream of Eastern Cape secondary schools raises significant educational and economic

concerns. This qualitative study, conducted in three high schools with principals, teachers, and learners, explored stakeholder perspectives on the decision. Principals cited limited funding and alignment with labour market demands as key reasons. Teachers stressed Accounting's role in developing financial literacy and critical thinking, warning that its removal may weaken employment readiness. Learners expressed concern about reduced career opportunities in commerce fields. The study recommends resource reallocation, improved teacher training, and integrating financial literacy across subjects to strengthen economic resilience

Budhathoki (2024) found that factors influencing Nepalese secondary students' choice of Business Studies, focusing on intrinsic motivators (career goals and personal interest) and extrinsic factors (job prospects and government support). Using a quantitative approach, data from private and public-school students in Hetauda were analysed through descriptive statistics and t-tests. Findings indicate that career aspirations and employment opportunities strongly shape subject selection, while awareness of global business opportunities remains limited. Although restricted to one region and reliant on self-reported data, the study offers practical recommendations, including career guidance, parental involvement, curriculum alignment, and government support to enhance Business Studies' appeal and relevance.

Karim et al. (2023) noted that the mixed-methods study investigates factors influencing Ghanaian senior high school students' choice of Business Studies in the Upper West Region. Data from 276 students and key informant interviews reveal that socio-cultural factors (gender, parental occupation, social recognition), economic motivations (salary prospects, financial sector jobs, working conditions), and school-level influences (personal interest, teacher guidance, role models) significantly shape subject selection. The study recommends that the Government of Ghana strengthen public awareness and provide resource support to promote Business Studies.

Saayir and Bosu (2021) also reflected through descriptive survey examined intrinsic and extrinsic factors influencing students' choice of Business Studies in senior high schools. Using a census of 95 students and analysing data through descriptive statistics and independent t-tests, the study found that self-interest and prospects for tertiary progression were the strongest intrinsic motivators. The possibility of securing high-paying jobs was the most influential extrinsic factor. Gender had no significant effect on programme choice. The study recommends prioritising students' interests in curriculum design and ensuring equal tertiary access for Business Studies graduates.

Pinaraswati and Saibat (2020) also examined the factors influencing students' choice of the Management study programme at Dr. Soetomo University, Surabaya, amid strong competition among private universities. Using multiple linear regression, findings revealed that cultural, social, personality, and psychological factors jointly explained 68.2% of variations in student decisions ($R^2 = 0.682$). Simultaneous and partial tests confirmed all variables significantly influenced choices, with psychological factors emerging as the most dominant predictor. The study highlights the importance of understanding consumer behaviour in attracting students to higher education programmes.

Similarly, Owusu et al. (2019) study explored the factors influencing accounting and non-accounting students' choice of major at the University of Ghana Business School. Using questionnaires from 550 students and logistic regression analysis, the findings show that confidence in academic ability and performance strongly shape major decisions. Accounting students are mainly motivated by personal interest, while non-accounting students are driven more by extrinsic factors. Although limited to one university, the study offers valuable insights for policymakers seeking strategies to attract more students into the accounting profession.

According to Bekoe and Owusu (2018) business students' attitudes toward the accounting profession significantly influence their intention to major in accounting at the University of

Ghana Business School. Using survey data from 457 students and binary logistic regression analysis, the study found that intrinsic interest, prior exposure to accounting in senior high school, and aspirations to obtain professional qualifications strongly predict students' intention to major in accounting. Additionally, family members, lecturers, and peers significantly shape students' career intentions, highlighting key influences on accounting career pathways.

Odia and Ogiedu (2013) investigated that factors influencing Nigerian university students' choice of accounting as a career, using survey data from 300 undergraduates across three universities. The findings group influences into personal, reference, and job-related factors. Personal interest, motivation, strong secondary school performance, job prospects, and high salary expectations were the most significant determinants. The study also found that male students were more influenced by reference factors than females. It recommends increased career guidance and awareness programmes to better inform students about opportunities in accounting.

Finally, Nyaribo et al. (2012) comparatively examined factors motivating students to pursue management (MBA) programmes in Kenya and India. Using survey data and logistic analysis, five key influencing factors were assessed. Findings reveal significant differences between Kenyan and Indian students' motivations. However, influence from acquaintances and employability prospects emerged as common critical motivators. Logistic regression confirmed institutional infrastructure and employability as statistically significant predictors of MBA choice. The study recommends that higher education institutions focus on these key drivers to better meet students' expectations and remain competitive.

2.3 STUDIES RELATED TO FACTORS INFLUENCING CHOICE OF STREAM OTHER THAN COMMERCE

Kshirod Kisan (2026) conducted study in which descriptive survey used to find out factors influencing students' choice of the science stream at the higher secondary level in CHSE-

affiliated institutions in Odisha, India. Data from 160 students revealed that parental expectations, career prospects, prior academic achievement, teacher influence, and societal prestige significantly shape stream selection. Despite academic pressures, science is widely perceived as prestigious and career-oriented. Gender differences were not statistically significant. The study emphasises the importance of structured career guidance and informed decision-making support at the secondary school.

Van et al. (2025) investigated factors influencing Vietnamese Grade 10 students' choice of STEM-oriented subjects, using survey data from 1,768 students across four provinces. Findings show that gender and academic achievement in science significantly and positively influence students' inclination toward STEM career pathways. These factors remained strong predictors even after accounting for other variables. The study recommends that educators adopt gender-responsive teaching strategies and strengthen students' self-efficacy and performance in science to encourage greater participation in STEM subjects and careers.

Similarly, Zyberaj et al. (2025) examined psycho-emotional and social factors influencing university students' academic programme preferences. Survey data from 356 students showed that social and emotional support significantly predict programme choice. Parents emerged as the strongest external influence, followed by students' intrinsic motivation and personal interest. The instrument demonstrated strong validity and reliability. Demographic factors also showed significant relationships with selected influences. Overall, the findings highlight the powerful role of parental impact and emotional support in shaping students' educational pathways, recommending further in-depth research on determinants of academic preferences.

Ranasinghe et al. (2025) investigate the factors influencing Sri Lankan students' choice between Engineering Technology and Bio-systems Technology at G.C.E. A/L level in the Western Province through descriptive quantitative study. Data from 340 students showed that gender, O/L mathematics performance, personal career interests, and preference for hands-on

learning significantly influenced stream selection. Parental influence, peer pressure, teacher support, and school environment were not significant factors. The study recommends gender-focused initiatives, stronger industry collaboration, career awareness programmes, and enhanced practical learning to increase enrolment in the Technology stream.

Gupta and Kaur (2024) analytically explored the multiple factors influencing secondary students' choice of academic disciplines, including parental expectations, teacher guidance, socioeconomic status, personal interests, peer pressure, career aspirations, cultural context, and academic performance. Findings highlight regional and socioeconomic disparities in discipline selection, indicating unequal access to opportunities. The introduction of India's (National Education Policy, 2020) promotes flexibility and student choice, yet imbalances across streams remain. The study underscores the need for inclusive policies, equitable resource distribution, and supportive school environments to ensure informed and balanced academic decision-making.

On the other hand, Galvan et al. (2024) examined the factors influencing college course selection among 359 Grade 12 students in the Philippines, guided by Social Cognitive Theory and Holland's Theory. Findings show that practical considerations, particularly job opportunities and financial stability, were the strongest influences, followed by personal interests. Peer and institutional factors played a lesser role. No significant differences emerged by gender or age. The study highlights the need for career guidance programmes that align students' interests with realistic employment opportunities and financial goals.

Wendy et al. (2024) explored the factors influencing students' decisions to enrol in a new course using survey data from 84 undergraduates in a college of agriculture and life sciences. Guided by attitudes, social norms, and perceived behavioural control, findings show that interest in the subject and positive perceptions of the instructor were key motivators. Advisor recommendations, manageable workload, and peer opinions also influenced decisions.

Additionally, students valued courses that fulfilled major and graduation requirements, highlighting considerations for effective course development.

Shamsuddin et al. (2024) investigate the factors influencing students' choice of higher education institutions using survey data from 220 public secondary school students. Findings show that parents play the most significant role in shaping both course and institution decisions. Differences emerged between boarding and day students: boarding students were better informed, chose institutions based on location, and were driven by personal interest, while day students prioritized job opportunities and preferred institutions offering strong academic programmes. The results provide useful insights for educational marketers in developing targeted recruitment strategies.

Gonzales and Digo (2024) emphasized the relationship between high school tracks and college course preferences through descriptive-correlational method. Most respondents were enrolled in the academic track and preferred education-related courses. Personality factors were found to have a stronger influence than environmental and opportunity factors in shaping track and course choices. However, influences varied across fields of study. The findings reveal a significant relationship between chosen high school tracks and college course preferences, suggesting that appropriate track selection supports alignment between students' skills, interests, and future academic paths.

Kumar and Sahoo (2024) reported in their study that the influence of social identity, particularly gender and caste, on the choice of academic stream at the higher secondary level of schooling in India is investigated. The selection of the science stream at this stage is considered a crucial determinant of subsequent participation in science, technology, engineering, and mathematics (STEM) education as well as future labour market outcomes. Using nationally representative data spanning a decade, it is shown that female students and individuals belonging to historically disadvantaged caste groups are significantly less likely to pursue the science

stream. The role of various socio-economic and schooling-related factors in explaining these disparities is also analyzed. Furthermore, the interaction between caste and gender is highlighted through the application of an intersectionality framework.

On the other hand, Zhang and Liang (2023) explained how family background influences subject selection and academic achievement among senior secondary students in Zhejiang Province (2017–2020). Using statistical analyses, findings show that students from higher socio-economic families achieve better academically and are more likely to choose subjects with higher learning costs. Family emphasis on mathematics and science encourages science subject selection, while a strong cultural environment promotes liberal arts choices. Gender and prior academic performance also significantly influence preferences, particularly among high-performing students inclined toward science streams.

Adding to this Sahni and Kothari (2023) further examine that factors influencing subject choices among 250 Indian high school students across CBSE, IGCSE, and IB boards. Using a Likert-scale questionnaire, it assessed eight factors, including educational aspirations, enjoyment, self-motivation, and social influences. English emerged as the most preferred subject. Science declined in popularity in higher grades, while economics and business studies gained interest. Educational aspiration was the key factor for Grades 9–10, whereas enjoyment dominated in Grades 11–12. Self-motivation had the strongest overall impact, while teachers and friends were less influential. Enhancing enjoyment and perceived value may improve subject and career choices.

Sadjail et al. (2022) explored factors influencing students at MSU-TCTO in choosing Education as their college course through phenomenological qualitative method. Findings revealed that parental influence, affordability, practicality, personal interest, external pressures, and socio-economic challenges shaped their decisions. Many students indicated their choice was not entirely self-determined. To manage their studies, they relied on self-determination,

perseverance, confidence, and improved study habits. The study recommends strengthened career guidance programmes to support informed decision-making and help students maximize their academic potential.

Sahoo and Klasen (2021) did not directly explore the influences but they explore the gender-based segregation in higher secondary stream choices in India using nationally representative longitudinal data. Employing fixed-effects regressions, the findings reveal that girls are about 20 percentage points less likely than boys to choose science (STEM) and commerce streams over humanities. The gap persists even after controlling for prior academic performance, indicating it is not driven by cognitive ability differences. Robustness checks confirm the results. Girls are particularly underrepresented in science, suggesting early educational choices contribute to later occupational segregation and gender pay disparities.

Grigoliene and Tamoseviciene (2020) the study examines how motivation influences young people's choice of profession and higher education. Findings show that personal aspirations-particularly the desire to obtain higher education, specialize in a preferred field, and pursue self-development-are the strongest determinants of study choice. Most respondents indicated that parental and peer opinions were not decisive. When selecting institutions, key factors included location, institutional prestige, and study quality. The study highlights motivation as both a structural and dynamic process shaped by individual needs and environmental conditions.

Berkova et al. (2020) highlighted that students' attitudes toward economics, accounting, mathematics, and mother tongue subjects in business academies. However, this study focusing on practical importance, difficulty, popularity, and curriculum attractiveness, the analysis found that subject popularity strongly correlates with perceived practical value and engaging content. Surprisingly, perceived difficulty did not negatively affect popularity. The findings highlight

the importance of relevant and attractive curricula in enhancing student motivation and suggest directions for further research in economic education.

Javed (2018) investigated the factors influencing subject selection at the secondary level in Pakistan. Using a mixed-method approach, data were collected from 200 students, 50 teachers, and 25 parents through questionnaires and interviews. Findings revealed that students' abilities, prior knowledge, parents' profession, and financial status significantly affect subject choice. Students also tend to select subjects perceived as easy and interesting. The study recommends that parents and teachers provide effective guidance to help students make informed decisions aligned with future educational and career demands.

Yusuf (2018) examined the pre-service teachers' perceptions of choosing education-related courses in colleges of education in Kwara State, Nigeria. Using a correlational survey design, data were collected from 220 students across federal, state, and private institutions. Factors influencing career choice were categorized into personal interest, referral, professional status, and job-related factors. Findings revealed that many students showed a weak commitment to the teaching profession, with several enrolling due to referrals rather than intrinsic motivation. The study recommends improving teachers' welfare and professional incentives to attract and motivate future educators.

Vaughan et.al. (2015) reviews the factors influencing students' subject choices at upper secondary level, highlighting consistent gender differences over time. Males tend to choose subjects like science and physical education, while females more often prefer arts and humanities. These patterns can shape future career paths and contribute to occupational segregation. The study also considers whether recent policy initiatives, such as the English Baccalaureate, have helped reduce the persistent gender gap in subject selection.

Oon and Subramaniam (2013) examined Singaporean students' attitudes toward physics based on their intention to pursue it at university. A survey of 1,076 students revealed that physics is

widely viewed as difficult but valuable for career opportunities and national technological progress. Both choosers and non-choosers expressed interest in school physics, highlighting its relevance and teachers' positive influence. Laboratory work and enrichment activities enhanced engagement. However, few students intended to pursue physics-related careers, and parents and peers showed limited enthusiasm toward the subject.

Maria (2012) explored the factors influencing 1,628 Norwegian upper secondary students' choice between Science and Home Science streams using the Eccles achievement-related choice model. Six constructs were identified, including interest, self-realization, utility value, and perceived cost. Science students, particularly girls, prioritized utility for university admission more than interest or personal beliefs. Home Science students emphasized interest and perceived higher time and effort costs in science. Findings suggest students choose Science for both identity-related and strategic reasons, with girls placing greater weight on utility considerations.

2.4 RESEARCH GAP

Although a considerable body of literature exists on the determinants influencing students' choice of academic streams and subjects at the secondary and higher secondary levels, several gaps remain. Most of the existing studies, particularly foreign studies, focus broadly on factors affecting subject or programme selection in fields such as science, business studies, accounting, or higher education courses. In the Indian context, available research has largely concentrated on science stream selection, gender disparities, aptitude, and socio-economic influences, with comparatively limited attention given specifically to the commerce stream. Moreover, many studies examine individual determinants such as parental influence, career prospects, or personal interest, but fewer studies provide a comprehensive analysis of multiple factors simultaneously affecting students' decision to choose commerce subjects at the senior secondary level. Therefore, there is a need for systematic research to identify and analyse the

key factors influencing students' choice of the commerce stream in the Indian educational context, which the present study seeks to address.

CHAPTER-III

METHODOLOGY OF THE STUDY

3.1 OVERVIEW OF THE CHAPTER

Research methodology is a systematic procedure that describes research problem-solving methods. It is a step-by-step methodological procedure to address a research question. “We study the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them. It is necessary for the researcher to know not only the research methods/techniques but also the methodology” (Kothari, 2004). The methodology used in any study is critical because it shapes and directs the work. Additionally, it reflects the research work's quality, credibility, consistency, objectivity, thoroughness, and universality.

"Plans and the procedures for research that span the decisions from broad assumptions to detailed methods of data collection and analysis" is how (Creswell, 2014) describes research design (p. 3). He highlights that in order to carry out a research study methodically; methodology entails both particular techniques and procedures as well as philosophical presumptions.

In order to guarantee that data collection and interpretation are rationally in line with study objectives, (Bryman, 2016) notes that "Research methodology provides a framework for the collection and analysis of data" (p. 39).

In addition, Saunders et al. (2019) clarify that "The methodology refers to the theory of how research should be undertaken, including the theoretical and philosophical assumptions upon which research is based and the implications this has for the method or methods adopted" (p. 127). This suggests that methodology encompasses not just techniques but also the rationale behind the selection of particular approaches. The approach used for the current investigation is described in this chapter. The research methodology, research design, study area, target

population, sample size and sampling procedure, research instruments, data collection tools, and data analysis methodologies are among the sections that make up this document.

3.2 RESEARCH APPROACH

The study used a quantitative research approach. This approach was considered appropriate as it facilitates the collection of measurable data and enables statistical analysis to identify patterns and relationships among variables related to students' choice of the commerce stream. Quantitative techniques allow the researcher to obtain objective data and draw meaningful conclusions based on numerical evidence.

3.3 RESEARCH DESIGN

A research design, according to Cooper & Schindler (2014), is a means of obtaining answers to questions in order to accomplish objectives. It outlines how to collect and analyse the data required to address a particular issue (Zikmund, 2009 ; McDaniel & Gates, 2021). The Normative survey method was adopted for the present study. The researcher selected this method as it enables the systematic collection of data from a large group of respondents to examine the existing conditions, perceptions, and factors influencing students' selection of the commerce stream at the higher secondary level. Through this method, the researcher attempted to analyse the prevailing trends and opinions of students regarding their choice of the commerce stream.

3.4 STUDY AREA

The present study was conducted in Patna District, which is one of the major educational centres of Bihar. The district has a large number of secondary schools and junior colleges affiliated with different educational boards that offer the commerce stream at the higher secondary level. Patna was selected as the study area because it provides access to a diverse group of students enrolled in the commerce stream under both Central Board of Secondary Education and Bihar School Examination Board. The availability of institutions following

these two boards makes the district a suitable location for examining the factors influencing students' choice of the commerce stream.

3.5 PERIOD OF THE STUDY

The present study was conducted during the academic year 2025–2026. The entire research process, including the selection of the sample, development and validation of the research instrument, data collection from the respondents, and preliminary organization of the collected data, was carried out within this academic period. Conducting the study during this time enabled the researcher to obtain relevant and current information from students enrolled in the commerce stream at the higher secondary level.

3.6 POPULATION OF THE STUDY

A target population was defined as a collection of individuals, objects, or things from which samples were obtained for measurement, as described by (Kombo & Tromp, 2006). The population of the study comprised all students who were enrolled in the commerce stream at the +1 level (CBSE) or Intermediate level (BSEB) offered by secondary schools and junior colleges in Patna District of Bihar State.

3.7 SAMPLE AND SAMPLING PROCEDURE

For the purpose of the study, four secondary schools offering the commerce stream at the +1 level (CBSE) or Intermediate level (BSEB) in Patna District of Bihar State were randomly selected. All students who were enrolled in the Commerce stream at the +1 level (CBSE) or Intermediate level (BSEB) during the academic year 2025-26 in the selected institutions were included as the sample for the present study.

3.8 TOOL USED FOR DATA COLLECTION

To collect the necessary data, the researcher developed and standardized a questionnaire utilizing a five-point Likert scale. The instrument underwent expert validation to ensure the accuracy and relevance of its content. The internal consistency reliability of the tool was

assessed using Cronbach's α , with a reliability coefficient of 0.80 or higher established as the benchmark. The finalized questionnaire comprised 40 items, each rated on a five-point scale. For positively worded statements, response options ranged from Strongly Agree = 5 to Strongly Disagree = 1, whereas for negatively worded statements, the scoring was reversed (Strongly Agree = 1 to Strongly Disagree = 5). Higher overall scores on the scale reflected a greater influence of particular factors-such as personal interest, career prospects, and parental guidance-on students' decisions to select the commerce stream. The Scale used in this study is mentioned in Annexure-I. The final scale, after validation through Confirmatory Factor Analysis (CFA) given in Annexure-II.

3.9 PROCEDURE OF DATA COLLECTION

3.9.1 Step-by-step plan for data collection

- i. Permission was obtained from the School/Institutional authorities.
- ii. The purpose of the study was explained.
- iii. Informed consent was sought from participants and confidentiality was ensured.
- iv. The questionnaire was administered during school hours under supervision.
- v. Responses were checked for completeness after collection.
- vi. Data were collected, coded, and screened for accuracy and missing values.
- vii. Responses were entered into Jamovi for analysis.

3.9.2 Permissions from authorities and the consent process

- i. Permission was obtained from the School/Institutional authorities.
- ii. The purpose and significance of the study were clearly explained to the authorities.
- iii. Approval letters and necessary documentation were submitted to the relevant administrative offices.

3.10 DATA ANALYSIS TECHNIQUES

The collected data from respondents will first be organized, coded, and entered into the Jamovi statistical software for analysis. Demographic analysis will be conducted using frequency and percentage to study respondents' gender, board of study, and area of residence.

Reliability analysis will be performed using Cronbach's α to test the internal consistency of the research instrument. The reliability coefficient will be examined and improved after item refinement, if necessary.

Kaiser-Meyer-Olkin (KMO) Test and Bartlett's Test of Sphericity will be applied to examine the suitability of data for factor analysis.

Exploratory Factor Analysis (EFA) will be conducted using Principal Axis Factoring with Promax rotation to identify the underlying determinants influencing commerce stream choice. Problematic items with low loadings and high uniqueness values will be removed, resulting in meaningful factors.

Confirmatory Factor Analysis (CFA) will then be applied to validate the factor model and assess construct validity through factor loadings, covariance estimates, and model fit indices.

Descriptive statistics such as mean, median, standard deviation, skewness, and kurtosis will be used to test the normality of data.

Independent Samples t-test and Welch's ANOVA will be conducted to examine differences based on gender, board of study, and area of residence.

Finally, Repeated Measures ANOVA will be used to identify the most influential determinants affecting students' choice of commerce stream.

CHAPTER-IV

ANALYSIS AND INTERPRETATION OF DATA

4.1 OVERVIEW OF THE CHAPTER

This chapter presents a systematic analysis and interpretation of the data collected by the researcher in order to address the stated research objectives. The analysis is carried out using appropriate statistical techniques to ensure the validity and reliability of the findings.

The chapter begins with a demographic profile of the respondents, highlighting their demographic characteristics such as gender, area of residence, and board of study. This preliminary analysis provides a contextual foundation for understanding the patterns observed in subsequent statistical procedures.

Further, the researcher employs Exploratory Factor Analysis (EFA) to identify the underlying factor structure influencing students' choice of the commerce stream at the senior secondary level. EFA is used to explore the interrelationships among variables and to determine the number and nature of latent factors that significantly contribute to students' decision-making processes.

Subsequently, Confirmatory Factor Analysis (CFA) is conducted to validate the factor structure derived from EFA. CFA enables the researcher to test the goodness-of-fit of the proposed model and to confirm whether the identified factors adequately represent the observed data. This step ensures the construct validity of the measurement model and strengthens the overall robustness of the study.

After that repeated measures of ANOVA was applied to examine whether significant differences existed among the determinants influencing students' choice of the commerce stream.

Thus, this chapter integrates descriptive and inferential statistical techniques to provide a comprehensive understanding of the factors influencing the selection of the commerce stream, aligning the empirical findings with the research objectives.

4.2 DEMOGRAPHIC PROFILE

This section presents the demographic characteristics of the respondents, covering aspects such as gender, area of resident and board of education in class 10. Understanding these factors provides important context for interpreting the study's findings and helps analyse differences in responses across various groups.

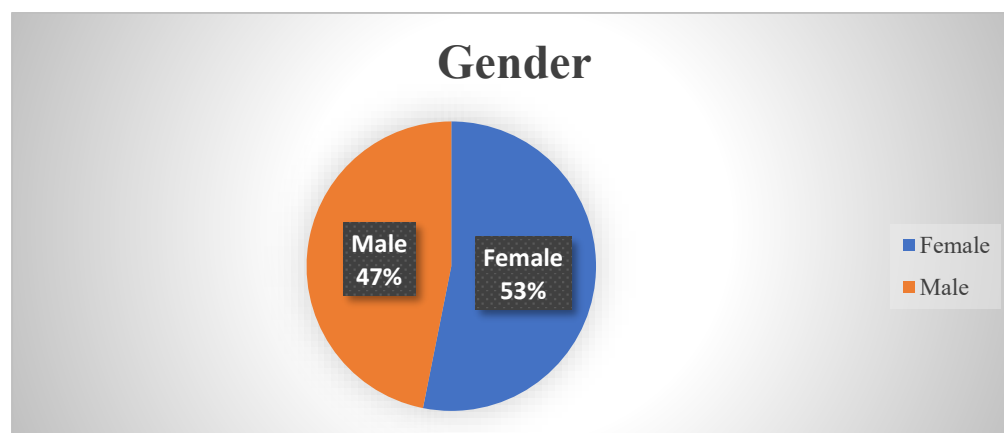
4.2.1 Distribution of Respondents by Gender

Table: 4.1 Distribution of Respondents Based on Gender

Gender	Counts	% of Total	Cumulative %
Female	110	53.1%	53.1%
Male	97	46.9%	100.0%
Total	207	100%	

Source: Primary data.

Figure: 4.1 Distribution of Respondents Based on Gender.



Source: Primary data.

The table 4.1 shows the number of male and female respondents who took part in the study. It reveals that out of a total of 207 participants, 110 (53.1 %) were female and 97 (46.9 %) were male. The distribution shows a slight predominance of female respondents over male respondents. The same information is depicted in the figure- 4.1.

4.2.2 Distribution of Respondents by Board of Study

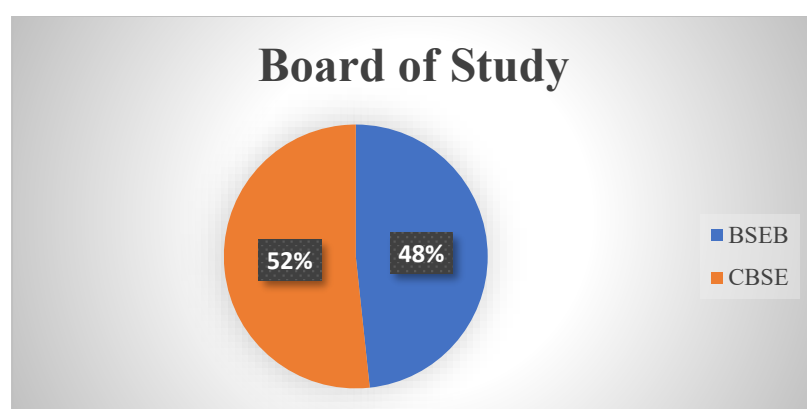
Table: 4.2 Distribution of Respondents Based on Board of Study

Board	Counts	% of Total	Cumulative %
BSEB	100	48.3%	48.3%
CBSE	107	51.7%	100.0%
Total	207	100%	

Source: Primary data.

The table 4.2 shows that out of a total of 207 participants, 48.3% (100) completed their class X in Bihar School of Examination Board (BSEB), while 51.7% (107) completed their class X from Central Board of Secondary Education (CBSE). The distribution indicates that there is no substantial difference in board of study among the respondents. The same information is depicted in the figure- 4.2.

Figure: 4.2 Distribution of Respondents Based on Board of Study



Source: Primary data

4.2.3 Distribution of Respondents by Area of Resident

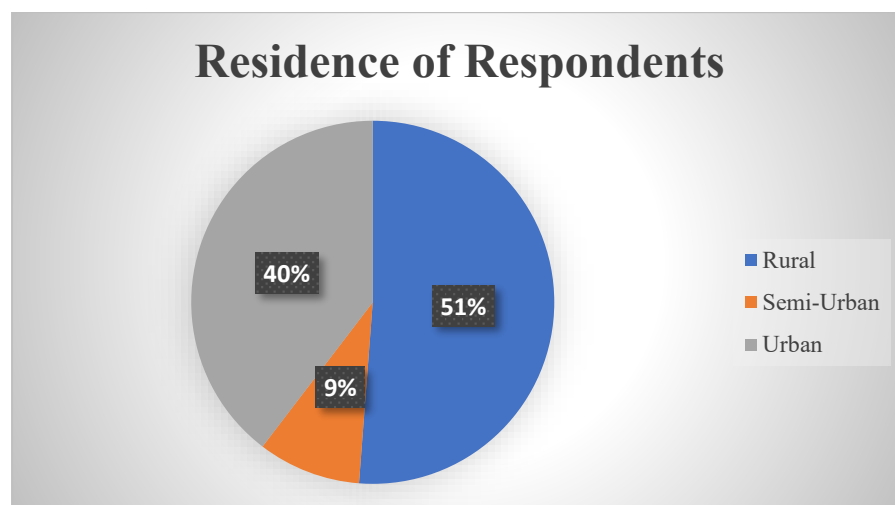
Table: 4.3 Distribution of Respondents Based on Their Area of Residence

Area	Counts	% of Total	Cumulative %
Rural	106	51.2%	51.2%
Semi-Urban	19	9.2%	60.4%
Urban	82	39.6%	100.0%
Total	207	100%	

Source: Primary data.

Table 4.3 presents the residential background of the respondents. Out of a total of 207 participants, 106 (51.2%) belonged to rural areas, 19 (9.2%) were from semi-urban areas, and 82 (39.6%) belonged to urban areas. The data indicate that a majority of the respondents were from rural backgrounds. Differences in residential background may reflect variations in access to educational institutions and academic opportunities across locations. The same information is depicted in the figure: 4.3.

Figure: 4.3 Residence Distribution of Respondents



Source: Primary data.

4.3 RELIABILITY ANALYSIS

According to Young (1960), reliability refers to the consistency with which a test yields the same results upon repeated administrations. It indicates the dependability, stability, and accuracy of a measuring instrument.

In the present study, the reliability of the research instrument was assessed using Cronbach's α in Jamovi statistical software. The initial analysis of all items yielded a Cronbach's α value of 0.879, indicating a high level of internal consistency among the items. This value exceeds the recommended threshold of 0.70 (Nunnally, 1978), suggesting that the instrument was reliable shown in table: 4.4

Table: 4.4 Initial Scale Reliability Statistics

Scale Reliability Statistics

	Cronbach's α
scale	0.879

Source: Jamovi output.

However, during item analysis, it was observed that certain items showed low consistency, which could affect the overall reliability. Based on reliability analysis, 9 items were removed from the scale. After removing these items, the Cronbach's α value improved to 0.902, indicating excellent reliability of the instrument as shown in the table no. 4.5.

Table: 4.5 Final Scale Reliability Statistics

Scale Reliability Statistics

	Cronbach's α
scale	0.902

Source: Jamovi output.

Thus, the refined scale demonstrates strong internal consistency and is considered appropriate for further statistical analysis.

Despite this observed improvement, these results were treated as diagnostic rather than confirmatory, and no items were excluded at this stage of analysis. Accordingly, all items were included in the EFA, and final item selection was guided by factor loadings, communalities, and cross-loadings rather than by preliminary reliability estimates alone.

4.4 EXPLORATORY FACTOR ANALYSIS (EFA)

4.4.1 Suitability of Data for Factor Analysis

The suitability of the data for factor analysis was tested using Kaiser-Meyer-Olkin (KMO) Measure and Bartlett's Test of Sphericity in Jamovi.

The KMO value was 0.873, which is well above the acceptable limit of 0.60, indicating that the sample size was adequate for factor analysis.

Table: 4.6 KMO Measure of Sampling Adequacy

	KMO Measure of Sampling Adequacy
Overall	0.873
Item-1	0.879
Item-3	0.879
Item-4	0.878
Item-5	0.887
Item-6	0.865
Item-7	0.887
Item-9	0.881
Item-13	0.894
Item-14	0.800
Item-15	0.822
Item-17	0.830
Item-19	0.855
Item-20	0.840
Item-21	0.865

	KMO Measure of Sampling Adequacy
Item-22	0.808
Item-23	0.839
Item-24	0.813
Item-26	0.839
Item-27	0.844
Item-28	0.897
Item-29	0.925
Item-30	0.922
Item-31	0.904
Item-32	0.868
Item-33	0.916
Item-34	0.905
Item-35	0.928
Item-36	0.829
Item-37	0.792
Item-39	0.836
Item-40	0.915

Source: Jamovi output, primary data.

The Bartlett's Test of Sphericity was significant ($\chi^2 = 2878$, $df = 465$, $p < .001$), confirming that the correlation matrix was not an identity matrix and that variables were sufficiently correlated.

Table: 4.7 Bartlett's Test of Sphericity

Bartlett's Test of Sphericity

χ^2	df	p
2878	465	<.001

Source: Jamovi output.

These results indicate that the dataset was appropriate for conducting Exploratory Factor Analysis.

4.4.2 Factor Extraction and Rotation

Exploratory Factor Analysis was conducted using the Principal Axis Factoring (PAF) extraction method along with Promax rotation, which allows correlation among factors.

Table: 4.8 Initial Factor Extraction and Rotation

Factor Loadings							
	Factor						
	1	2	3	4	5	6	Uniqueness
Item-1		0.686					0.484
Item-2							0.934
Item-3		0.732					0.466
Item-4		0.674					0.501
Item-5		0.664					0.535
Item-6		0.713					0.474
Item-7		0.710					0.481
Item-8							0.972
Item-9		0.815					0.368
Item-10							0.972
Item-11							0.911
Item-12							0.887
Item-13						0.581	0.599
Item-14						0.797	0.425
Item-15						0.658	0.574
Item-16							0.893
Item-17						0.707	0.480
Item-18							0.973
Item-19				0.796			0.414
Item-20				0.704			0.535

Factor Loadings

	Factor						Uniqueness
	1	2	3	4	5	6	
Item-21				0.722			0.453
Item-22				0.737			0.536
Item-23					0.619		0.602
Item-24					0.784		0.451
Item-25							0.959
Item-26					0.754		0.434
Item-27					0.748		0.463
Item-28	0.762						0.439
Item-29	0.790						0.450
Item-30	0.744						0.460
Item-31	0.708						0.500
Item-32	0.781						0.472
Item-33	0.816						0.366
Item-34	0.786						0.400
Item-35	0.823						0.355
Item-36			0.677				0.486
Item-37			0.764				0.413
Item-38							0.942
Item-39			0.734				0.417
Item-40			0.586				0.555

Note. 'Principal axis factoring' extraction method was used in combination with a 'promax' rotation

Source: Jamovi output, primary data.

Initially, the analysis identified multiple factors, but after removing problematic items 2, 8, 10, 11, 12, 16, 18, 25, 38, a clear six-factor structure emerged as reported in Table: 4.9.

Table: 4.9 Final Factor Extraction and Rotation

Factor Loadings

	Factor						Uniqueness
	1	2	3	4	5	6	
Item-1		0.680					0.496
Item-3		0.720					0.483
Item-4		0.701					0.486
Item-5		0.663					0.533
Item-6		0.729					0.474
Item-7		0.735					0.466
Item-9		0.818					0.368
Item-13						0.578	0.594
Item-14						0.798	0.417
Item-15						0.624	0.603
Item-17						0.724	0.459
Item-19					0.752		0.426
Item-20					0.666		0.530
Item-21					0.654		0.477
Item-22					0.721		0.505
Item-23				0.627			0.576
Item-24				0.747			0.458
Item-26				0.708			0.442
Item-27				0.720			0.464
Item-28	0.731						0.438
Item-29	0.753						0.450
Item-30	0.720						0.459
Item-31	0.686						0.509
Item-32	0.744						0.472
Item-33	0.787						0.366
Item-34	0.755						0.402
Item-35	0.796						0.352

Factor Loadings

	Factor						Uniqueness
	1	2	3	4	5	6	
Item-36			0.707				0.473
Item-37			0.784				0.428
Item-39			0.763				0.405
Item-40			0.572				0.570

Note. 'Principal axis factoring' extraction method was used in combination with a 'promax' rotation

Source: Jamovi output, primary data.

4.4.3 Interpretation of Factor Loadings

After refinement, only items with factor loadings ≥ 0.40 were retained. The results show that:

- i. Factor 1 included items (28, 29, 30, 31, 32, 33, 34, 35), with strong loadings ranging from 0.686 to 0.796, indicating a well-defined construct. These items reflect toward the job factor.
- ii. Factor 2 included items (1, 3, 4, 5, 6, 7, 9) with loadings between 0.663 and 0.818, suggesting a strong underlying dimension. These items reflect toward the personal factor.
- iii. Factor 3 included items (36, 37, 39, 40) with moderate to high loadings (0.572–0.784). These items reflect toward the technological aspects in stream.
- iv. Factor 4 included items (23, 24, 26, 27) with loadings ranging from 0.627 to 0.747. These items reflect toward the academic institutional influence.
- v. Factor 5 included items (19,20, 21, 22) with loadings between 0.654 and 0.752. These items reflect toward the peer influence in choice making for stream choice.

- vi. Factor 6 included items (13, 14, 15, 17) with loadings ranging from 0.578 to 0.798.

These items reflect toward the parental influence on choice making for selection of stream

The uniqueness values were generally moderate, indicating that most items shared sufficient variance with their respective factors.

4.4.4 Conclusion of EFA

The Exploratory Factor Analysis conducted using Jamovi successfully identified six underlying factors influencing students' choice of commerce stream at the senior secondary level. The results demonstrate that:

- a) The data met all assumptions for factor analysis
- b) The extracted factors were statistically significant and interpretable
- c) The refined instrument showed strong reliability and construct validity

Thus, the EFA results provide a solid foundation for further analysis, including Confirmatory Factor Analysis (CFA) in the next stage of the study.

4.5 CONFIRMATORY FACTOR ANALYSIS (CFA)

Following the identification of the factor structure through EFA, Confirmatory Factor Analysis (CFA) was subsequently performed to validate the adequacy of the proposed six-factor measurement model. For the CFA dataset, the complete dataset comprising 207 responses was first arranged sequentially according to respondent serial numbers. Thereafter, all responses corresponding to prime-numbered serial positions (e.g., 2, 3, 5, 7, 11, 13, 17, 19, etc.) were excluded, while responses associated with non-prime serial numbers were retained for analysis. Since 46 prime numbers were identified between 1 and 207, the exclusion procedure yielded a final CFA sample of 161 respondents. This sample size satisfied the recommended minimum

item-to-response ratio of 5:1 for the 31-item scale (155). Therefore, the retained sample was considered adequate for assessing the factorial validity of the instrument through CFA.

4.5.1 Standardized and Unstandardized factor loadings obtained from Confirmatory Factor Analysis (CFA)

Table: 4.10 Standardized and unstandardized factor loadings obtained from Confirmatory Factor Analysis (CFA)

Factor Loadings						
Factor	Indicator	Estimate	SE	Z	p	Stand. Estimate
Job Factor	Item-28	0.607	0.0569	10.66	<.001	0.743
	Item-29	0.587	0.0550	10.67	<.001	0.743
	Item-30	0.617	0.0574	10.75	<.001	0.746
	Item-31	0.545	0.0538	10.13	<.001	0.716
	Item-32	0.570	0.0559	10.20	<.001	0.720
	Item-33	0.567	0.0487	11.62	<.001	0.789
	Item-34	0.586	0.0519	11.28	<.001	0.773
Personal Factor	Item-1	0.538	0.0555	9.69	<.001	0.700
	Item-3	0.541	0.0524	10.31	<.001	0.732
	Item-4	0.501	0.0518	9.67	<.001	0.698
	Item-5	0.463	0.0489	9.46	<.001	0.687
	Item-6	0.568	0.0563	10.08	<.001	0.719
	Item-7	0.473	0.0483	9.80	<.001	0.704
	Item-9	0.557	0.0504	11.06	<.001	0.769
Technological Factor	Item-36	0.518	0.0567	9.14	<.001	0.695
	Item-37	0.481	0.0522	9.23	<.001	0.699
	Item-39	0.610	0.0574	10.63	<.001	0.781
	Item-40	0.482	0.0569	8.46	<.001	0.654
Academic Institutional Factor	Item-23	0.482	0.0565	8.53	<.001	0.655
	Item-24	0.540	0.0558	9.69	<.001	0.723
	Item-26	0.533	0.0535	9.96	<.001	0.739

Factor Loadings

Factor	Indicator	Estimate	SE	Z	p	Stand. Estimate
Peer Influence	Item-27	0.545	0.0530	10.28	<.001	0.756
	Item-19	0.556	0.0578	9.62	<.001	0.731
	Item-20	0.523	0.0578	9.04	<.001	0.693
	Item-21	0.500	0.0538	9.30	<.001	0.711
	Item-22	0.463	0.0551	8.40	<.001	0.652
Parental Factor	Item-13	0.444	0.0561	7.92	<.001	0.635
	Item-14	0.515	0.0535	9.61	<.001	0.740
	Item-15	0.399	0.0585	6.82	<.001	0.557
	Item-17	0.517	0.0541	9.55	<.001	0.738

Source: Jamovi output, primary data.

Table 4.10 presented the standardized and unstandardized factor loadings obtained from Confirmatory Factor Analysis (CFA) for the six latent constructs, namely Job Factor, Personal Factor, Technological Factor, Academic Institutional Factor, Peer Influence, and Parental Factor.

It is evident from the table that all factor loadings were statistically significant ($p < 0.001$), indicating that each observed variable significantly contributed to its respective latent construct. The standardized factor loadings ranged from 0.557 to 0.789, which are above the acceptable threshold of 0.50 (with a few marginal cases), thereby confirming the adequacy of the measurement model.

Job Factor

The Job Factor comprised seven items (Item-28 to Item-34), with standardized loadings ranging from 0.716 to 0.789. These relatively high loadings indicate that the items strongly represent the job-related dimension influencing students' choice of commerce stream.

Personal Factor

The Personal Factor included seven items (Item-1 to Item-9), with standardized loadings ranging from 0.687 to 0.769. This suggests that personal interests and preferences are well captured by these indicators, demonstrating good construct representation.

Technological Factor

The Technological Factor consisted of four items (Item-36 to Item-40), with standardized loadings between 0.654 and 0.781. These values indicate a satisfactory level of association between the items and the underlying technological construct.

Academic Institutional Factor

This factor included four items (Item-23 to Item-27), with standardized loadings ranging from 0.655 to 0.756. The results suggest that institutional aspects such as facilities and academic environment are adequately measured by these items.

Peer Influence

The Peer Influence factor comprised four items (Item-19 to Item-22), with standardized loadings between 0.652 and 0.731, indicating a moderate to strong relationship between the indicators and the latent construct.

Parental Factor

The Parental Factor included four items (Item-13 to Item-17), with standardized loadings ranging from 0.557 to 0.740. Although one item (Item-15 = 0.557) showed a relatively lower loading, it still met the acceptable threshold, indicating that parental influence is reasonably well captured.

4.5.2 Factor Estimates (Factor Covariances)

Table: 4.11 Factor Estimates (Factor Covariances)

Factor Estimates

Factor Covariances

		Estimate	SE	Z	p	Stand. Estimate
Job Factor	Job Factor	1.000 ^a				
	Personal Factor	0.296	0.0815	3.63	<.001	0.296
	Technological Factor	0.387	0.0811	4.77	<.001	0.387
	Academic Institutional Factor	0.400	0.0795	5.03	<.001	0.400
	Peer Influence	0.482	0.0755	6.39	<.001	0.482
	Parental Factor	0.331	0.0860	3.85	<.001	0.331
Personal Factor	Personal Factor	1.000 ^a				
	Technological Factor	0.296	0.0870	3.40	<.001	0.296
	Academic Institutional Factor	0.238	0.0887	2.68	0.007	0.238
	Peer Influence	0.229	0.0914	2.51	0.012	0.229
	Parental Factor	0.278	0.0897	3.10	0.002	0.278
Technolo gical Factor	Technological Factor	1.000 ^a				
	Academic Institutional Factor	0.356	0.0878	4.05	<.001	0.356
	Peer Influence	0.392	0.0874	4.49	<.001	0.392
	Parental Factor	0.366	0.0893	4.09	<.001	0.366
Academic Institution al Factor	Academic Institutional Factor	1.000 ^a				
	Peer Influence	0.455	0.0822	5.53	<.001	0.455
	Parental Factor	0.354	0.0895	3.96	<.001	0.354
Peer Influence	Peer Influence	1.000 ^a				
	Parental Factor	0.333	0.0922	3.61	<.001	0.333
Parental Factor	Parental Factor	1.000 ^a				

^a fixed parameter

Source: Jamovi output, primary data.

Table 4.11 presented the covariance estimates among the six latent constructs, namely Job Factor, Personal Factor, Technological Factor, Academic Institutional Factor, Peer Influence, and Parental Factor, obtained through Confirmatory Factor Analysis (CFA).

It is evident from the table that all factor covariances were positive and statistically significant ($p < 0.05$), indicating that the latent constructs are meaningfully related to one another. The standardized covariance estimates ranged from 0.229 to 0.482, reflecting moderate associations among the factors.

Relationship of Job Factor with Other Constructs

The Job Factor showed significant positive relationships with:

- i. Personal Factor ($\beta = 0.296, p < 0.001$)
- ii. Technological Factor ($\beta = 0.387, p < 0.001$)
- iii. Academic Institutional Factor ($\beta = 0.400, p < 0.001$)
- iv. Peer Influence ($\beta = 0.482, p < 0.001$)
- v. Parental Factor ($\beta = 0.331, p < 0.001$)

Among these, the strongest association was observed with Peer Influence, indicating that peer groups are closely linked with job-related considerations in influencing students' choice of commerce stream.

Relationship of Personal Factor with Other Constructs

The Personal Factor was significantly related to:

- i. Technological Factor ($\beta = 0.296, p < 0.001$)
- ii. Academic Institutional Factor ($\beta = 0.238, p = 0.007$)
- iii. Peer Influence ($\beta = 0.229, p = 0.012$)
- iv. Parental Factor ($\beta = 0.278, p = 0.002$)

These results suggest that personal preferences are moderately associated with other influencing factors, particularly technological and parental aspects.

Relationship of Technological Factor with Other Constructs

The Technological Factor demonstrated significant relationships with:

- i. Academic Institutional Factor ($\beta = 0.356, p < 0.001$)

- ii. Peer Influence ($\beta = 0.392, p < 0.001$)
- iii. Parental Factor ($\beta = 0.366, p < 0.001$)

This indicates that technological awareness is moderately linked with institutional, peer, and parental influences.

Relationship of Academic Institutional Factor with Other Constructs

The Academic Institutional Factor showed significant positive associations with:

- i. Peer Influence ($\beta = 0.455, p < 0.001$)
- ii. Parental Factor ($\beta = 0.354, p < 0.001$)

The relatively higher covariance with Peer Influence suggests that institutional factors and peer groups are closely related in shaping students' decisions.

Relationship of Peer Influence with Parental Factor

Peer Influence was also significantly related to the Parental Factor ($\beta = 0.333, p < 0.001$), indicating that both social and family influences jointly contribute to students' choice of commerce stream.

The results indicate that:

- a. All latent constructs are positively and significantly interrelated
- b. The magnitude of relationships is moderate, suggesting that the constructs are related but not redundant
- c. No excessively high correlations (≥ 0.85) were observed, indicating the absence of multicollinearity

Thus, the model demonstrates good discriminant validity, confirming that each factor represents a distinct dimension while still being meaningfully connected to others.

The factor covariance results support the validity of the measurement model by demonstrating that all constructs are significantly associated yet conceptually distinct. This confirms that

multiple factors jointly influence students' choice of commerce stream, each contributing uniquely to the overall decision-making process.

4.5.3. Model Fit

Table 4.12 presented the results of the model fit indices for the Confirmatory Factor Analysis (CFA), specifically the chi-square (χ^2) test for exact fit.

It is evident from the table that the obtained chi-square value was $\chi^2 = 448$ with 390 degrees of freedom, and the corresponding p-value was 0.022. Since the p-value is less than the conventional level of significance (0.05), the chi-square test is statistically significant, indicating that there is a difference between the observed covariance matrix and the model-implied covariance matrix.

Table: 4.12 Model Fit

Test for Exact Fit

χ^2	df	p
448	390	0.022

Source: Jamovi output, primary data.

However, it is important to note that the chi-square test is highly sensitive to sample size, and with larger samples, even minor differences can result in statistically significant values. In the present study, the sample size ($N = 207$) may have contributed to this significance.

Despite the significant chi-square value, the relative chi-square ($\chi^2/df = 448/390 \approx 1.15$) is well within the acceptable threshold (less than 3), indicating a good model fit.

Although the chi-square test was statistically significant, the low χ^2/df ratio suggests that the model fits the data well. Therefore, the measurement model can be considered acceptable and appropriate for further interpretation

4.5.4 Fit Measure

Table 4.13 presented the model fit indices used to evaluate the adequacy of the Confirmatory Factor Analysis (CFA) model, including CFI, TLI, SRMR, and RMSEA along with its confidence interval.

It is evident from the table that the Comparative Fit Index (CFI) was 0.970, which is above the recommended threshold of 0.90, indicating an excellent model fit. Similarly, the Tucker-Lewis Index (TLI) was 0.966, also exceeding the acceptable level of 0.90, further confirming a good fit of the model.

Table: 4.13 Fit Measure

Fit Measures

CFI	TLI	SRMR	RMSEA	RMSEA 90% CI	
				Lower	Upper
0.970	0.966	0.0520	0.0303	0.0125	0.0426

Source: Jamovi output, primary data.

The Standardized Root Mean Square Residual (SRMR) value was 0.0520, which is below the threshold of 0.08, indicating a good fit between the observed and predicted correlations.

The Root Mean Square Error of Approximation (RMSEA) was 0.0303, which is well below the acceptable limit of 0.08, suggesting a very good model fit. Additionally, the 90% confidence interval for RMSEA ranged from 0.0125 to 0.0426, which lies within the acceptable range, further supporting the adequacy of the model.

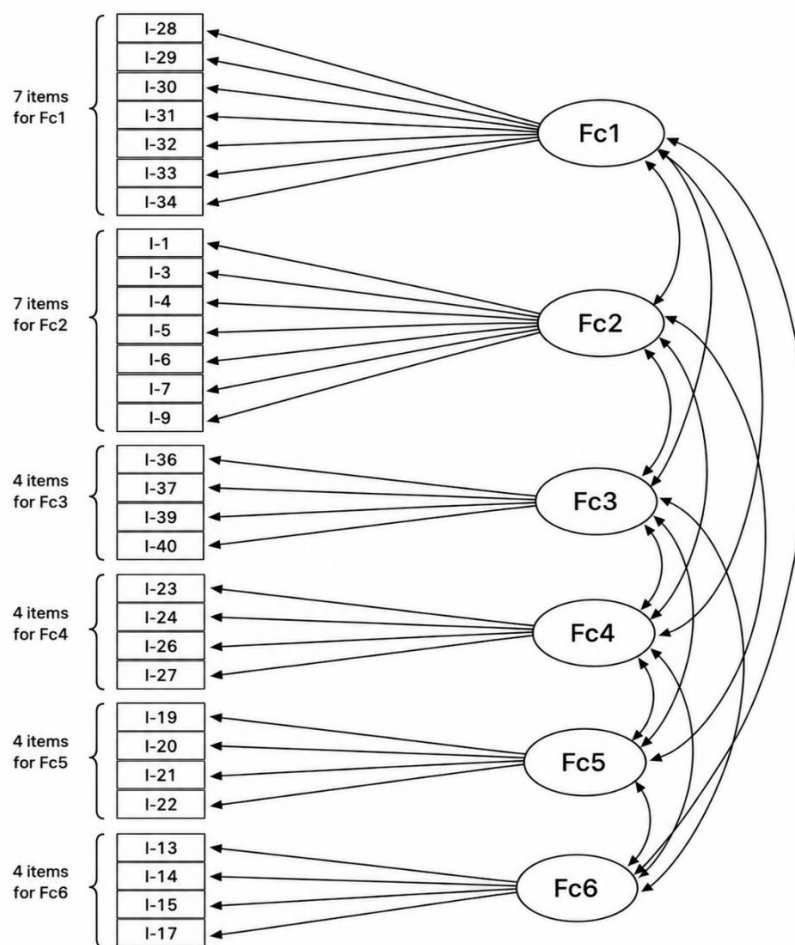
All fit indices (CFI, TLI, SRMR, and RMSEA) met the recommended criteria, indicating that the proposed measurement model demonstrated an excellent fit to the data. Therefore, the CFA model can be considered valid, reliable, and appropriate for explaining the underlying factor structure.

4.5.5 Path Diagram

The path diagram presented the graphical representation of the Confirmatory Factor Analysis (CFA) model, illustrating the relationships between latent constructs and their corresponding observed variables. Each latent factor was linked to its respective indicators through standardized factor loadings, indicating the strength of association.

The diagram also depicted the correlations among the latent constructs, showing that all factors were positively related while remaining conceptually distinct. Overall, the path diagram visually confirmed the adequacy of the measurement model and supported the results obtained from factor loadings and model fit indices.

Figure: 4.4 Path Diagram



Source: Jamovi Output.

4.6 DESCRIPTIVE ANALYSIS

Descriptive analysis was conducted to summarize and present the basic features of the collected data in a systematic manner. It provides a clear understanding of the distribution and characteristics of the respondents, thereby facilitating further statistical analysis. Measures such as frequency, percentage, mean, and standard deviation were used to describe the data.

In addition to descriptive statistics, significance testing was carried out to examine whether there are statistically meaningful differences among groups based on selected demographic variables. Appropriate inferential statistical tests were applied to determine the level of significance of these differences.

4.6.1 Checking Normality of Data

Table: 4.14: Descriptive statistics of Choice of Commerce

<i>Total</i>	
Mean	3.25
Standard Error	0.03
Median	3.26
Mode	3.48
Standard Deviation	0.37
Sample Variance	0.14
Kurtosis	-0.06
Skewness	0.09
Range	2.03
Minimum	2.23
Maximum	4.26
Sum	672.48
Count	207.00

Source: primary data.

The descriptive statistics of the total scores (N = 207) indicated that the data were approximately normally distributed and suitable for the application of parametric tests. The mean (3.25) and median (3.26) were nearly identical, suggesting symmetry in the distribution. Additionally, the mode (3.48) was close to these central tendency measures, further supporting the normality assumption.

The skewness value of 0.09 indicated a very slight positive skew, which was negligible and within acceptable limits for normal distribution. Similarly, the kurtosis value of -0.06 was close to zero, indicating that the distribution was neither excessively peaked nor too flat, and closely resembled a normal curve.

The standard deviation (0.37) was relatively low, showing that the responses were clustered around the mean, while the range (2.03) demonstrated a reasonable spread without extreme values or outliers.

Overall, these statistical indicators confirmed that the data approximated a normal distribution, thereby justifying the use of parametric tests for further analysis.

4.6.2 Gender-based differences in choice of commerce stream

Table: 4.15 Group Descriptives of Gender-based differences in choice of commerce stream

	Group	N	Mean	Median	SD	SE
Total	Female	110	100.5	99.5	9.75	0.929
	Male	97	100.9	103.0	13.43	1.364
Job Factor	Female	110	22.6	23.0	4.26	0.406
	Male	97	22.7	23.0	4.18	0.425
Personal Factor	Female	110	22.8	23.0	3.69	0.352
	Male	97	22.7	23.0	4.22	0.428
Technological Factor	Female	110	12.9	13.0	1.98	0.189
	Male	97	13.0	13.0	2.73	0.277
Academic Institutional Factor	Female	110	13.3	13.0	2.13	0.203
	Male	97	13.2	13.0	2.48	0.252
Peer Influence	Female	110	12.7	12.0	2.22	0.211
	Male	97	13.2	13.0	2.41	0.245
Parental Factor	Female	110	12.9	13.0	2.17	0.207
	Male	97	13.0	13.0	2.32	0.235

Source: Jamovi output, primary data.

Table 4.15 presented the group descriptives of gender-based differences (Female and Male) in the choice of commerce among respondents.

The overall mean score for females ($M = 100.5$, $SD = 9.75$) was slightly lower than that of males ($M = 100.9$, $SD = 13.43$). The median values also showed a small variation, with females ($Md = 99.5$) and males ($Md = 103.0$). This indicated that both groups exhibited nearly similar overall perceptions, although male respondents showed slightly greater variability.

With regard to the Job Factor, the mean scores for females ($M = 22.6$) and males ($M = 22.7$) were almost identical, suggesting that employment-related considerations influenced both genders equally.

Similarly, in the Personal Factor, females ($M = 22.8$) and males ($M = 22.7$) showed negligible difference, indicating that personal interests and individual preferences had a comparable influence across genders.

For the Technological Factor, the mean values for females ($M = 12.9$) and males ($M = 13.0$) were nearly the same, suggesting equal exposure and importance of technological awareness in influencing the choice of commerce.

In terms of the Academic Institutional Factor, females ($M = 13.3$) and males ($M = 13.2$) showed very similar mean scores, reflecting those institutional aspects such as guidance, facilities, and faculty influenced both groups in a similar manner.

However, in the case of Peer Influence, males ($M = 13.2$) reported a slightly higher mean score than females ($M = 12.7$), indicating that peer groups had a marginally stronger influence on male respondents.

Regarding the Parental Factor, the mean scores were almost equal for females ($M = 12.9$) and males ($M = 13.0$), suggesting that parental guidance played an equally significant role in shaping the choice of commerce for both genders.

Overall, the descriptive statistics revealed minimal differences between female and male respondents across all factors. The close similarity in mean, median, and variability indicated that gender did not substantially influence the choice of commerce at the descriptive level.

Table: 4.16: Result of hypothesis testing in relation to choice of commerce stream between female and male

Independent Samples T-Test		Statistic	df	p
Choice of Commerce Stream	Student's t	-0.2651 ^a	205	0.791
Job Factor	Student's t	-0.0574	205	0.954
Personal Factor	Student's t	0.2296	205	0.819
Technological Factor	Student's t	-0.3000 ^a	205	0.764
Academic Institutional Factor	Student's t	0.5953	205	0.552
Peer Influence	Student's t	-1.6004	205	0.111
Parental Factor	Student's t	-0.1008	205	0.920

Note. H_a $\mu_1 \neq \mu_2$

Source: Jamovi output, primary data.

Table 4.16 presented the results of the independent samples t-test conducted to examine whether there was a significant difference between female and male respondents in their choice of commerce stream and its influencing factors.

The results revealed that the overall choice of commerce stream did not differ significantly between females and males, $t(205) = -0.2651$, $p = 0.791$. It is evident from the table that the calculated p-value is greater than 0.05. As this p-value is not significant at the 0.05 level, the study fail to reject the null hypothesis, namely, there is no significant difference in the choice of commerce stream at senior secondary level based on gender , which means there does not exist a significant difference in the choice of commerce stream at senior secondary level between female and male respondents. Hence, it concluded that students' choice of commerce

stream at senior secondary level cannot vary according to their gender. Hence it is concluded that gender does not play an active role in students' choice for commerce stream.

Similarly, for the Job Factor, the result ($t(205) = -0.0574, p = 0.954$) showed no significant difference between female and male respondents. This indicated that employment-related considerations influenced both genders equally.

In the case of the Personal Factor, the obtained value ($t(205) = 0.2296, p = 0.819$) was also not significant, suggesting that personal interests and preferences did not vary significantly between genders.

For the Technological Factor, the result ($t(205) = -0.3000, p = 0.764$) indicated no significant difference between females and males. However, it was noted that Levene's test was significant ($p < 0.05$), indicating a violation of the assumption of equal variances. Despite this, the t-test result remained non-significant.

Similarly, the Academic Institutional Factor showed no significant difference ($t(205) = 0.5953, p = 0.552$), indicating that institutional aspects influenced both genders in a similar manner.

For Peer Influence, the result ($t(205) = -1.6004, p = 0.111$) was also not statistically significant, although it showed relatively more variation compared to other factors. This suggested that peer influence was slightly different but not significant across genders.

Lastly, the Parental Factor ($t(205) = -0.1008, p = 0.920$) indicated no significant difference, confirming that parental influence was equally important for both female and male respondents.

4.6.3 Board of Study-based differences in choice of commerce stream

Table 4.17 presented the group descriptives of respondents based on their board of study (BSEB and CBSE) with respect to their choice of commerce stream and its influencing factors.

The overall mean score for BSEB students ($M = 100.2, SD = 12.12$) was slightly lower than that of CBSE students ($M = 101.2, SD = 11.10$). The median values also reflected a marginal difference (BSEB: $Md = 99.0$; CBSE: $Md = 101.0$), indicating that both groups exhibited nearly

similar overall tendencies in the choice of commerce stream, with CBSE students showing slightly higher central tendency.

Table: 4.17 Group Descriptives of Board of Study-based differences in choice of commerce stream

	Group	N	Mean	Median	SD	SE
Total	BSEB	100	100.2	99.0	12.12	1.212
	CBSE	107	101.2	101.0	11.10	1.073
Job Factor	BSEB	100	22.3	23.0	4.19	0.419
	CBSE	107	23.0	23.0	4.22	0.408
Personal Factor	BSEB	100	22.7	23.0	4.08	0.408
	CBSE	107	22.9	23.0	3.82	0.369
Technological Factor	BSEB	100	13.0	13.0	2.52	0.252
	CBSE	107	12.9	13.0	2.21	0.213
Academic Institutional Factor	BSEB	100	13.2	13.0	2.43	0.243
	CBSE	107	13.3	13.0	2.18	0.211
Peer Influence	BSEB	100	12.9	13.0	2.39	0.239
	CBSE	107	13.0	13.0	2.26	0.219
Parental Factor	BSEB	100	12.9	13.0	2.18	0.218
	CBSE	107	13.0	13.0	2.29	0.222

Source: Jamovi output, primary data

With regard to the Job Factor, CBSE students ($M = 23.0$) reported a marginally higher mean compared to BSEB students ($M = 22.3$), suggesting that employment-related considerations had a slightly stronger influence among CBSE respondents.

In terms of the Personal Factor, both groups demonstrated very similar mean scores (BSEB: $M = 22.7$; CBSE: $M = 22.9$), indicating that personal interests and preferences influenced students from both boards in a comparable manner.

For the Technological Factor, BSEB (M = 13.0) and CBSE (M = 12.9) students showed negligible variation, suggesting that technological awareness had an almost equal influence across both groups.

Similarly, the Academic Institutional Factor revealed nearly identical mean scores (BSEB: M = 13.2; CBSE: M = 13.3), indicating that institutional aspects such as curriculum, facilities, and teaching quality influenced both groups similarly.

With respect to Peer Influence, CBSE students (M = 13.0) showed a slightly higher mean compared to BSEB students (M = 12.9), indicating a marginally stronger peer impact among CBSE respondents.

Lastly, for the Parental Factor, both groups reported almost equal mean scores (BSEB: M = 12.9; CBSE: M = 13.0), suggesting that parental influence played an equally significant role in shaping the choice of commerce stream among students from both boards.

Table: 4.18 Result of hypothesis testing in relation to choice of commerce stream between board of study

Independent Samples T-Test

		Statistic	df	p
Choice of Commerce	Student's t	-0.671	205	0.503
Job Factor	Student's t	-1.131	205	0.259
Personal Factor	Student's t	-0.346	205	0.730
Technological Factor	Student's t	0.546	205	0.585
Academic Institutional Factor	Student's t	-0.278	205	0.781
Peer Influence	Student's t	-0.373	205	0.709
Parental Factor	Student's t	-0.385	205	0.701

Note. $H_a \mu_1 \neq \mu_2$

Source: Jamovi output, primary data

Here, the descriptive statistics indicated minimal differences between BSEB and CBSE students across all factors. The close similarity in mean, median, and standard deviation values

suggested that the board of study did not substantially influence the choice of commerce stream at the descriptive level.

Table 4.18 presented the results of the independent samples t-test conducted to examine whether there was a significant difference between students of different boards of study (BSEB and CBSE) in their choice of commerce stream and its influencing factors. It is evident from the table that the calculated p-value is greater than 0.05. As this p-value is not significant at the 0.05 level, the null hypothesis, namely, there is no significant difference in the choice of commerce stream at senior secondary level based on board of study is fail to reject the null hypothesis, which means there does not exist a significant difference in the choice of commerce stream at senior secondary level between the respondents who have completed class 10 either in BSEB and CBSE boards. Hence, it concluded that students' choice of commerce stream at senior secondary level cannot varies according to their board of study, and board of study does not play an active role in students' choice for commerce stream.

Similarly, for the Job Factor, the result ($t(205) = -1.131, p = 0.259$) was not statistically significant, indicating that employment-related considerations did not differ significantly between BSEB and CBSE students.

In the case of the Personal Factor, the obtained value ($t(205) = -0.346, p = 0.730$) also indicated no significant difference, suggesting that personal interests and preferences were similar across both boards.

For the Technological Factor, the result ($t(205) = 0.546, p = 0.585$) was not statistically significant, indicating that technological awareness influenced students from both boards in a similar manner.

Likewise, the Academic Institutional Factor ($t(205) = -0.278, p = 0.781$) showed no significant difference, suggesting that institutional aspects such as guidance, counselling, and facilities did not vary significantly between the two groups.

With regard to Peer Influence, the result ($t(205) = -0.373, p = 0.709$) was also not statistically significant, indicating that peer impact was similar for both BSEB and CBSE students.

Finally, the Parental Factor ($t(205) = -0.385, p = 0.701$) revealed no significant difference, suggesting that parental influence was equally important across both boards of study.

4.6.4 Based on Area of residence-based differences in choice of commerce stream

Table 4.19 presented the group descriptives of respondents based on their area of residence (Rural, Semi-urban, and Urban) in relation to their choice of commerce stream and its influencing factors.

The overall mean score was highest among Semi-urban respondents ($M = 105.8, SD = 11.51$), followed by Rural respondents ($M = 100.5, SD = 12.43$), and Urban respondents ($M = 99.9, SD = 10.25$). This indicated that students from semi-urban areas showed relatively higher inclination towards the choice of commerce stream compared to their rural and urban counterparts.

With respect to the Job Factor, Rural respondents ($M = 22.8$) reported a slightly higher mean than Semi-urban ($M = 22.6$) and Urban respondents ($M = 22.4$), suggesting that employment-related considerations were marginally more influential among rural students.

In terms of the Personal Factor, Semi-urban respondents ($M = 24.4$) showed a noticeably higher mean compared to Rural ($M = 22.4$) and Urban respondents ($M = 22.8$), indicating that personal interests and preferences had a stronger influence among students from semi-urban areas.

For the Technological Factor, Semi-urban respondents ($M = 13.6$) reported the highest mean, followed by Rural ($M = 13.0$) and Urban respondents ($M = 12.8$). This suggested that technological awareness had a comparatively greater impact on semi-urban students.

Similarly, the Academic Institutional Factor showed the highest mean among Semi-urban respondents ($M = 14.3$), followed by Rural ($M = 13.2$) and Urban respondents ($M = 13.1$), indicating that institutional aspects influenced semi-urban students more strongly.

Table: 4.19 Group Descriptives of Area of residence-based differences in choice of commerce stream

	Area	N	Mean	SD	SE
Total	Rural	106	100.5	12.43	1.208
	Semi-urban	19	105.8	11.51	2.641
	Urban	82	99.9	10.25	1.132
Job Factor	Rural	106	22.8	4.41	0.428
	Semi-urban	19	22.6	3.92	0.899
	Urban	82	22.4	4.05	0.447
Personal Factor	Rural	106	22.4	3.97	0.385
	Semi-urban	19	24.4	3.69	0.846
	Urban	82	22.8	3.90	0.431
Technological Factor	Rural	106	13.0	2.55	0.248
	Semi-urban	19	13.6	2.43	0.558
	Urban	82	12.8	2.07	0.229
Academic Institutional Factor	Rural	106	13.2	2.36	0.229
	Semi-urban	19	14.3	2.24	0.513
	Urban	82	13.1	2.19	0.242
Peer Influence	Rural	106	12.8	2.29	0.222
	Semi-urban	19	13.9	2.69	0.616
	Urban	82	12.8	2.25	0.249
Parental Factor	Rural	106	12.9	2.30	0.223
	Semi-urban	19	13.8	1.75	0.402
	Urban	82	12.8	2.24	0.247

Source: Jamovi output, primary data

With regard to Peer Influence, Semi-urban respondents ($M = 13.9$) again reported a higher mean compared to Rural ($M = 12.8$) and Urban respondents ($M = 12.8$), suggesting that peer groups had a stronger influence in semi-urban areas.

Finally, for the Parental Factor, Semi-urban respondents ($M = 13.8$) exhibited higher mean scores than Rural ($M = 12.9$) and Urban respondents ($M = 12.8$), indicating comparatively

stronger parental influence among semi-urban students. Here, the descriptive statistics revealed notable differences across areas of residence, with semi-urban respondents consistently reporting higher mean scores across most factors. This suggests that area of residence, particularly being from a semi-urban background, may have a relatively stronger influence on the choice of commerce stream at the descriptive level.

Table: 4.20 Result of hypothesis testing in relation to choice of commerce stream between area of residence

One-Way ANOVA (Welch's)

	F	df1	df2	p
Choice of Commerce	2.119	2	50.8	0.131
Job Factor	0.222	2	52.1	0.802
Personal Factor	2.236	2	51.8	0.117
Technological Factor	0.954	2	50.3	0.392
Academic Institutional Factor	2.339	2	51.1	0.107
Peer Influence	1.366	2	48.7	0.265
Parental Factor	2.344	2	55.6	0.105

Source: Jamovi output, primary data.

Table 4.20 presented the results of Welch's One-Way ANOVA conducted to examine whether there were significant differences among students from different areas of residence (Rural, Semi-urban, and Urban) in their choice of commerce stream and its influencing factors. It is evident from the table that the calculated p-value is greater than 0.05. As this p-value is not significant at the 0.05 level, the null hypothesis, namely, there is no significant difference in the choice of commerce stream at senior secondary level based on area of resident is fail to reject the null hypothesis , which means there does not exist a significant difference in the choice of commerce stream at senior secondary level of rural, semi-urban and urban respondent. Hence, it concluded that students' choice of commerce stream at senior secondary level cannot varies according to their area of resident, and area of resident does not play an active role in students' choice for commerce stream.

Similarly, for the Job Factor, the result ($F(2, 52.1) = 0.222, p = 0.802$) was not statistically significant, indicating that employment-related considerations did not differ across rural, semi-urban, and urban students.

In the case of the Personal Factor, the obtained value ($F(2, 51.8) = 2.236, p = 0.117$) also indicated no significant difference, suggesting that personal interests and preferences were comparable across the three groups.

For the Technological Factor, the result ($F(2, 50.3) = 0.954, p = 0.392$) was not statistically significant, indicating that technological awareness influenced students similarly regardless of their area of residence.

Likewise, the Academic Institutional Factor ($F(2, 51.1) = 2.339, p = 0.107$) showed no significant difference among the groups.

With regard to Peer Influence, the result ($F(2, 48.7) = 1.366, p = 0.265$) was also not statistically significant, indicating similar peer influence across different areas.

Finally, the Parental Factor ($F(2, 55.6) = 2.344, p = 0.105$) revealed no statistically significant difference, suggesting that parental influence was comparable among rural, semi-urban, and urban students.

4.7 MOST INFLUENCING DETERMINANTS OF CHOICE OF COMMERCE STREAM

To find out the most influencing determinants the repeated measures of ANOVA was applied to examine whether significant differences existed among the six determinants influencing students' choice of the commerce stream, namely:

1. Job Factor
2. Personal Factor
3. Technological Factor
4. Academic-Institutional Factor
5. Peer Influence

6. Parental Factor

The test compared the mean ranks/scores of these determinants to identify whether any determinant had significantly greater influence than the others.

A Repeated Measures ANOVA was conducted to examine whether there was a significant difference among the various determinants influencing the choice of commerce stream among the respondents. This test is appropriate because the same group of participants was measured across multiple related factors.

Table: 4.24 Test of Sphericity for Determinants of Choice of Commerce Stream

Tests of Sphericity

			Mauchly's W	P	Greenhouse-Geisser ϵ	Huynh-Feldt ϵ
Determinants of Choice of Commerce Stream			0.976	0.987	0.990	1.00

Source: Jamovi output, primary data.

Mauchly's Test of Sphericity was conducted to verify whether the assumption of sphericity was met. The obtained value of Mauchly's $W = 0.976$ with $p = 0.987$, which is greater than 0.05, indicates that the assumption of sphericity was satisfied. Therefore, the variances of the differences among the repeated measures were equal. Since the assumption was met, the Greenhouse-Geisser and Huynh-Feldt corrections produced nearly identical values.

The Repeated Measures ANOVA results revealed that the differences among the determinants influencing the choice of Commerce stream were not statistically significant. The obtained F-value was 0.868 with a corresponding p-value of 0.501 under the Greenhouse-Geisser correction, and $p = 0.502$ under the Huynh-Feldt correction. Since the p-values are greater than the level of significance (0.05), the null hypothesis is accepted.

This indicates that the respondents did not differ significantly in their ratings of the various determinants affecting their choice of the commerce stream. In other words, all determinants were perceived almost equally by the participants.

Table: 4.25 ANOVA Results for Within Subjects Effects
Within Subjects Effects

	Sphericity Correction	Sum of Squares	df	Mean Square	F	p
Determinants of Choice Commerce Stream	Greenhouse-Geisser	1.04	4.95	0.210	0.868	0.501
	Huynh-Feldt	1.04	5.00	0.208	0.868	0.502
Residual	Greenhouse-Geisser	247.52	1024.72	0.242		
	Huynh-Feldt	247.52	1035.00	0.239		

Note. Type 3 Sums of Squares

Source: Jamovi output, primary data.

Table: 4.26 ANOVA Results for Between-Subjects Effects

Between Subjects Effects

	Sum of Squares	df	Mean Square	F	p
Residual	229	207	1.10		

Note. Type 3 Sums of Squares

Source: Jamovi output, primary data.

The between-subjects effects table presents the variability among participants. The residual sum of squares was 229 with 207 degrees of freedom, resulting in a mean square value of 1.10. This reflects the individual differences among respondents in their overall responses.

The Repeated Measures ANOVA showed that there was no significant difference among the determinants influencing students' choice of the Commerce stream. The assumption of

sphericity was satisfied, and the obtained p-values were greater than 0.05. Therefore, it can be concluded that the various determinants had a similar level of influence on the respondents' choice of the commerce stream.

CHAPTER-V

FINDINGS AND CONCLUSION

5.1 OVERVIEW OF THE CHAPTER

This chapter presents the key findings of the study, followed by conclusions, recommendations, educational implications, and suggestions for future research. It highlights the determinants influencing choice of commerce stream at senior secondary level, along with the role of various demographic factors. The chapter also reflects on the study's limitations and offers directions for further exploration

5.2 FINDINGS AND CONCLUSIONS

1. The present study, titled ‘Determinants of Choice of Commerce Stream at Senior Secondary Level, with specific reference to Patna district of Bihar State’, was conducted to explore the factor influencing the choice of commerce stream at senior secondary level in Patna district which is the capital city of state Bihar, it also examining the role of demographic variables such as gender, residence and board of study. Data were collected from 207 students from students who were enrolled in the Commerce stream at the +1 level (CBSE) or Intermediate level (BSEB) offered by secondary schools and junior colleges in Patna District of Bihar State. The purpose of the present study is to find out the factor influencing the choice of commerce stream at senior secondary +1 level (CBSE) or Intermediate level (BSEB) offered by secondary schools and junior colleges in Patna District of Bihar State.
2. In the study, out of 207 respondents, highest proportion i.e., 53.1 % (110) are female while 46.9 % (97) are male. The investigator found from the study area that majority of female candidates are responded than male candidates.
3. The analysis based on the board of study revealed that 48.3% of the respondents belonged to BSEB, while 51.7% were from CBSE. This near-equal distribution ensured

that both boards were adequately represented, allowing for meaningful comparison between the two groups.

4. With regard to the area of residence, it was found that 51.2% of the respondents were from rural areas, 39.6% from urban areas, and 9.2% from semi-urban areas. This indicates that a majority of the participants belonged to rural backgrounds, with relatively fewer respondents from semi-urban areas.
5. Overall, these demographic distributions provided a balanced and representative basis for comparative analysis, enabling the researcher to examine differences across gender, board of study, and area of residence in a systematic manner.
6. The reliability analysis indicated a high level of internal consistency, with Cronbach's alpha improving from 0.879 to 0.902 after refinement of the scale. The suitability of data for factor analysis was confirmed through a KMO value of 0.873 and a significant Bartlett's Test ($\chi^2 = 2878$, $p < 0.001$), indicating that the data were appropriate for factor extraction.
7. The Exploratory Factor Analysis identified a six-factor structure, namely Job Factor, Personal Factor, Technological Factor, Academic Institutional Factor, Peer Influence, and Parental Factor, with factor loadings generally above 0.40. These findings were further validated through Confirmatory Factor Analysis, where all standardized factor loadings were statistically significant ($p < 0.001$) and ranged from 0.557 to 0.789, indicating strong construct validity.
8. The CFA model demonstrated excellent fit indices, including CFI = 0.970, TLI = 0.966, RMSEA = 0.0303, and SRMR = 0.0520, along with a relative chi-square value ($\chi^2/\text{df} = 1.142$), confirming that the proposed model adequately fits the data. Additionally, factor covariances ranged from 0.229 to 0.482, indicating moderate but significant relationships among the constructs, thereby establishing discriminant validity.

9. With respect to gender-based differences, the independent samples t-test revealed no statistically significant difference in the overall choice of commerce stream ($t(205) = -0.265$, $p = 0.791$). Similarly, no significant differences were observed across all factors, including Job Factor ($p = 0.954$), Personal Factor ($p = 0.819$), Technological Factor ($p = 0.764$), Academic Institutional Factor ($p = 0.552$), Peer Influence ($p = 0.111$), and Parental Factor ($p = 0.920$). This indicates that gender does not significantly influence students' choice of commerce stream.
10. In terms of board of study, the results also indicated no significant difference in the overall choice of commerce stream ($t(205) = -0.671$, $p = 0.503$). All related factors were also found to be non-significant ($p > 0.05$), suggesting that the board of study does not play a decisive role in stream selection. However, a significant difference was observed in academic performance, particularly in Mathematics ($t(205) = -3.59$, $p < 0.001$) and Science ($t(205) = -4.59$, $p < 0.001$), indicating that board of study influences subject-specific outcomes rather than overall performance.
11. The analysis based on area of residence showed that although semi-urban students had relatively higher mean scores ($M = 105.8$) compared to rural ($M = 100.5$) and urban ($M = 99.9$) students, the ANOVA results revealed no statistically significant difference in the overall choice of commerce stream ($F(2, 50.8) = 2.119$, $p = 0.131$). Similarly, all other factors were found to be non-significant ($p > 0.05$), indicating that area of residence does not significantly influence students' decisions.
12. The statistical analysis revealed that most of the determinants influencing students' choice of the commerce stream did not differ significantly across gender, board of study, and area of residence. Independent sample t-tests and Welch's ANOVA showed p-values greater than 0.05 in most cases, indicating no statistically significant differences. Further, Repeated Measures ANOVA revealed no significant difference among

determinants of commerce stream choice ($F = 0.868$, $p = 0.501$), indicating that all determinants equally influenced students' decisions.

Overall, the findings suggest that the choice of commerce stream is influenced by a combination of factors, including career prospects, personal interests, institutional support, technological awareness, peer influence, and parental guidance. However, demographic variables such as gender, board of study, and area of residence do not significantly influence the overall choice, although they may affect subject-specific academic performance.

5.2 RECOMMENDATIONS

Based on the findings of the study, several recommendations are suggested for schools, educational institutions, parents, and policymakers to support students in making informed stream selection decisions. Schools should strengthen career guidance and counselling services by organizing regular counselling sessions, aptitude tests, seminars, and career awareness programmes. These initiatives can help students understand their interests, abilities, and future career opportunities related to the commerce stream. Educational institutions should also provide updated information regarding professional courses and employment opportunities in areas such as banking, finance, management, accounting, entrepreneurship, and digital business.

Parents should be encouraged to play a supportive and motivational role rather than pressuring students to choose streams based on personal expectations. Positive parental guidance can help students make decisions according to their interests and career aspirations. Schools should also organize awareness programmes for parents to improve their understanding of different academic and career pathways available in commerce education.

The study further recommends improving academic infrastructure and learning environments by providing adequate classroom facilities, libraries, computer labs, internet access, and technology-enabled teaching methods. Special attention should be given to strengthening

Mathematics and Science teaching across different educational boards to reduce academic disparities among students. Furthermore, the integration of technology in education should be enhanced through digital learning resources, smart classrooms, and skill-based training programmes. Policymakers should ensure equal access to quality educational resources and career guidance facilities for students from rural, urban, and semi-urban areas. These measures may help students make confident, informed, and future-oriented educational decisions.

5.3 EDUCATIONAL IMPLICATIONS

The findings of the study have wide-ranging implications for educators, policymakers, school administrators, curriculum developers, parents, and career counsellors. The study revealed that students' decisions regarding the selection of the commerce stream are mainly influenced by employment opportunities, personal interests and aspirations, technological advancement, academic environment, peer influence, and parental guidance, while demographic variables showed comparatively less influence. These findings suggest that educational institutions should adopt a more student-centred approach that recognizes individual interests, abilities, career goals, and future expectations. Schools and colleges should strengthen career guidance and counselling programmes to provide students with accurate information regarding higher education opportunities, professional courses, career prospects, and emerging employment trends in the field of commerce. Career counselling sessions, aptitude tests, workshops, seminars, and interaction with professionals may help students make more informed and rational decisions regarding their academic streams.

The findings also imply that policymakers and educational authorities should ensure equal access to quality educational facilities, career information, and technological resources for students belonging to rural, urban, and semi-urban areas. Reducing disparities in educational opportunities can help students make decisions based on their interests and abilities rather than limitations of access or awareness. Curriculum planners should focus on designing a practical,

flexible, and industry-oriented curriculum that develops analytical, digital, entrepreneurial, and managerial skills among commerce students. Integrating technology-based learning, financial literacy, business communication, and employability skills within the curriculum can increase students' confidence and preparedness for future careers.

Furthermore, the study highlights the important role of parents, teachers, and peers in influencing students' educational decisions. Therefore, awareness programmes should also be conducted for parents and teachers so that they can provide positive guidance and emotional support to students during the stream selection process. Educational institutions should create an encouraging academic environment that motivates students to explore their interests and career aspirations independently. The findings may also help educational planners formulate policies that promote informed decision-making, reduce confusion regarding stream selection, and improve students' academic satisfaction and career readiness. Overall, the study contributes to a better understanding of the factors influencing commerce stream selection and provides useful insights for improving educational planning, career guidance practices, and student development initiatives.

5.4 LIMITATIONS OF THE STUDY

The study is subject to certain limitations. The sample size was limited to 207 respondents, which may restrict the generalizability of the findings. The study was confined to a specific geographical region i.e. Patna district, and therefore, the results may not be applicable to other contexts. The use of self-reported data may have introduced response bias. Additionally, the study focused only on selected variables and students enrolled in the academic year 2025.

5.5 SCOPE FOR FURTHER RESEARCH

Future research may be conducted with larger and more diverse samples to enhance the generalizability of the findings. Additional variables such as socio-economic status, parental education, and cultural influences may be included to provide a more comprehensive

understanding of students' decision-making processes. Comparative studies across different regions or educational systems can offer broader insights. Longitudinal studies may be undertaken to examine changes in students' preferences over time. Furthermore, qualitative approaches can be employed to explore students' perceptions and experiences in greater depth.

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APPENDIX-I

Instruction for students

Questionnaire- Determinants of Choice of Commerce Stream at Senior Secondary Level

To,

Respondent,

I am Ribha Singh, M.Ed. 4th Semester Student from Department of Education and Education Technology (DoEET), School of Social Science, University of Hyderabad. This Google Form has been created exclusively for an Academic/M.Ed. Dissertation work- study on the Determinants of Choice of Commerce Stream at Senior Secondary Level.

Your participation is completely voluntary. All information provided will be kept strictly confidential and will be used solely for academic and research purposes. Your responses will help the researcher to gain valuable insights and draw meaningful conclusions.

The information collected through this questionnaire will contribute to a better understanding of the factors influencing the subject of research and will be used solely for educational and research objectives.

Name of the Student-

Gender- Female/Male

Area, you Belong- Urban/Rural/Semi-Urban

Board of institution- CBSE/BSEB

Grade/Percentage obtained in class 10th -

Marks obtained in Mathematics-

Marks obtained in science-

1. I am willing to learn accounting subject

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

2. I like non-accounting subject

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

3. Accounting is interesting

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

4. I would enjoy being an Accountant

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

5. I am willing to spend a lot of time studying accounting

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

6. I can do better in calculation

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

7. I like to answer questions in numbers

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

8. Accounting is a course with lots of classwork

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

9. Learning accounting is very challenging

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

10. I am maintaining high grade point

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

11. My motivations made me choose accounting course

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

12. I am not good in Mathematics

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

13. My parents want me to choose science course

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

14. My Parents believe I can do better in accountant Career

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

15. My Parents provide negative reinforcement when I express interest in commerce fields

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

16. My parent's occupation encourages me to choose accounting

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

17. My Parents would celebrate my achievements

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

18. My Parents force me to choose commerce

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

19. My Friends think I should choose accounting course

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

20. Other students recommend Science to me

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

21. After seeing my friends' stream choice, I opt for accountancy

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

22. My all friends Choose Commerce so that I also choose commerce stream

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

23. My teacher think I should take any course other than accounting course

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

24. My counsellor(s) at school didn't recommend accounting to me

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

25. My class 10th academic performance encouraged me to choose accounting

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

26. Career counselling sessions have made me more interested in commerce stream

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

27. I have received career counselling specifically focusing on commerce field

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

28. I choose accounting course because there will be job available for me when I complete my Course

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

29. I choose accounting course because there will always be a great job market demand

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

30. I can get a high paying job if I graduate with accounting degree

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

31. Accountants are boring people

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

32. Being an accountant has a lot of prestige

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

33. The accounting profession is well respected

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

34. Accounting is a professional in par with medicine and law

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

35. Accounting is a field with broad exposure to business

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

36. AI make accounting easier

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

37. I like tally tool operations

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

38. Technology integration in any course makes it interesting

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

39. Commerce courses are technology driven course

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

40. I like skill-oriented courses which are integrated with technology

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

APPENDIX-II

Final Retained Scale

1. I am willing to learn accounting subject

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

2. Accounting is interesting

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

3. I would enjoy being an Accountant

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

4. I am willing to spend a lot of time studying accounting

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

5. I can do better in calculation

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

6. I like to answer questions in numbers

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

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(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

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11. My Parents would celebrate my achievements

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29. I like tally tool operations

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

30. Commerce courses are technology driven course

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

31. I like skill-oriented courses which are integrated with technology

(a) Strongly Agree (b) Agree (c) Neutral (d) Disagree (e) Strongly Disagree

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DETERMINANTS OF CHOICE OF COMMERCE STREAM AT SENIOR SECONDARY LEVEL

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BOOK SUMMARY

This book examines the factors influencing senior secondary students' choice of the commerce stream in Patna, Bihar. Using survey data and factor analysis, it identifies academic, personal, employability, parental, peer, and institutional influences. The findings provide insights for students, parents, educators, and policymakers to support informed academic decisions.

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