

Key Motivations Influencing PMEs' Decision To Pursue a Master's Degree via PEIs in Singapore

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This thesis is the result of my own work and
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Signature 15 June 2022

ABSTRACT

The influx of new graduates in Singapore has created a scenario of oversupply that makes it more difficult for people to get hired in a career field that they desire. People commonly tend to believe that with higher levels of education, they are more likely to be employed, and remain employed. The perception that a private degree education is a “second chance” for those not accepted into public universities is prevalent among the general public in Singapore and yet over the years, enrolment in private universities is on the rise.

This study explores this phenomenon by investigating the lived experience of a group of 9 Private Education institutions (PEI’s) alumni and provides insights as to why studying for a master’s degree in PEI is a preferred choice. These valuable insights on their perception of the value of studying master’s degree with a PEI could help PEIs in marketing their programmes to future students as not being the second-best option but as an empowering option for those seeking to remain in a job while studying.

A qualitative research method was chosen to obtain information about these alumni’s experiences and perceptions of impact, which are situated in the context of their backgrounds, career trajectories and circumstances. Quotes from the transcripts were then used to illustrate the issues raised by the research questions. Through thematic analysis, the quotes from the interviews were categorised into themes and discussions were carried out to link to the past research and literature reviewed in this study.

The findings indicate that while many had found part-time programmes challenging, in terms of studies around their (often full-time) employment and other personal commitments in life, the very flexible delivery of PEI programmes had enabled them to cope and succeed in completing and obtaining the qualification. Other findings from the interviews such as personal information have provided a deep understanding of the context for the motivations, experiences and benefits perceived by the alumni. This study concludes that the three main influences cited by the participants to study in a PEI were perceived value, cost and flexibility. Most of these participants also saw their master’s degree study as a medium or long-term investment towards an enhanced career through higher-level employment. Hence, the reputation of the university is considered secondary important. These findings not only have contributed to an area of limited study in Singaporean higher education, but more importantly, they have also provided insights to PEIs in marketing their programmes.

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LIST OF ABBREVIATIONS

AU	Autonomous University
CPE	Council for Private Education
CPR	Cohort Participation Rate
GES	Graduate Employment Survey
IHL	Institutes of Higher Learning
ITE	Institute for Technical Education
JICA	Japan International Cooperation Agency
MNC	Multi-National Corporation
MOE	Ministry of Education
MTI	Ministry of Trade and Industry
NS	National Service
OECD	Organisation for Economic Cooperation and Development
PEI	Private Education Institution
PMEs	Professionals, Managers or Executives
PR	Permanent Resident
SC	Singapore Citizen
SSG	SkillsFuture Singapore
TNE	Transnational education
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNDP	United Nations Development Program

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1 INTRODUCTION

1.1 INTRODUCTION

This chapter sets the context for the study undertaken in this thesis. It begins by providing the research background. It then presents the aims and objectives for the study and summarises the methodological approach and research design. The chapter concludes with an outline of the thesis structure.

1.2 RESEARCH CONTEXT

In a rapidly changing small-open economy like Singapore, the growth of potential human capital is crucial to attaining long term sustainable growth. As the structure of Singapore's economy shifts towards higher value-added and knowledge activities, human capital development as a key driver of economic growth has become increasingly important, with mounting pressures for increased demand for skilled and educated human capital. Thus, expecting the demand for workers with tertiary education to increase, the rate of return to tertiary education is likely to remain high and education will continue to be an appealing investment for individuals (Mok, 2015).

1.2.1 RISING DEMAND FOR HIGHER EDUCATION IN SINGAPORE

In 1980, 15 years after Singapore's independence, it was reported that 70 per cent of workers had at most primary school level education (Varaprasad, 2016). Sam (2017) therefore argues that there is a large pool of people who have missed out on the opportunity to acquire higher education qualifications early in their life. The demand for a university degree from Polytechnic and Institute for Technical Education (ITE) graduates have both contributed to the rapid growth in university education.

To meet the rising demand for university education, the Singapore Government has opened 3 additional publicly funded universities in the last 10 years, and Singapore has now six

autonomous universities. They are the National University of Singapore, Nanyang Technological University, Singapore Management University, Singapore University of Technology & Design, Singapore Institute of Technology and Singapore University of Social Sciences (MOE, 2021a).

In Singapore, the cohort participation rate (CPR) which is the proportion of those from the same age group making their way to universities has risen from 35 per cent in 2016 to 40 per cent in 2020 (Davie, 2021b). Despite the shrinking cohort size due to the declining birth rate, the number of individuals that enrol in the six autonomous universities (AUs) is about 16,500 in 2020, the highest in history (Davie, 2021b). This figure refers only to funded places at the AUs, which is a primary pathway for the junior college or polytechnic students progressing to full-time undergraduate studies before they enter the workforce. Those who could not make the cut of these AUs would have to study for External Degree in Private Education Institution (PEI) if they wish to continue their education locally in Singapore.

In the 2000s, the private education sector grew rapidly to about 500 private higher education institutions and the Singapore government saw a need to pass the Private Education Act in 2009 to tighten the standards and accountability of these institutions in Singapore. Council for Private Education (CPE) was finally established in December 2009 to look over matters such as students' enrolment, quality assurance, investigation and enforcement action against errant PEIs. CPE has 293 PEIs on its registration at end of 2020 (SSG, 2021a).

As Singapore takes great strides in ensuring the education accessibility and attainment of its people, more highly educated individuals are entering the job market. Ministry of Education reported that the education profile of Singapore residents has improved between 2010 and 2020. Among residents aged 25 years and over in 2020, 48% attained diplomas, degrees and professional qualifications, up from 37% in 2010 (MOE, 2020). Even with higher education attainment levels, graduate employment rates have remained stable and starting wages have risen over time. Nine in ten graduates from Institutes of Higher Learning (IHLs) who entered the labour force in 2020 found jobs or traineeships within six months of graduation (SSG, 2021b). The median gross monthly salary amongst full-time permanent employed AU graduates has risen

from \$3,300 in 2015 to \$3,700 in 2020 (MOE, 2021a). However, as more master's degree holders enter the job market, employers may begin to seek master's degree holders for positions that were previously meant for bachelor's degree holders. Could this then be one of the reasons for people to pursue a master's degree? Even if people are keen to pursue a master's degree, why do some prefer to study in a PEI instead of AU which is publicly funded? With the private education institutions playing a significant role in addressing the unmet social demand for higher education, it was reported that by 2020, almost 50 per cent of Singapore residents who pursued tertiary studies obtained their degrees through PEIs up from 26 per cent in 2008 (Sreenivasan, 2020). One of the key goals of this study is therefore to examine why people choose to pursue a master's degree in a PEI.

1.2.2 MULTI-PATHWAY EDUCATION SYSTEM

This influx of new graduates creates a scenario of oversupply that will make it more difficult for people to get hired in a career field that they desire, possibly leading to more graduates becoming underemployed. Underemployment or graduates moving to other economies may happen when graduates with high skills are working in jobs that are either low paying or low skilled (Cheng, 2018). However, regardless of which university individual graduates from, Ong, the education minister of Singapore is of the view that the post-secondary landscape in Singapore cannot be overly dominated by academic programmes. Ong stresses that deep skills are what will count for career progression and advises that Singapore should adopt a multi-path education system. It should be that of a multi-path system with different types of qualifications that can be attained at different times and stages of a student's life (Ong, 2018b). Would this 'multi-path education system' then affect the desire for Singaporeans to pursue master's degrees? Is it true that a higher level of education is always associated with higher income, a more respected career, a lower risk of unemployment and higher job security? These are among the questions that this study seeks to explore.

Although the question of whether acquiring higher qualifications could lead to successful life has been an ongoing debate over the last few decades, Tomlinson (2008) believes that the

relationship between higher education credentials and their utility in the market is not as straightforward as most people think and adds that these credentials are no longer seen as providing 'badge of Distinction' (Tomlinson, 2008, p.55). Even among these high-achieving students, there are still concerns and anxieties around the limitations of their so-called hard credentials in determining labour market outcomes. Mok (2015) reinforces this notion and asserts that most countries are entering a society that virtually mandates a university degree and the key to moving from one income bracket to another is largely attributed to attaining higher levels of education. Having a similar view is Conway (2010) who also claims that even among students with similar educational and qualification backgrounds, not all will enjoy a similar advantage in the labour market.

Hence, even the government while insisting that it should have a multi-path education system, also places great emphasis on the attainment of higher academic qualifications. This aspiration for upward educational mobility is a positive force for Singapore society, which is why its policy has always been to help as many young Singaporeans as possible go through university education while ensuring that the graduates are in demand by industries (Ong, 2018a). This rather conflicting view has prompted this study to find out why people are keen to pursue not only an undergraduate degree but even higher qualifications such as a master's degree.

1.3 AIM, OBJECTIVES AND RESEARCH QUESTIONS

When it comes to studying educational aspirations and motivations, researchers frequently use a variety of concepts that are related to education. Concepts such as human capital theory, signalling theory and social theory have been used to understand the process of aspiration development (Scott, 2019; Caplan, 2018; Tan, 2019; ~~Lopez & Santos, 2005~~). When they are studied simultaneously, they offer insights that help researchers understand the key motivational factors that influence people's decisions to pursue higher education (Berzin, 2010).

This study aims to examine the factors that influence students' decision to pursue a master's degree via a PEI in Singapore. Such findings will be used as recommendations to guide

government and PEIs to satisfy people's aspirations to pursue a master's degree. The four objectives that set the focus and boundaries of this study are as follows:

- (i) To elaborate on the role of the private education environment in Singapore
- (ii) To critically identify the worth of education in higher education
- (iii) To critically examine the factors that influence students' decision to pursue a master's degree via PEIs in Singapore
- (iv) To provide recommendations and guides for PEIs to aid marketing and business strategies

Education concepts and related education theories and frameworks will be reviewed to address the following two research questions:

- (i) Why are PMEs¹ keen to pursue master's degrees even though they are already in the workforce?
- (ii) Why do these PMEs choose to study for their master's degree in a private education institution (PEI)?

1.4 RESEARCH DESIGN

Subjective concepts and experiences can inform universal postulations about reality or phenomena when it comes to social realities (Neuman, 2014). To understand the subjective tones of the participants, this study will take the form of a subjectivist ontological approach. Subjectivists are of the view that research should go beyond the background research (to be covered in the literature review chapter) in the search for influences on variations and trends. Denzin and Lincoln (2017) argue that all research is interpretive and is guided by the researcher's set of beliefs and feelings about the world and how it should be understood and studied. In addition, the interpretive approach sees human social life as an accomplishment. It is intentionally created out of the purposeful actions of interacting social beings. As Gray alludes,

¹ PME is a common term used in Singapore that refers to professionals, managers and executives.

“Meaning is constructed not discovered, so subjects construct their own meaning in different ways, even in relation to the same phenomenon” (Gray, 2009, p. 18). This leads to an interpretive methodological approach that will largely base on the participants’ interpretations of their unique situation and try to capture their language and point of view.

1.4.1 METHODOLOGICAL APPROACH

The human capital theory rests on the assumption that formal education is highly instrumental and necessary to improve the productive capacity of an individual (Almendarez, 2013). In short, human capital theorists argue that an educated person is a productive person. This is the central focus of this research, which is to examine all the possible push and pull factors that influence these participants’ aspirations toward master’s degree studies. As these personal and environmental factors require the inclusion of psychological variables, they are difficult to measure and hard to quantify. Thus, the theoretical paradigm that informs this research will be that of an interpretive approach and the research will take the form of qualitative research.

1.4.2 ANALYSIS

The data collected from the interviews will be thematically analysed. Findings under each theme will be discussed in relation to the theoretical frameworks examined in the literature review. These findings are then used to address the research questions and demonstrate the contribution made by this research.

While the inherent appreciation for subjectivity can be a tremendous asset when using an interpretive approach, this study does not wish to ignore objectivity or any competing truth claims. Hence, this research has included a pilot study to authenticate that the pre-determined set of interview questions used in the main research is indeed valid, reliable and credible. As a result, qualitative research is thought to be a better approach since it analyses things in their natural environments, aiming to make sense of and understand events in terms of the meanings individuals assign to them, and by doing so ensure that the rigour of these research findings is above reproach.

1.5 THESIS STRUCTURE

The structure of the thesis is designed to inform and explain the research to the reader in a clear and logical format as follows:

Chapter 2 provides a comprehensive literature review with the objective to explore current research in the field of higher education. It begins with the historical background on the recent surge in higher education enrolment then it explores the reasons why employees are keen to pursue a master's degree. It also reviews why people enrol in PEIs instead of studying in the publicly funded AUs.

Chapter 3 situates the research within the higher education context in Singapore. It explains the education model in Singapore in particular higher education in the AUs and PEIs. It also explores the relationship between AUs and PEIs. This chapter concludes with two research questions.

Chapter 4 provides the explanation of the theoretical framework for the research, focusing on the two research questions outlined in chapter 3. It explores the ways how this research should be carried out to achieve the overall objective of this study.

Chapter 5 presents the findings from the primary data. This chapter explains how data are analysed and categorised into themes after the interview sessions. Data are quoted extensively from the participants to provide sufficient context for discussion in the next chapter.

Chapter 6 analyses the data gathered in the findings chapter and discusses them in relation to the theoretical framework covered in the literature review chapter and past research for the conclusions to be drawn.

Chapter 7 draws together the main findings in relation to the research questions and presents the contributions that this study makes to academic knowledge, practice and the attractiveness of studying in PEIs.

2 LITERATURE REVIEW

2.1 INTRODUCTION

With the ever-changing future uncertainties and dynamic shifts, all governments are continuously looking for new ways to propel their countries forward. A skilled workforce with higher education seems to be an apparent means to achieve this goal. However, the worthiness of acquiring higher qualifications via formal education that could lead to a successful career life has been debated over the past few decades (Jarvis & Mok, 2019). More than forty years ago, Collins (1979) already observed that with the expansion of the middle classes, there is a growing pressure for individuals to acquire higher qualifications to compete in the labour market.

People often assume that a university degree is like a passport that enables them to get a decent job and leads to financial success (Webber, 2014). This scenario could well explain the key reason for the recent growth in university enrolment in Singapore. Despite constantly reminding its people not to fall into the trap of academic credential inflation, the Government has allowed all its autonomous universities to partner with international institutions to offer more degree courses for its population.

The demand for and supply of education in Singapore and the way education is perceived and entrenched in the mind of many Singaporeans explain why people are eager to pursue higher education. This will be closely examined and to be presented as a research context providing the necessary background information on the influences that motivate workers in pursuing a master's degree with a private education institution. This research context (The Singapore Context) providing the overall setting for this research will be written in the next chapter.

Hence, the main objective of this literature review chapter is strictly focused to seek an understanding of why people who are already gainfully employed are still keen to pursue higher education. This chapter is organised in the following manner. The next immediate section provides an overview of the global perspective on the massification of higher education and the demand for higher education in Singapore. Following this, motivation for workers to study higher

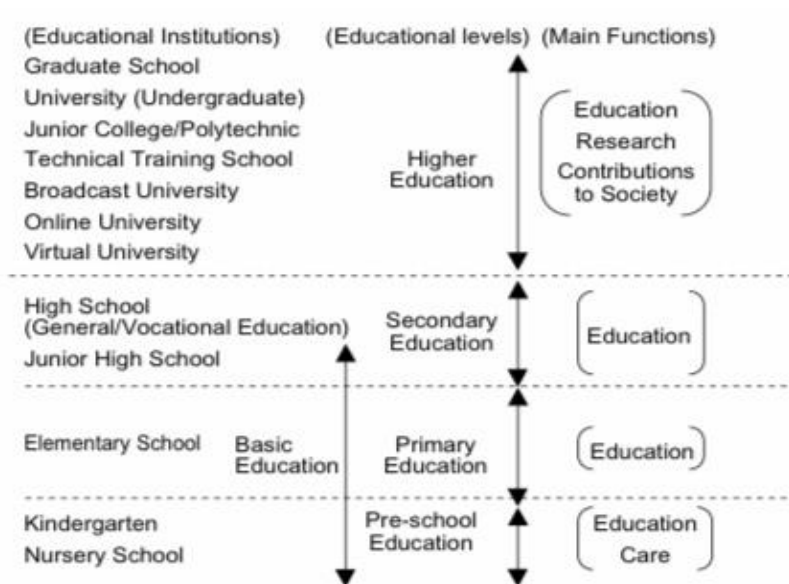
education will be examined. This includes a review of four concepts namely the human capital theory; the signalling model; the social capital theory; and the Confucian values, to provide better insights on educational worthiness. Having considered these key concepts that have dominated the values for higher education in Singapore, the chapter next explores the pathways in transnational higher education before ending with a chapter summary.

2.2 THE GLOBAL TREND OF HIGHER EDUCATION

In the World Declaration on Higher Education adopted by the World Conference on Higher Education in 1998, higher education is defined as: “all types of studies, training or training for research at the post-secondary level, provided by universities or other educational establishments that are approved as institutions of higher education by the competent state authorities” (JICA, 2002, p.2).

It is also reported in JICA (2002) that United Nations Educational, Scientific and Cultural Organisation (UNESCO), the World Bank, the United Nations Development Program (UNDP) and others use this same definition for higher education as shown in figure 2.1 below. Singapore’s Ministry of Education also uses the same definition (MOE, 2021a).

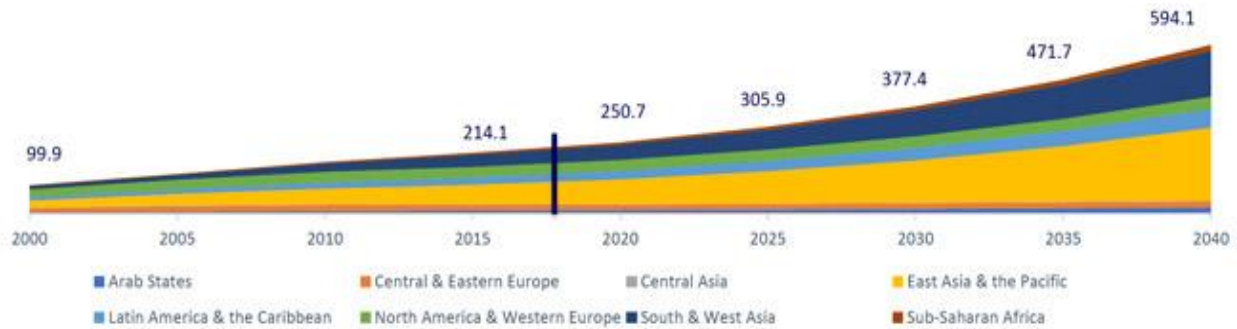
Figure 2.1: Education Systems



Source: JICA, (2002), “Approaches for Systematic Planning of Development Projects: Higher Education, Institute for International Cooperation, Japan International Cooperation Agency.

Calderon (2018) uses his study to present insights and anticipate enrolments in higher education until the year 2035. He explains that the global demand for higher education is fuelled by two major factors: the world's growing population and industrialized countries' economic success. As a result of this economic prosperity, many people perceive the need and opportunity to improve themselves. Calderon estimates that based on the strong demand for higher education, by 2040, twenty years from today, there will be approximately 600 million university students enrolled around the globe of which up to twelve per cent would have attained a master’s degree level or equivalent. This figure is up from 216 million in 2016, representing a remarkable increase of over 270 per cent. {Figure 2.2} shows the breakdown by region and the percentage rise over the last five years.

Figure 2.2: Global Higher Education Enrolment



Source: Calderon, UNESCO, 2018, “Worldwide higher education enrolment by global region, actual from 2000 to 2015 and projected to 2040”.

According to Calderon, there were around 500,000 university students in the early 1900s. Over the course of fifty years, the number of people who participated increased to 6.3 million. Since 2002, countries in East Asia and the Pacific have led the higher education enrolment charts. Calderon claims that there are no signs of a downturn and that by 2035, East Asia and the Pacific will account for up to 42% of global enrolments. This is a sharp increase compared to 25% in 2000 (Calderon, 2018).

The degree of transformation in the education landscape differs from region to region due to the varying levels of development and stages of economic and social reform around the world. As a result, there would be different trigger points for ongoing education reform. Regardless of the relative growth that is materialised by the year 2035, increased access and involvement in tertiary education will undoubtedly put pressure on how governments fund higher education, as well as how institutions function and compete for resources, as well as their ability to sustain education quality, standards, and regulation.

Calderon (2018) explains that the ongoing expansion of higher education brings numerous challenges as well as opportunities for governments and institutions. How these are managed largely depends on the relative stage of development or maturity they are at. Calderon's study reveals that while many developed countries are dealing with economic crises that stifle growth

and prevent them from investing in education, others are sustaining economic growth above global averages, allowing them to continue investing and expanding access to postsecondary education. A report from UNESCO (1998) claims that education is still crucial in today's world and it will become much more so in the future, especially for the younger generation. People learn the required skills and information to contribute to society in various ways during the educational process. As a result, higher education and society are intricately interconnected, with higher education being required to meet society's expectations.

Linking between knowledge and economic value, Brown, Lauder, and Ashton (2011), hypothesise that people seek to upgrade and upskill and that one method to do so is through higher education. Brown et al (2011) also notice that higher educational levels are often associated with higher income, a more respected career, lower unemployment risk and better well-being. In the next section, views from other authors and researchers will be examined to gain better insights into why people are keen to pursue higher education.

2.3 THE QUEST FOR HIGHER EDUCATION

With the rise of a knowledge-based society in which the creation of new knowledge and its application is critical to economic growth, education has become increasingly important in promoting and sustaining such development, to the point where technological advancement is hampered when qualified labour is scarce (JICA, 2002). Does this knowledge, however, imply that individuals should continue their education to the utmost level feasible to do well in the labour market and to better serve society? Higher education demand is unquestionably increasing at an exponential rate as revealed by Calderon (2018). However, all countries will have to face the pressure of not just keeping up with the demands, ensuring that they have the sustainable infrastructure to operate efficiently but more importantly making sure that jobs are available for these graduates (Bjarnason, Cheng, Fielen, Lemaitre, Levy, & Varghese, 2009).

Increasingly, tertiary Private Education Institutions (PEIs) in Singapore face unprecedented challenges ahead. Rising enrolments from both local and foreign students, a decrease in funding, rapidly changing industry needs and government legislation have resulted in increased competition among institutions (Chia, 2011). In his research, Chia discovers that students explore and gather information about the various educational institute before deciding which industry to work in. This is a quantitative study that was carried out 11 years ago on what students would do when choosing a university. More recent studies could have explored how these students evaluate their academic and financial capabilities with regard to their choice of institution qualitatively. Sharing the same concern are Brown, Lauder, and Ashton (2011), who claim that while tertiary education has seen unprecedented growth in the past decade, many graduates struggle to find good jobs and on the other hand employers say they cannot find the people with the skills they need.

Researchers such as Lauder and Mayhew (2020); Mok (2015); Poh, Poh and Feng (2017) and Psacharopoulos, (2006) observe that majority of the people continue to believe that the worldwide expansion of higher education is driven by the “college wage premium”, that is the boost in income that a person can expect on graduation. Their research claims that getting a better job continues to be among the most important reasons students seek higher education. Such assertion is the core of this thesis and more insights and findings will be examined in the next section.

2.3.1 AN INVESTMENT FOR BETTER EMPLOYMENT PROSPECTS

Trostel, Walker and Woolley (2002) suggest that individuals with more education tend to have better employment than those who are less educated. These findings make a compelling case for governments and people to invest significant sums of money in education, with the prospect of greater long-term returns. Education is viewed as an investment in this perspective, as it provides individuals with knowledge and skills that improve their employability and productive capacity, resulting in better future incomes.

It is clear from the OECD's findings in 2015 that higher educational attainment is associated with higher earnings during a person's working life. On average across OECD countries, earnings increase with the level of educational attainment. OECD's findings also reveal that those with a tertiary degree earn about 60% more than those with post-secondary non-tertiary education. This 60% earnings advantage accrues only to those with a bachelor's or equivalent degree. Those with a short-cycle tertiary degree (post-graduate executive programmes) earn only about 25% more, but those with a master's, doctoral or equivalent degree earn more than twice as much as those with upper secondary education as their highest level of attainment. These results show that continuing tertiary education after a bachelor's degree pays off. Even if having a better job is only one among many of the positive social and individual outcomes of attaining higher qualifications, data show that higher levels of education usually translate into better chances of employment and higher earnings. In fact, in all OECD countries for which information is available, the higher the level of education, the greater the relative earnings (OECD, 2015).

Almendarez (2013) also argues that people with higher levels of education are more likely to be employed, remain employed, and have more opportunities to gain experience on the job. Given the high cost of private investment beyond upper secondary school in most countries, a strong earnings advantage appears to be a significant motivator for people to invest time and money in higher education. If this is true, then more workers are likely to return to tertiary education to strengthen their educational achievements. Such a view is similar to that of Strawinski (2011), who concludes that a higher level of education is always associated with higher income, a more prestigious career, a reduced probability of unemployment, and more job security.

Following closely the development of higher education in Singapore, Tan (2019) also observes that people are eager to spend on education because they see it as a worthwhile investment that can improve chances for employment and reduce the risk of unemployment. Hence, people in Singapore continue to believe that pursuing higher education is a necessary investment that will provide them with appealing employment prospects and, as a result, a comfortable life. Such belief as argued by Davie (2018), explains why global access to higher education has increased dramatically. She cited China as an example where about 100 million university

graduates entered the workforce in 2010 with that number predicted to double (to 200 million) by 2020. It would be amazing if China could provide jobs for each of these graduates.

Thus far, this section explores the quest for higher education and why people are willing to invest in higher education. Following this, the reasons that motivate people to pursue higher education will be examined in the next section.

2.4 MOTIVATION FOR WORKERS TO PURSUE HIGHER EDUCATION

When it comes to the motivations of PME students, Mellors-Bourne, Jones and Woodfield (2015) allude that these are largely career-focused or employment-focused, that is, either 'positional' (more directly work-related or job-related) or more 'transformative' (more developmental personally). These students who are currently working view studying via PEI (PEI a model of Transnational Education in Singapore, this will be further discussed in section 2.5.3) as part of a wider approach to progressing their career, either in their current role or in another sector or profession.

Even if this is true, interestingly, researchers such as Power, Edwards and Wigfall (2003) argue that students with identical educational and qualification backgrounds may not have the same advantage in the labour market. In their study, Power et al (2003) reveal that in all countries a significant proportion of graduates fail to gain many advantages from going to university. This could probably explain why people have a distorted sense of the worth and significance of higher education credentials which may influence their goals and incentives for higher education.

Nevertheless, Lauder and Mayhew (2020) believe that as higher education has a positive impact on economies, access to higher education has exploded over the world. They argue that as the job market is flooded with graduates and severe competition reigns, people attempt to outperform one another to stay ahead of the competition and earn higher earnings. Individuals are therefore caught in a situation where they are left with no options but to continue pursuing

the highest possible education to strive for the best “in a game of positional competition” (Lauder & Mayhew, 2020, p.3).

Having similar views are Conway (2010), Gorard and See (2009) who also observe that workers in most countries are entering a society that virtually mandates a college degree and the key to moving from one income bracket to another is largely attributed to attaining higher levels of education. They realise that individuals are more likely to extend their education if it could promise them a higher income in the long-term but will decide otherwise if they perceive that going for higher education is a waste of time and money.

However, Schleicher who is currently the Director of the OECD Directorate for Education and Skills cautions that education is key to strengthening cognitive, social and emotional resilience among educational institutions and education systems and learners too need to become more resilient to succeed amid unforeseeable disruptions. Schleicher, therefore, suggests that learners could become empowered to learn in their own time and by their own rules rather than the university’s rules (Schleicher, 2021).

Such a view is similar to Carbery and Garavan (2005) who observe that as downsizing has become one of the inevitable outcomes in a global economy where organisations are required to constantly adjust their strategies and labour cost to remain competitive, surviving employees would need to adjust to these dynamics by developing new skills and competencies, and taking on new roles.

The researcher of this study, however, discovers that there is only a small number of qualitative research that have considered the perceptions, motivations, and experiences of students at private universities. While some qualitative studies explore why students prefer to study in a private university, they have limited relevance to this research. For example, research conducted by Chalapati, Leung and Chalapati (2018) on first-year students in Taiwan and the learning environment in the private university by Kahl (2014). Findings from other studies such as the

lecturer-students relationships in Kenya (Chepchieng, Mbugua, and Kariuki, 2006) and student retention (McPherson, 2016), are also found to be outside the scope of this research.

With the emergence of new technologies, there is a new breed of higher educational institutions referred to as “online schools” that leads Schumacher (2015, p.18) to question the need to physically attend classes. As technological advances have changed the dynamics of higher education and access to education, this research examines further to explore if busy PMEs prefer online schools as they could save on travelling time to campus.

Cheng (2016), examines how private degree students aspire for a type of social awareness that involves consumption of education, by specific attempts to promote themselves to potential employers as well prepared individuals. Describing such value practice as human capital, Cheng discovers that private degree students wish to be perceived favourably alongside public university students who are predominantly being valued as ‘higher’ quality students. While human capital creation has shown how students are ready for global knowledge economies, Cheng believes that credentials are no longer sufficient to ensure future employment opportunities. This argument will be further explored in this research on why PMEs are still keen to pursue master’s degrees as private students.

Notwithstanding, from the literature review thus far, the human capital theory seems to be an appropriate theory to help further understand why people view participation in higher education as an investment that benefits both individuals and society (Psacharopoulos, 2006). Thus, this will be further examined in the next section.

2.4.1 HUMAN CAPITAL

Originally proposed by Becker (1962), human capital theory suggests that every individual has a range of skillset and capabilities that he or she can enhance and acquire through education and training. Learners who grow their human capital become more marketable and employable since

they become more productive at what they used to do and can perform in new areas where they could not before. Hence, the amount of education received along with the learners' market value tends to rise in tandem.

Wahrenburg and Weldi (2007) claim that since its formulation in the early 1960s the human capital theory has developed into one of the most powerful theories in modern economics. Because of the strong links, it perceives between education and economic progress, the concept of the "knowledge economy" has grown in popularity over the last 20 years, giving it a new level of relevance. This leads Wahrenburg and Weldi to suggest that investment in training and education is an asset that will continuously contribute to making individuals more sustainable and employable.

Seeing this from another perspective, Gillies (2017) argues that where economic activity becomes focused on knowledge, that is intellectual rather than physical labour, then the importance of education to that economy is all the more crucial. In times of severe economic downturn, the best that educational qualifications may provide is the chance of securing any job rather than growth-enhancing employment. They serve as a security net against the worst that an economic crisis may threaten. Hence Gillies (2017) is of the view that it may be not so much that educational qualifications derive benefit, conversely, the lack of qualifications derives loss. Gillies, therefore, concludes that the more and better education individuals possess, the better their returns in financial rewards.

A similar view has also been revealed in Psacharopoulos's research (2006) that a higher level of education not only increases one's chances of employment but provides a clear earnings advantage once employed. Hence, Psacharopoulos contends that when considering the economic value of education, expenditures on education are often viewed as investments in human capital. Psacharopoulos further argues that the value of such investment is measured by the returns it yields over the lifetime of a more educated person relative to a less educated one over and above the investment cost. Another observation from Psacharopoulos's (2006) research is that higher education returns have been rising in most dynamic economies in recent years, reflecting the demand for more educated workers to complement technological advances.

Having similar views are Mateos-González and Wakeling (2021) who claim that, while postgraduate qualifications are inevitably a minority pursuit, their importance in securing advantaged positions is greater than ever before. Furthermore, postgraduate degree holders serve as a reservoir from which future experts are drawn. However, Psacharopoulos, (2006) cautions that returns on education are subject to diminishing returns, which means that they tend to fall as human capital becomes more abundant.

Thus far, while it seems clear that the reason why the college wage premium exists is because of the strong demand for skilled labour, it remains a challenge for employers to find out if the potential candidate has indeed possessed the required skills. If human capital suggests that a higher qualification may stand a better chance to enhance employability, then this could be an important message that candidates should signal to their potential employers. The signalling model will therefore be examined further in the next section on how it plays a role to motivate people to pursue higher education.

2.4.2 THE SIGNALLING MODEL

During the recruitment process, as employers may not be able to assess potential workers' actual productivity, they instead use educational qualifications to predict knowledge know-how. Caplan (2018) therefore argues that education has become a dominant signal. A common practice that exists even today as observed by Martin (2019) is that many employers from both public and private sectors make hiring decisions and set starting salaries based on the signalling model to assume that individuals who have more years of education are more knowledgeable and more productive. Martin (2019), therefore, believes that the signalling model of education differs from the human capital theory of education in that an individual's level of productivity is acquired through years of work experience rather than boosted by schooling. While individual workers may be aware of their skill level, potential employers may not, and so better educated workers are paid more since education offers them more skills and knowledge. Having a similar view is Caplan (2018) who also claims that according to the signalling model, the longer a worker can thrive in a formal schooling system, the more likely he or she will be viewed as having the attributes of sufficient intelligence, motivation, and conformity to being an effective worker.

Conversely, avoidance of formal schooling would signal non-conformity and, statistically, this worker is regarded as less likely to be productive. If such an assumption is well accepted, then any rational individual is likely to invest in education if the benefit of an additional year of education exceeds the cost.

When both employees and employers see the link between education and the knowledge economy as a 'win-win' scenario, the demand for higher education will always exist and be available to all those who have the motivation and resources to gain a good education (Lauder & Mayhew, 2020). Hence, Lauder and Mayhew believe that policymakers, guided by such conventional interpretations of human capital and signalling theory could lead to an ever-rising demand for a high-skilled workforce to be serviced by mass higher education.

However, Arrow (1973) is doubtful that higher education could unquestionably contribute to superior economic performance. He claims that it only functions as a screening mechanism, sorting out people of varying talents and communicating this information to labour buyers. Lauder and Mayhew (2020) also agree that the signalling model does not explain whether the skills of the graduates would be utilised but rather suggests that for many higher education graduates, their degree provides a credential or signal for entry into the sorts of jobs where once school-leaving qualifications were an adequate signal. Hence, for some people, attaining a university degree has become not a matter of improving one's human capital but of providing a signal in the game of positional competition (Lauder & Mayhew, 2020). That is, graduates, enter jobs that were once performed by non-graduates as higher education expands faster than the structure of jobs changes.

From the standpoint of human capital, the need for education credentials grows in tandem with the complexity of skill-based labour. But when more workers gather a signal that their current credential is losing its appeal, would they not start looking for an even stronger signal to stand out from the crowd? Could pursuing an even higher education therefore necessarily provide a stronger signal? The answers to these questions would be crucial to this study.

Making an empirical argument for the signalling model of education's income-boosting power, Caplan (2018) concludes that education's real returns are vastly overestimated since education is merely signalling which contributes nothing to the productivity and wealth of society. If the signalling model states that higher education contributes nothing to human capital, then what is the value of higher education? Caplan (2018) argues that one possible explanation is about ability bias and explains that when educational attainment is held constant, higher intelligence correlates with higher income.

In a nutshell, the signalling model claims that businesses do not pay extra for graduates because educators do an excellent job of conveying new skills and knowledge. Instead, academic completion provides or signals to employers with information about a worker's basic dispositions and abilities. However, the key to understanding the signalling model is the imbalanced information that employers receive. Employers want workers with a good work ethic. They want intelligent workers. They also want workers that are willing to conform to workplace culture, values and norms (Caplan, 2018). Unfortunately, Lewis (2018) observes that in a society with many competing views about virtue, some writers on education argue that schools, colleges, and universities have already given up on the goal of shaping their students' characters and wish to remain neutral about anything that touches on values. Hence, it will be a challenge for job seekers to solely use human capital and signalling models to convince employers that they possess these desired values. To overcome this challenge, Bexley, Marginson and Wheelahan (2007) suggest that acquiring social capital is another motivational factor for people to pursue higher education. This will be further examined in the next section.

2.4.3 SOCIAL CAPITAL THEORY

Bourdieu views social capital as an asset of individuals that draws its worth from the power of social networks available to them. Bourdieu (1986, p. 248) defines social capital as:

“the aggregate of the actual or potential resourcesthat provides each of its members with the backing of the collectively-owned capital, a ‘credential’ which entitles them to credit, in the various senses of the word.”

Agreeing with this is Coleman (1988) who also sees social capital as a source of educational achievement as it provides benefit to the individual who aspires to have the same educational standing as his or her peers. Hence, individuals invest in their relationships with others assuming that they will also benefit from such investments. Perhaps one of the strongest advocates for acquiring social capital through education can be found in The Analects of Confucius: “Those who are born with the passion of knowledge are the highest class of men. Those who learn, and so, readily get possession of knowledge, are next. Those who do not learn are the lowest of the people” (Kalantzis & Cope, 2012, p.260).

Research from Tonkaboni, Yousefy and Keshtiaray (2013) claims that social capital is obtained from preschool to higher education levels and that, higher education is considered a powerful producer of social capital. This study also claims that existing social capital is a critical precondition for people in higher education to create opportunity, incentive, and capacity, which promotes knowledge development by integrating capability and knowledge.

Research by Lin (1999) also reveals that the educational process brings new social connections and networks that could lead to the enhancement of the social capital of higher education students. Strengthening new socialization among peer graduates could make the social life as pleasant and desirable as possible. Consequently, as also discovered in their research, Tonkaboni, Yousefy and Keshtiaray (2013) believe that social cohesion in the education process through participation that reduces the feeling of alienation is indeed a key component of social capital. In another separate study, Lopez (1996) also notices that social capital within education is important as it appears to reinforce positive attitudes towards education as well as promote a sense of individual self-sufficiency. Linking social capital within education could be well explained by Lewis (2018) who contends that liberal arts education will become more important in the twenty-first century because the automation economy requires individuals to develop cognitive flexibility and habits of mind that allow for life-long learning more than ever before. Lewis (2018) explains that the Chinese refer to liberal education as “whole-person education” and is mentioned in the Analects of Confucius that “The gentleman is not a vessel, the gentleman is broad of spirit and intellectually agile; he can take on different problems and apply himself to

many situations and so is not a vessel for a specific use” (Lewis, 2018, p.26). One explanation for the recent spike in interest in liberal education, according to Lewis, is a perception that the narrow technical education that has predominated in Asian institutions does not adequately prepare students for the complexities of the modern world and economy. Hence a deeper source of concern is the belief that technical education alone does not assist students to build character. That is, it does not mould gentlemen² in the Confucian sense.

The second President of the United States, John Adams once said, “By gentlemen are not meant the rich or the poor, the high-born or low-born, the industrious or the idle, but all those who have received a liberal education” (Lewis, 2018, p.20). In other words, Adams believes that there are certain virtues associated with being a gentleman regardless of a person’s gender or background and that an education in the liberal arts and sciences is the prerequisite for being a gentleman in this sense.

Findings from the above researchers suggest that social capital is about the ability to learn new skills, accept new approaches, and cope with continual social change. Together with the findings on human capital and signalling theory, these theories provide a good foundation in the understanding of why people pursue higher education universally. Some of the liberal education movements have aimed to inculcate Confucian values in some Asian governments such as China, Hong Kong, South Korea and Singapore (Marginson, 2011). It is therefore crucial also to examine if Confucian values have influenced the desire for people to pursue higher education in Singapore. This will be explored in the next section.

2.4.4 INFLUENCE OF CONFUCIAN VALUES

Confucian values are embedded in the Singapore education system that is much credited with meritocracy where social positions, recognition and rewards are associated with the level of

² The gentleman (non-gender specific), according to Confucius is simply a man of virtue. Confucius states that there five major characteristics that make up a true gentleman which are humility, sincerity, graciousness, magnanimity and diligence (Damrosch & Pike, 2008).

education. Meritocracy puts one at the lower spectrum of the economic hierarchy if he or she lacks academic merit (Tan, 2012).

Marginson (2011) reviews Asia–Pacific higher education and focuses principally on what he refers to as the “Confucian” education nations namely Japan, Korea, China, Hong Kong China, Taiwan, Singapore and Vietnam. He observes that these nations have created a distinctive Confucian model of higher education that rests on four interdependent elements: (1) strong nation-state shaping of structures, funding and priorities; (2) a tendency to universal tertiary participation, partly financed by growing levels of household funding of tuition, sustained by a private duty, grounded in Confucian values, to invest in education; (3) “one chance” national examinations that mediate social competition and university hierarchy and focus family commitments to education; (4) accelerated public investment in research and “world-class’ universities. While the four parts of the Model are interrelated, the role of the nation-state, which frames the examination system, leads public and household investment and fund patterns, and drives the accelerated research program, is at the heart of the model (Marginson, 2011).

The "one-chance" examination provides the state with a social sorting mechanism that can be tweaked to allow for varying degrees of merit-based upward mobility. All families subscribe to the examination mechanism via the lens of Confucian ideals. Tan (2012) claims that it is Confucian ideals rather than human capital theory or tuition subsidies that drive tertiary education participation in Singapore. Singapore has modernized its educational systems as a result of a long-standing familial dedication to education. Confucians regard self-cultivation as lifelong learning that one must follow throughout one's life; as a result, people must constantly study, and learning is the only way for them to reach their understanding. Self-formation through education is part of the child's obligation to his or her parents, as well as the parent's obligation to the family's ancestral lineage. Hence, Tan (2012) notices that it is impossible to imagine a Confucian model without the nation-state, just as it is impossible to imagine a Confucian model without familial dedication. Confucian social harmony is based on the prevalent belief that academic excellence leads to a distinguished position at the top of the social ladder. Hence, it is a wish for

most parents in Singapore that their children could do well in their examinations to gain entry to study medicine and law with the hope to climb up the social ladder.

However, Marginson (2011) highlights a potential danger in this Confucian model if private funding of tuition, public funding of research, lifting mass participation, university quality and R&D are all carried out at the same time and at unprecedented speed. He argues that this phenomenal achievement of the model will blind policymakers, the media, and academic communities to a potential limitation and disadvantage, namely social inequities in tertiary participation. The overreliance on student family contributions, combined with a lack of effective government intervention, may result in significant disparities in students' access to higher education opportunities (Marginson, 2011). This disadvantage could potentially lead to more problems because it is difficult to improve quality in lower-status private institutions that are not funded or supervised by the state. This will be further deliberated in the "Implication" section of the conclusion chapter.

What seems like a straightforward economic equation involving investing in higher education to propel careers and self-fulfilment, therefore, rests on countless possibilities, reasons and rationales as covered in the concepts of human capital, signalling, social capital and Confucian values. These rationales and reasons are relatively similar to the top five findings of Ellucian's survey in 2019 shown below:

Table 2.1: Reasons for pursuing higher education

Reasons for pursuing higher education	Responses from Ellucian research
To improve my job prospects	62%
To learn about a specific field of study	57%
To complete requirements for a future profession	51%
To expand my social or professional network	33%
To earn a promotion or salary increase at my current job	11%

Source: Adapted from Ellucian (2019)

These findings have provided good insights into addressing the research question of why people pursue higher education. This literature review chapter has deliberately held back its discussion on pursuing higher education via PEIs due to its complexity which requires a separate chapter to examine in detail. Nevertheless, as an introduction to PEIs, the next section provides an overview of transnational education and its pathways for higher education in Singapore.

2.5 TRANSNATIONAL EDUCATION (TNE) – A PATHWAY FOR HIGHER EDUCATION

From the humble beginnings of early online and open education initiatives, transnational education has emerged and continues to grow at an unprecedented rate. The English-speaking nations of Australia, the UK, and the US lead the world in the export of transnational education programs, with approximately 2,400 degrees offered in English in mainland Europe alone (Banner, 2016).

McBurnie and Ziguras (2006) argue that for the receiving country, the chief benefit is that TNE provides a method of absorbing demand for education that is not currently being met through the domestic system. Hence, receiving country could theoretically free up some education budget for other funding purposes. McBurnie and Ziguras also notice that meeting the demand for foreign education without the need to study abroad can also reduce the outflow of students and the accompanying outflow of currency. Agreeing with such remarks is Chen (2015), who also believes that Singapore has adopted transnational education as an approach to make foreign higher education available locally at an affordable price and thus serves as an alternative pathway for higher education. In her study, Banner (2016) further reveals that Singapore, China, India, Malaysia, and Hong Kong are home to the largest numbers of transnational education students and shares that the majority are enrolled in Australian, UK, or US institutions.

When it comes to the motivations of TNE students, Mellors-Bourne, Jones and Woodfield (2015) believe that these are largely career-focused or employment-focused. That is, either ‘positional’ (more directly work-related or job-related) or more ‘transformative’ (more developmental personally). They view studying via TNE as part of a wider approach to progressing their career,

either in their current role or in another sector or profession. One of the greatest advantages of TNE as pointed out by McBurnie and Ziguras (2006) is that students can obtain foreign education without incurring travel and foreign living costs, or the family and work disruption that study abroad entails.

While the term “transnational education” may be generally understood, Knight and Liu (2017) believe that it is not always clear how it may be carried out in practice. They point out that it can be very confusing as to how different modes of TNE are interpreted and labelled. There are many terms used in the literature and practice to describe the same TNE model. Knight and Liu, therefore, argue that comparisons of TNE provision and research within and between nations are difficult and generally inconclusive due to the varied use of terminologies. It also means that generalizing research findings is challenging and analysing internationally comparable TNE data is problematic (Knight & Liu, 2017). As the terms ‘transnational education’, ‘cross-border education’, ‘offshore education’ and ‘borderless education’ are often used interchangeably, the following sections examine the definitions and models of TNE.

2.5.1 DEFINITION OF TRANSNATIONAL EDUCATION (TNE)

Transnational education (TNE) is an emerging feature of the changing educational landscape that crosses traditional educational borders and boundaries. Geographic boundaries appear to be of little importance with the unprecedented growth of information and communication technologies, as well as their creative application in distance and e-learning education. (Stella & Woodhouse, 2011). Gleason (2018) argues that there is no fixed definition of TNE that scholars and education practitioners can agree on. According to Stella and Woodhouse, the definition adopted by the UNESCO (United Nations Educational Scientific and Cultural Organisation) and Council of Europe in the Code of good practice in the provision of transnational education define transnational education as:

“All types of higher education study programmes, or sets of courses of study, or educational services (including those of distance education) in which the learners are located in a country different from the one where the awarding institution is

based. Such programmes may belong to the education system of a State different from the State in which it operates or may operate independently of any national education system” (cited in Stella and Woodhouse, 2011, p.5).

It also defines ‘transnational arrangements’ as:

“An educational, legal, financial or other arrangement leading to the establishment of (a) collaborative arrangements, such as franchising, twinning, joint degrees, whereby study programmes, or parts of a course of study, or other educational services of the awarding institution is provided by another partner institution; (b) non-collaborative arrangements, such as branch campuses, offshore institutions, corporate or international institutions, whereby study programmes, or parts of a course of study, or other educational services are provided directly by an awarding institution” (cited in Stella and Woodhouse, 2011, p.5).

The next section examines if the above definition and TNE arrangements are also being adopted and practised in Singapore.

2.5.2 THE TRAJECTORY OF TRANSNATIONAL HIGHER EDUCATION IN SINGAPORE

To develop Singapore as a regional hub of higher education in East Asia, the Ministry of Education (MOE) in Singapore has expanded more local university places for Singaporeans, from 8 per cent of each primary cohort in 1985 to 40% in 2020 (Davie, 2021b). The mid-1980s school-leaver boom saw the beginnings of transnational higher education in Singapore. At that time, the government was keen to expand higher education enrolment, but its capacity was not sufficient to meet the educational needs. For this reason, the Singapore Government allowed overseas institutions to offer university education in Singapore and total student enrolments have steadily grown since the mid-1980s when the first distance education programme was launched (Sam, 2017). These transnational higher education programmes have therefore played a very important role in assisting Singapore to achieve the policy goals of expanding higher education enrolments and offering a diversity of choices in meeting students’ educational needs (Ziguras 2003).

Believing that the higher education system in Singapore should be made more flexible and diversified to cope with globalization challenges, its Ministry of Education has put in place a higher education governance model with an emphasis on flexibility and autonomy in finance and

management to ensure its publicly funded universities are well-governed and resourced. Besides these AUs, Singapore is one of the largest markets for transnational higher education in the world and is an important education market for Australian and U.K. universities (Jarvis & Mok, 2019). Types of TNE models will be explored in the next section.

2.5.3 TNE MODELS

Mellors-Bourne, et al (2015) notice that many different models of transnational education have evolved since their emergence in the early 1990s as institutions have adapted to changing operational circumstances. For example, the most basic level of UK transnational education involves three broad modes of delivery:

1. Some form of direct in-country presence by the UK higher education institution, overseas such as a branch campus, use of fly-in faculty or a local study-centre operated as a joint venture.
2. Distance learning, including online delivery.
3. Collaborative or partnership teaching provision – usually with a locally based higher education provider – although other forms of delivery partnership exist.

Most transnational education programmes combine or 'blend' these three modes in practice. Each mix is unique to each programme and is determined by a variety of elements including nation, partnership, student, subject, pricing, and institutional policies and/or facilities (Mellors-Bourne et al., 2015).

Stella and Woodhouse (2011) categorise TNE into 7 different models:

1) *Distance education arrangements, including virtual universities:*

Courses are currently delivered entirely through mailed print materials supplemented by emails and phone calls, but they are rapidly being delivered totally through electronic means. Some providers combine distance education delivery with other services provided by a local partner

who is responsible for student recruiting, student support, and tutorials, as well as possible visits by foreign university employees. In some cases, this model is referred to as blended learning.

2) *Offshore partnerships:*

Institutions from different countries offer programs under an agreement. Typically, the foreign university oversees admission standards, curriculum, and assessment, while the local institution is in charge of student recruiting, tutorial support, and other student services.

3) *Franchising:*

A higher education institution in one nation licenses another institution in the same or another country to provide its educational programs or parts of its educational programs.

4) *Articulation:*

Under some form of arrangement, the overseas university grants credit or advanced standing for completed units of study in local institutions' programs. Typically, the local institutions teach the curriculum of the overseas university.

5) *Twinning:*

A study program is defined and conducted collaboratively by two or more universities. Typically, students complete the first two years of their course at a university in their home country and then finish their studies at the award-giving institution's main campus.

6) *Branch campuses:*

A provider opens a branch in a country other than the country of the main campus.

7) *Online education/ Online learning:*

Using electronic and online technology, distance education/learning is given remotely. Face-to-face instruction is not available in this mode. Some institutions are increasingly offering online courses during some sessions to allow students to complete their degrees faster.

Comparing the above three broad modes and seven models of UK transnational education, it appears to be the same as the two major types of transnational education in Singapore described below:

1) *External Degree Programmes (EDP)*

Leading private institutions, such as the Singapore Institute of Management (SIM), are major local partners in collaboration with overseas academic institutions in offering university education in Singapore, either for local students or students from overseas.

2) *Existing foreign university campuses*

Since the mid-1990s, the Singapore Government has tactically and strategically invited 'world-class' and 'reputable' universities from abroad to set up their Asian campuses in the city-state. Since then, INSEAD, James Cook University and Curtin University have set up their campuses in Singapore (Sam, 2017).

According to Sam (2017), The Ministry of Education must approve any foreign programs provided by a local partner institution. The awarding university and the local partner must give extensive information about the university's ability to provide the course in Singapore at a level that is equivalent to the degree awarded in the home country. Cross border delivery through distance education and online courses that do not have a local presence in Singapore do not require approval from the government. However, Marinoni, Land and Jensen (2020) strongly recommend that the government/ministry of education must support TNE institutions in mitigating the disruption COVID-19 is causing. In their global survey, Marinoni et al (2020) discover that at almost all HEIs, COVID-19 has affected teaching and learning with two-thirds of them reporting that classroom teaching has been replaced by distance teaching and online learning. The shift from face-to-face to distance teaching did not come without challenges, the main ones being access to technical infrastructure, competencies and pedagogies for distance learning and the requirements of specific fields of study. Hence, it is a challenge for faculty to seamlessly make this sudden and unprepared shift from face-to-face to distance teaching and learning as quickly as possible to continue teaching and to provide learning opportunities to their students.

Stella and Woodhouse (2011) argue that in practice, there are many obstacles to achieving academic benefit from TNE, especially in terms of rigidity in the qualification frameworks. Obstacles occur in all countries, with the difference being in the degree to which they exist. TNE, in its most basic form—the necessity for quality and certification recognition in both nations—implies the need for cooperation arrangements between two countries.

This necessitates a suitable and trustworthy quality assurance method to assure stakeholders that the TNE's programmes satisfy academic and professional standards and that they will be useful in other countries as well. In most countries, this would require a review of the national policy and quality assurance frameworks with TNE in mind (Stella and Woodhouse, 2011).

2.5.4 CREDIBILITY OF TNE

According to Shah and Nair (2013), private for-profit higher education in the UK and US continues to thrive despite inconsistent quality and standards that vary from great teaching to evidence of dishonest acts that are quickly becoming a public controversy. Some universities are so desperate for enrolments that they are giving extensive academic credit based on 'life experience', allowing people to acquire a portion of the entire degree without ever attending a lecture or passing a test.

In many circumstances, TNE was not firmly inside the regulatory jurisdiction of either the sending or receiving country, with one considering it to be the duty of the other or of minor importance. This explains why TNE slipped through the cracks of most national regulatory and quality assurance systems in the 1980s and 1990s (McBurnie & Ziguras, 2006). Indeed, as pointed out by Marinoni et al (2020), while the general TNE environment is one of growth and opportunity, effective TNE quality assurance is a key problem for both the sending and receiving countries. Poor-quality provision and the presence of unscrupulous providers pose significant hazards to students and their parents in the host nation, as well as the sending country's HE system's reputation and TNE's overall reputation. Nevertheless, few countries have robust TNE quality assurance systems in place. As the location of the study and where the majority of the graduates

will end up working, quality assurance is perhaps a more relevant issue for the host country. This will be discussed further in the Singapore context chapter.

Shah and Nair (2013) allude to the fact that several scholars have argued that the rise of private higher education in various parts of the world has resulted in ongoing concerns about educational quality and standards. Shah and Nair further explain that quality is defined in this context as value for money and suitability, whereas standards are defined as a comparison of curriculum and student success relative to graduates from other institutions.

Tuition fee increases in both public and private institutions, as well as student growth, have raised consumer interest in higher education quality, standards, and value for money. TNE providers with resource constraints may suffer negative consequences such as low teaching quality with many enduring severe staffing issues. Shah and Nair (2013) argue that as many private for-profit institutions are not able to predict students' enrolment numbers, each lecturer is hired on a modular basis, hence it is difficult to establish strong and dedicated academic practices. The worst scenario would be fraudulent institutions that took payments and then vanished, leaving students to discover they had been deceived.

Stella and Woodhouse (2011) also notice that while some TNE providers promote their programmes aggressively by guaranteeing equal treatment and acknowledgement of their awards in the providing country, the current student experience in many collaborative ventures indicates that the awards give them benefit only in the private sector. As such, students have difficulty translating degrees earned through TNE study into national equivalents.

Marinoni et al (2020) therefore believe that it is generally more appropriate to talk about TNE licensing, registration or approval systems since the primary responsibility of the quality assurance agency is to ensure that institutions are approved to deliver TNE programmes and that they meet minimum educational standards. However, Marinoni et al (2020) are also of the view that as ongoing monitoring of the programmes is generally quite weak, assurance systems can generally be considered as a work in progress in most countries. Governments across countries have been pressured to take steps to protect the public. This leads Stella and Woodhouse (2011)

to believe that if quality assurance methods are enhanced in nations with well-established higher education institutions, TNE will remain a non-issue.

2.5.5 THE MERITS OF TNE PROGRAMMES

As definitions of TNE evolve, the way different countries and agencies interpret the meaning and scope of TNE within their national and operational contexts varies. It is also a commonly held view that studying a TNE programme is a highly pragmatic choice. Kanonire (2017) is of the view that it is a combination of students' characteristics and the characteristics of a university that ultimately impacts upon student's choice of university. In the same study, Kanonire further reveals that students' choice is driven by their ability, interest, motivation, and environmental background, whereas university characteristics such as quality of teaching, university reputation and ranking as well as geographical location and tuition fees are considered important. These characteristics are similar to the research findings from Dao and Thorpe (2015) and Sia (2013) which also show that the main factors influencing students' choice of the university are related to the quality of teaching, recognised programmes, prices, location, facilities, information and services.

Kanonire (2017) argues that while the quality of teaching, reputation and the ranking of the university are critical characteristics of any university that students wish to consider, students with low achievements prefer less prestigious universities to increase their chances to graduate. Hence many TNE providers attempt to provide students with options to choose a programme that is more customised to their needs.

Agreeing that studying a TNE programme is indeed a highly pragmatic choice, Dao and Thorpe (2015) cited an example that a TNE programme could offer a somewhat more valuable or prestigious qualification at a lower cost than studying abroad. TNE programme is also able to cater to the needs of the students in a much more practical way that could be fitted into their life. TNE programme provides flexibility on the time to complete a course. The cost and 'fit' circumstances tend to reinforce each other to some extent. This implies that some 'dedicated'

TNE students who are unable to travel could complete their programme in the shortest time possible. Indeed, as pointed out by Kanonire (2017), many students consider the TNE programme to be more appealing than studying abroad, especially since both degrees earn the same education credential.

A study by Lau (2020) on the other hand reveals that convenience is the ultimate important factor as TNE students who are working full time would prefer that the programme they undertake is interactive and can access the learning materials through the internet at any time.

A finding from Mellors-Bourne's (2017) study reveals that the majority of participants who enrol in a TNE postgraduate programme are doing so for blatantly career-related reasons. The majority of these reasons were broad-based, implying that they expected the degree to improve their overall career chances rather than allowing them to enter or advance in a specific field or profession or make a career transition. This infers those students who undertake TNE programmes are not particularly concerned about the reputation of the university they choose to study. As most students need to keep working to pay for their studies, a part-time TNE programme allows them to study and attain a recognised degree while keeping their current job.

While university ranking is a widely accepted indicator used by prospective students who are not certain about the quality of institutions before making their decision, students in Singapore are less likely to have this concern as all PEIs are subjected to quality assurance audits by the CPE. Studying at TNE thus seemed to be a well-informed decision, a well-deliberated choice and a preferred option for many students in Singapore.

While all the above findings may point to the merits of TNE programmes, Lau (2020) argues that there are challenges faced by TNE providers in Singapore. As most students who enrol in the TNE programme usually cannot meet the requirements to study in AUs, TNE has evolved to absorb the unmet demand for higher education. A common challenge faced in conducting the TNE programme is that fly-in faculty does not provide adequate face-to-face academic support to local students as they go back to their home countries immediately after they finish teaching. It is therefore important to have teachers with a good attitude to help these students as they need

more guidance on how to do their course works (Lau, 2020). Another issue that TNE providers commonly face is that due to limited resources they are unable to provide facilities that are as good as those provided by most AUs. Library facilities, for example, have long been a source of contention in TNE. Many TNE providers do not offer interlibrary loans, so their students must obtain reference materials from public libraries (Lau, 2020).

To grow its business, each TNE provider needs to constantly find ways to address such challenges and shortcomings. Lau's study (2020) suggests that because students' first exposure to universities may be through administrative staff during course preview sessions, providing high-quality services to students can make a good impression. Understanding the perceptions of students can help institutions to make informed decisions on what is important to students when delivering TNE programmes. As a result, a strong administrative team can contribute to image enhancement and student satisfaction. Because candidates typically apply to more than one university, a smooth enrolment process can reduce administrative staff dissatisfaction, and these strategies are critical for converting a potential candidate into a student.

With the above definitions and modus operandi of TNE discussed, the next chapter seeks to provide an in-depth understanding of the TNE landscape in Singapore. This Singapore context chapter will act as a precursor before this study begins with its enquiry on why existing PMEs are keen to pursue master's degrees via the TNE programme.

2.6 CHAPTER SUMMARY

This chapter has provided a review of higher education studies in the world and how they could impact Singapore. It also explores the global trend of higher education and discusses the reasons for the global expansion of higher education. A significant proportion of the literature reviewed in this research thus far comprises factors that influence students' decision to pursue higher education such as location, academic programme, university reputation, educational facilities, cost, availability of financial aid, and employment opportunities. While these factors highlight the considerations that people make when deciding to pursue higher education, the reasons behind

such considerations are gaps that have been inadequately addressed by the literature. The design of this study, therefore, attempts to address these gaps to better understand the importance of these considerations/variables. Four theories namely the human capital theory; the signalling model; the social capital theory; and the Confucian values were embedded in the two research questions to address these gaps. Human capital theory and Confucian values are important concepts that link to the research question on why PMEs are keen to pursue master's degrees even though they are already in the workforce, whereas signalling theory and social capital theory are being examined to understand why PMEs choose to study their master's degree in a private university. While these theories have been discussed in the past education research, none have examined all these theories collectively in the context of private universities.

This chapter also discovers that in the minds of many individuals, a university degree would mean better jobs, higher salaries and success in life. Yet, in many countries including Singapore, many university graduates are less optimistic about their future. In an age of technological developments and business changes, degree holders are increasingly unemployed, or underemployed, in many economies. Is pursuing higher education therefore a good way to circumvent this situation and if so, why studying at a PEI can best achieve its desired objective. Hence, an overview of the TNE is also included in this chapter.

Before the research of this thesis could be carried out, the Singapore context in the next chapter will provide a detailed account of the education pathways and insights into the development and status of PEIs in Singapore. However, the journey of Singapore's PEIs sector is cluttered with plenty of challenges. Table 2.2 below suggests some of the challenges faced by PEIs that will be examined in the Singapore context chapter.

Table 2.2: Challenges for PEIs

	Key Issues and Challenges	Reference
1	Setbacks of the global schoolhouse initiative and its repercussions	Tan, 2016
2	Singapore SkillsFuture: Information for PEI and students	SSG, 2021a
3	Enhanced Registration Framework and EduTrust Certification	SSG, 2021a
4	Heightening regulatory requirements for PEIs	SSG, 2021a
5	Perception towards PEIs via mainstream media	Yeo & Ho, 2014
6	PEI graduates fared poorly against AU graduates	SSG, 2021b
7	Multi-path education system in Singapore	Ong, 2018b
8	PEIs closure hits record high	Davie, 2017
9	Increased competition between PEIs, AUs and others	Winn et al., 2014
10	Private higher education in Singapore: 'A second chance' option?	Cheng, 2017
11	How Covid-19 transform universities?	Davie, 2021a
12	Covid-19 presents an opportunity to revitalize university education	Davie 2021b
13	Partnership Management (collaborations with university)	Sam, 2017

3 THE SINGAPORE CONTEXT

3.1 INTRODUCTION

One of the most important achievements accomplished by Singapore over the past 56 years since her independence in 1965 is its successful transformation from being a Third World ex-British colony to a First World independent nation in Asia. With manpower as the only resource for long-term sustainable development, higher education is perceived as crucial to fulfilling its goals of nation-building and ensuring a stable supply of a well-educated workforce. Indeed, in a country with no natural resources, human capital is key to Singapore's economy. This has been entrenched in Singapore people's minds since young (Lee, 2018).

Singapore's government's strong emphasis on higher education also reflects its belief in both meritocracy and elitism (Lee, 2018). Higher education institutions, especially universities, are playing an important role to identify and nurture social elites and future leaders. Hence, higher education is indispensable for the nation-building of Singapore. In this sense, higher education is not independent of the state system as it must work with the government to achieve goals of national development (Gopinathan & Lee, 2011).

Since the mid-1980s, when Singapore experienced its first economic recession, the Singapore government started to expand its higher education system to upgrade the quality of the labour force to prepare for economic restructuring. This denotes the transition from elite to mass higher education in Singapore, similar to other Western developed countries (Scott, 2019). It changes the landscape of higher education development in Singapore even though elitism remains a core ideology for the Singapore government.

The purpose of this chapter is to situate the study within the context of higher education in Singapore. It probes into major characteristics, trends and issues closely related to higher education development in Singapore. This provides the necessary background information needed for the study.

There are seven sections in this chapter. After this introductory section, it begins with a discussion on Singapore's education model that entrenches a belief among its people that education is key to its economy. Next, it analyses the development of higher education and will be followed by a description of the pathways for higher education in Singapore. The public's perception of PEIs will be reviewed in section 5. key gaps in existing research will then be identified before ending with a chapter summary.

3.2 EDUCATION MODEL IN SINGAPORE: 'MERITOCRACY'

The biggest concern for the Singapore government is how to make this island state without any natural resources survive. Since its independence in 1965, Singapore has managed to maintain a stable socio-political environment and a strong economy by ensuring strong employment rates and providing quality social infrastructures such as transport, education, housing and health care for its people (Tan, 2019). These are all made possible because state leaders who are mainly scholars are the ones who are considered most qualified to find the ways out for the nation's progress and development in the long run. Tan further reveals that Singapore has also long been emphasizing the role of higher education in propelling national and economic developments.

Lee (2018) argues that the belief in both meritocracy and elitism has greatly influenced the roles that the Singapore government wants its universities to play. An important role for its universities is to identify and nurture social elites and future leaders based on academic performance. Hence, higher education is indispensable for the nation-building of Singapore.

Research focus in recent years has posed questions on how to achieve and maintain academic excellence in face of challenges arising from massification and globalisation (Waring, 2014). This has resulted in significant changes in Singapore's higher education policymaking, particularly in terms of the linkages between higher education and industrial development. In the recent twenty years, the government establishes four additional universities, hence it is not difficult to observe the close relationship between higher education and the government. While this has changed the landscape of higher education development in Singapore, Lee (2018) therefore argues that

elitism remains a core ideology for the Singapore government. From a historical perspective, the government has played an irreplaceable role in directing the development of higher education in Singapore and the entire education system in Singapore is very much influenced by Confucian values (Marginson, 2011). The next section will provide more insight on this topic.

3.3 HIGHER EDUCATION IN SINGAPORE

Coping with challenges arising from globalisation is always deemed the strongest reason for reforming and restructuring the higher education system in Singapore (Gopinathan & Lee, 2011). Globalisation points to a global war for talents which is even more critical for Singapore where there are very limited human resources. Globalisation in the context of education refers to global practices of quality assurance and audit systems with a strong emphasis on international rankings. This has put pressure on higher education institutions for greater accountability for their performance and resource allocation (Gopinathan & Morriss, 1997).

Indeed, globalisation presents Singapore with certain policy challenges. Widespread attention is given to the employability of graduates and how much they earn for they have become important indicators to demonstrate how well higher education institutions perform and whether they are responsive to market needs. However, as highlighted in the Ministry of Trade and Industry's (MTI) report, what Singapore needs to do is not to be challenged by globalisation but instead to co-opt globalisation to keep the nation moving with new directions of economic growth and development being identified (MTI, 2012). This report also explains that it is for this reason that the Global Schoolhouse initiative was launched in 2002.

3.3.1 GLOBAL SCHOOLHOUSE INITIATIVE

Three key thrusts were identified under the Global Schoolhouse initiative – first, for the education sector to be an engine of economic growth; second, to build industry-relevant manpower capabilities for the economy; and third, to help attract, develop and retain talent for the economy. The Global Schoolhouse is not only an education policy but a population and

immigration policy to attract foreign talents and students. It entails transforming education, particularly higher education, into an export service industry. This could boost Singapore's reputation as a global education hub in Asia to attract 150,000 foreign students by 2015 (MTI, 2012). However, ten years later after the launch of the Global Schoolhouse initiative, the Government 2012 announced that while the education sector remains an important part of the economy, the Global Schoolhouse is repositioned to focus more on quality of education and relevance to the economy, and not student numbers or GDP share (MTI, 2012).

A three-tiered system of universities forming the core of the global schoolhouse was then proposed. At the apex is the 'world-class universities'. These universities will focus primarily on postgraduate education, contributing to research and development. The second tier is the publicly funded universities, the so-called 'bedrock' universities, which besides carrying out research and development activities also supply domestic university-educated manpower to meet national needs, attract regional students through scholarships and fulfil the concept of education as a public good. Private universities are at the bottom of the pyramid. These private universities would focus on teaching and applied research and cater to foreign students and local students who are not able to make it to the publicly funded universities (MTI, 2012).

In summary, strategic alliances and partnerships between local and overseas higher education institutions as part of the Global Schoolhouse initiative form a core element of the emerging "Singapore model of higher education". The next section will provide a further understanding of the various higher education pathways that are made available in Singapore.

3.4 HIGHER EDUCATION PATHWAYS IN SINGAPORE

In Singapore, the notion that people can do well in their career without a degree simply does not go well with Confucian values in education as they witness that majority of their peers with higher education qualifications are enjoying a higher standard of living (Gopinathan & Lee, 2008; Marginson, 2011). Higher education is commonly regarded as the last step in formal education, which generally involves the degree's completion.

Higher Education in Singapore is managed and administered by the Ministry of Education. After completion of 12 years of school education or equivalent students proceed to pursue university programmes. Singapore's higher education institutions equip students with the knowledge and skills imperative to work in the industry. The next few sections provide an overview of AUs and PEIs as the two higher education pathways in Singapore.

3.4.1 AUTONOMOUS UNIVERSITIES (AUs)

In fulfilling the desire for its people to pursue higher education, the Government of Singapore has established a total of six publicly funded universities more commonly known as autonomous universities (AUs). This massification of higher education is marked by a significant rise in a cohort participation rate (CPR) from a mere 5 per cent in 1980 to 40 per cent in 2020 (Davie, 2021b), this would mean four in 10 students from each Primary One cohort obtain a place in one of the AUs. AUs have always received more applications than they could accept. Due to the ongoing Covid-19 pandemic, the six Singapore universities offered 17,500 places in 2020, 1,000 more than planned (Davie, 2021b). Some of the additional places went to Singaporeans who had initially planned to study overseas while others went to polytechnic diploma holders who opted to study. This extra enrolment has pushed beyond its stated target of 40 per cent for every student cohort by 2020, which the Government had earlier pledged. Regardless, this ever-increasing CPR now at 42 per cent has reflected the desire of Singaporeans to earn a degree. In fact, as reported by Davie (2021b), the Ministry of Education offered additional places in 2021 as the Covid-19 pandemic situation did not improve. But going forward, the education minister views that it may not make sense anymore to plan in terms of raising the cohort participation rate, as the Government's focus should instead be looking at the skills individuals would need for their job and support them to upgrade themselves (Davie, 2021a). The government has therefore launched an initiative on SkillsFuture as an alternative pathway for people to enrol in short skills courses instead of pursuing university degrees. This will be further explored in the next section.

3.4.2 SKILLSFUTURE INITIATIVE

The government is concerned that as more Singaporeans hold jobs as professionals, managers or executives (PMEs), these PMEs are becoming increasingly vulnerable if they do not continuously upgrade their skills. To prepare its people for future jobs, the government set up the SkillsFuture to help Singaporeans to upgrade their skills. This national programme launched in January 2016 gives every Singaporean aged 25 and older \$500 credit to pay for skills courses. An additional \$500 top-up was given to all Singaporeans in 2020 (SSG, 2021a). The main objective of this government-led national movement is to provide Singaporeans with the opportunities to develop their fullest potential throughout life, regardless of their starting points. Through this movement, the skills, passion and contributions of every individual will drive Singapore's next phase of development towards an advanced economy and inclusive society (Gleason, 2018).

Often referred to as "micro-credentials", these courses subject to market tests could create pathways that lead to smaller qualifications (SSG, 2021a). While this seems to provide Singaporeans with an extra avenue for acquiring job-relevant skills, Davie (2017) argues that it would not sway people's belief that higher education is still a better option to learn and succeed in life. Davie claims that currently, employers in Singapore including the government are using different pay scales for graduates and vary pay according to applicants' degree class. Until these employers rethink how they hire, recognize, and reward employees, Singaporeans would continue to seek higher qualifications that may even not be relevant to their careers (Davie, 2017).

Perhaps, time will prove if achieving micro-credential via the SkillsFuture initiative is a better alternative than studying for a degree. In the meanwhile, judging from the ever-increasing demand to enrol in the university, many domestic students still see a degree as a minimum for employment as they continue to think it is worthy to paper chase (Davie, 2017). If the government is serious about capping the CPR, then students who could not enrol in any of the AUs would likely study overseas or enrol in a Private Education Institution (PEI). The next section provides an understanding of how PEI could address this issue with its role in providing TNE and changes it has made to the higher education landscape in Singapore.

3.4.3 PRIVATE EDUCATION INSTITUTIONS (PEIs)

Ten years after the launch of the Global Schoolhouse initiative, some objectives have been achieved and helped to grow the scope and diversity of the education landscape in Singapore (MTI, 2012). For example, the government has attracted well-known institutions such as INSEAD (a French business school) and the Technical University of Munich to set up and grow their presence in Singapore. The Global Schoolhouse initiative has also witnessed some collaborations between foreign and local universities to offer joint academic programmes, such as the joint Executive MBA between Shanghai Jiao Tong University and the Nanyang Business School, as well as the Waseda-Nanyang double MBA. The presence of these Global Schoolhouse institutions in Singapore has helped to build Singapore's brand name in education (MTI, 2012). Other leading institutions such as Johns Hopkins University and the University of Chicago also offer External Degree programmes (EDP). Many domestic students welcome this initiative as it offers them great cost-saving options who can now enrol for foreign university degrees locally instead of travelling overseas to study. This initiative has provided fuel and propelled the growth of private universities in Singapore. The increase in the number of private universities has therefore provided the education industry with a wide variety of options and alternatives (Tan, 2016).

In Singapore, education pathways are made possible for PEI students such that upon completion of the diploma programme awarded by the PEIs, students can leverage the diploma to gain admission to external degree programmes. This TNE's articulation model (discussed in the literature review) is commonly seen in Singapore (Sam, 2017). Securing such a pathway, especially with well-regarded foreign universities offers the PEIs a selling point to attract students to enrol on their programmes. The number of places in the AUs will never be enough to match the aspirations of Singaporeans since there are always oversubscribed. PEIs, therefore, have helped to increase the supply of degree courses in Singapore, providing local students who have missed out on a place at the local university an education pathway to enrol into a foreign university that is no less reputable than the AUs (Cheng, 2017).

However, an annual survey conducted by CPE has constantly revealed that the employment outcomes of each PEI graduating cohort are much behind that of the AU graduating cohort (SSG, 2021b). Taking the private education route to earn a degree is therefore generally being viewed in a less-than-favourable light by both students, employers and the public at large. The perception was that private education was not only less rigorous and less reputable, but also more expensive, compared to what was offered by local, full-fledged universities.

According to Sam (2017), it is generally felt that the Singapore government is favouring AUs by increasing AUs' cohorts participation rates, offering tuition grants that are only applicable to courses offered by AUs and increased regulations toward PEIs. AUs nowadays compete directly with PEIs for student enrolment. For example, in building diversity of offerings, the government is asking its universities to include more applied, skills-oriented courses as evident in the Singapore Institute of Technology and the Singapore University of Social Sciences. Hence, with AUs having a clear advantage, PEIs now need re-thinking how to formulate their marketing strategies to compete with AUs for students, revisit how they can further optimise rising costs and keep the average student acquisition cost at an optimal level. Nevertheless, the demand for further education is on the rise, the strong increase in graduates in the market presents a strong base for PEIs to offer more postgraduate programmes (Davie, 2021b).

Higher education such as master's degree providers would need to consider that the needs of these students are different from those students enrolling for undergraduate courses. Many of these prospective students are not fresh school leavers, they are likely to be currently employed and tend to finance their own master's degrees. Hence, there ought to be strong motivations guiding these actions so much so that they can overcome their personal, family, financial, career and time commitments in exchange for their desired master's degree (Cheng, 2017).

Students develop different expectations and aspirations as they come with different abilities, backgrounds and motivations. These diverse perceptions, motivations, and expectations may be influenced by multiple factors independently or simultaneously (Sam, 2017). Thus, relating to this study, identifying key drivers that positively influence students to pursue a master's degree via

PEIs in Singapore remains the sole aim of this study and will be fundamentally supported by 4 pillar objectives:

- (i) To elaborate on the role of the private education environment in Singapore
- (ii) To critically identify the worth of education in higher education
- (iii) To critically examine the factors that influence students' decision to pursue a master's degree via PEIs in Singapore
- (iv) To provide recommendations and guides for PEIs to aid marketing and business strategies

As a result of the Global Schoolhouse initiative, the number of international students has greatly increased and this, in turn, makes it more appealing to international universities to offer their programmes in Singapore. Higher education has therefore gained prominence in Singapore over the last two decades (Sam, 2017).

With the rapid growth of PEIs and the government's lack of enforcement of rules, numerous PEIs for higher education have been accused of acting unlawfully, harming the reputation of the private education business in Singapore as a whole (Sam, 2017). In response, the government, through the Committee for Private Education (CPE) under the Ministry of Education imposes strict regulations and governance on PEIs. As a result, many PEIs could not meet these requirements and the number of PEIs fell from a near 500 to only 293 in 2020 (SSG, 2021a). While CPE oversees the registration of courses offered by PEIs, it does not endorse or accredit the course. PEIs do not have the jurisdiction to award degrees, but they are permitted to award certificates and diplomas (SSG, 2021a). Hence, as TNE providers these PEIs tend to offer courses that do not require high capital costs and the barrier to entry into this private education industry is relatively low (Shah & Nair, 2013).

As the closing down of these PEIs was being reported in the media, it has inevitably created negative connotations with the public. This leads the next section to examine the public perception of PEIs and how this could have impacted students' decision to study in a PEI.

3.5 PUBLIC PERCEPTIONS ON PEIs

Cheng (2017) shared that according to an Asian Development Bank report, a large proportion of private institutes in Asia occupy the bottom of the prestige hierarchy within their domestic higher education landscape. This is largely due to PEIs taking on a demand-absorbing role. Hence, public universities end up with the academically best students, while PEIs stay as “second chance” options and remain as non-elite institutes. In this study, “second chance” refers to those who do not meet entry requirements set by AUs. While AUs make their mark on world ranking leagues, PEIs (adopting TNE models) continue to bear the label of ‘second-best option in Singapore.

Private degree students are not only being viewed in a lesser light compared to their public university counterparts they are also not doing as well in the graduate job market. In a Graduate Employment Survey (GES) conducted in 2020, Committee for Private Education revealed that graduates from AUs enjoyed a significant wage premium over degree graduates from the PEIs (SSG, 2021b). This condemns PEIs to further negative perceptions. A perception still exists among employers that degree programmes in the public universities are more rigorous and there is also a stigma that those attending private institutions may be weaker in academics. Hiring managers may think that PEIs are a secondary choice for students and, thus, less attractive. The perception that a private degree education is a “second chance” for those not accepted into public universities is prevalent among the general public.

If such perception continues to prolong, it will have a long-term negative impact on the private education sector. What then are the reasons for people to study a PEI? Would the perception of the public on PEI change for the better in times to come? With the ever-changing diversification of higher education in Singapore (as discussed in the previous chapter) there seems to be a fair chance for AUs and TNE to co-exist. For example, SUSS, previously named UniSIM, regarded as a “second” chance university has since been renamed and officially become a government-funded autonomous university. The new declaration of autonomous status for SUSS is likely to push up its enrolments in years to come (Ross, 2017). The implication is that if SUSS graduates are well

accepted and recognised by the public, would the perceived values of a PEI degree also improve in times to come?

By allowing AUs such as SUTD and SIT to offer foreign universities master's degrees which is traditionally a norm for a PEI, would this also mean that master's degrees offered by PEIs will soon receive the same recognition as the AUs and the perception of studying in PEIs would have therefore changed for better? This issue of qualification recognition will be further discussed in the Discussion chapter of this study.

3.6 KEY GAPS IN EXISTING RESEARCH

According to Ethington and Smart (1986), students who are more satisfied with their educational experiences as an undergraduate are more inclined to extend their education by attending post-graduate school. This implies that more students would return for their master's degree in PEIs if they were satisfied with the benefits derived from their undergraduate achievements in a PEI (All the participants of this study studied for their bachelor's degree in PEI).

In his research, Sam (2017) discovers that another advantage that PEI's students have over AUs is that PEIs have greater flexibility when deciding which global university to partner with, which programmes to offer and what fees to charge. This will benefit prospective students as they now have more options to pursue those higher education programmes that are within their financial means. In addition, as PEIs are for-profit organisations, they tend to provide good service and support to their students. Perhaps the greatest advantage of studying in PEI is that most PEIs are offering accelerated programmes by granting credit or advanced standing for completed units of study in local institutions' programmes.

While all the above may underline some of the factors that students may consider when enrolling for higher education with a PEI, some peculiar reasons also influence their decision. For example, as the Singapore government shapes up the quality assurance within the PEIs for the interest of students, it unavoidably created some negative media attention in the process that leads the

public to label PEIs as potential “degree mills” and “second chance” options for those who failed to obtain entry to AUs (Cheng, 2017).

It is therefore critical for this study to examine further if a PEI’s master’s degree could truly be considered as a “safety net” to help these individuals circumvent unemployment or at least sustain their current job for now. If the market begins to differentiate between degrees that carry their full worth in knowledge and skills and those that are essentially paper qualifications, would that be a deciding factor to pursue a master’s degree via a PEI?

While there are many reasons for individuals wanting to pursue tertiary education in a PEI, there is a lack of research on why people choose to study master’s degree via PEIs in Singapore especially those who are already gainfully employed in the workforce. This Singapore context chapter thus concludes with two research questions:

- (i) Why are PMEs keen to pursue master’s degrees even though they are already in the workforce?
- (ii) Why do these PMEs choose to study for their master’s degree in a private education institution (PEI)?

3.7 CHAPTER SUMMARY

This chapter has discussed Singapore, a country with no resources and hence human capital is believed to be the only way to survive and succeed. This belief is very much entrenched in its people and has shaped its education model and policy. There is an education pathway for everyone that wishes to pursue higher education. The PEI appears to be a good demand-absorbing institution for students who are not able to enrol in the publicly funded AUs. However, the stigma that PEIs are often being regarded as less than favourable as compared to the AUs, leaving one to wonder why people are still heading to PEIs to continue their education.

The chapter also reviews the SkillsFuture initiative that the government takes to avoid the negative consequences of the unrestricted expansion of higher education such as the oversupply

of university options. More importantly, the setting up of CPE is crucial in ensuring quality assurance is undertaken by all PEIs without sacrificing the quality of education and compromising the academic standards of university students.

Together with the literature review chapter, this context chapter provides the necessary information required for the primary research to be carried out to address the research questions of this study.

4 METHODOLOGY

4.1 INTRODUCTION

People in many developed countries, including Singapore continue to believe that pursuing higher qualifications such as degrees is a natural investment and would rationally provide them with attractive job outlooks and consequently provide them with a comfortable life (Davie, 2019). A higher level of education has always been positively correlated with higher income, a more esteemed career with a lower risk of unemployment and higher job security Strawinski (2011). Also supporting this notion is Reader (2011) who observes that students no longer see themselves just as learners but as investors in creating a better future.

This phenomenon set off the basis of this study. That is to explore, understand, and seek to analyse the reasons for the recent growth in university enrolment in Singapore and why professionals, managers and executives (PMEs) in Singapore are motivated to further their studies in PEIs.

Students develop different expectations and aspirations towards higher education as they come with different abilities, backgrounds and motivations. These diverse perceptions, motivations, and expectations may be influenced by multiple considerations independently or simultaneously. Notwithstanding, understanding the key drivers that influence students to pursue a master's degree via private education institutions (PEIs) in Singapore remains the sole aim of this study. This study is fundamentally supported by four objectives:

- (i) To elaborate on the role of the private education environment in Singapore
- (ii) Critically identifying the worth of education in higher education
- (iii) Critically examine the factors that influence students' decision to pursue a master's degree via PEIs in Singapore
- (iv) To provide recommendations for PEIs to aid marketing and business strategies

This chapter aims to explain the methodological approach and research design of this research. The first part of the chapter outlines the ontological and epistemological positioning and provides an insight into the role of a researcher in this research. The second part seeks to address the research methods and the approach taken in data analysis. This chapter will conclude by discussing the ethical implications and highlighting the limitations of the study.

4.1.1 PHILOSOPHICAL APPROACH

Every research ought to have its aims and objectives and researchers must follow a research process to achieve these objectives and answer their research questions (Crotty, 1998). To ensure that the appropriate choice of methodology and methods are being considered in this study, the researcher will be guided by assumptions that one will bring to the study. Crotty (1998) went on to explain that ontological assumption is about how the researcher views the world, while epistemology assumptions are concerned with how this knowledge can be acquired.

However, to add validity to this study, it is necessary to consider other opinions regarding assumptions. In agreement with Scotland (2012), these assumptions are merely a hypothesis. Scotland believes that researchers would have differing assumptions of truth and knowledge which in turn influence their research approach. Hence Scotland (2012) is of the view that it is impossible to engage in any form of research without committing to ontological and epistemological positioning. Scotland further explains that as the theoretical underpinnings of each positioning are dependent mainly upon experience and/or observation, they can never be empirically proven or disproven. Thus, what knowledge is, and the ways of attaining this knowledge are subjective (Scotland, 2012). Therefore, this study takes the view that “Meaning is constructed not discovered, so subjects construct their meaning in different ways, even in relation to the same phenomenon” (Gray, 2009, p. 18).

4.1.2 THE ONTOLOGICAL AND EPISTEMOLOGICAL PERSPECTIVES

Holden and Lynch (2004) highlight that there are two broad categories of ontological positions: objectivism, and subjectivism; and that objectivism and subjectivism could be described as a spectrum with other streams of varying philosophical positions aligned between them. Neuman (2014) further explains that objectivists emphasise observable outcomes and only focus on external conditions or reality. However, PMEs have different reasons to pursue a master's degree. To understand such a social phenomenon, it is important to take note of the unique situation and to unfold the deeper perceptions that influence the actions of these PMEs. Hence, the subjective approach is more appropriate for this study.

Indeed, PMEs seek to pursue education because they believe in the value of doing so, some may pursue education, not just for the pleasures of learning but for better economic prospects. The researcher must therefore be cognizant that a rational action undertaken in pursuit of values may not necessarily bring any tangible benefit and that the meaning of human intentions is generally subjective. As the participants rely on their respective social experiences and constructs to help them through this decision-making process, they are likely to respond uniquely from their point of view (Scotland, 2012). Hence, to understand the subjective tones of these participants, adopting a subjectivist ontological approach would be appropriate to support this study. A further justification for this stance is that Denzin and Lincoln are of the view that subjectivism is the belief that knowledge is "always filtered through the lenses of language, gender, social class, race, and ethnicity" (Denzin and Lincoln, 2005, p.21). Hence, Denzin and Lincoln also claim that interpretivists would accept multiple meanings and ways of knowing and acknowledge that "objective reality can never be captured. I only know it through representations" (Denzin and Lincoln, 2017, p.5). The ontological perspective of the subjectivist of this study, therefore, leads to the epistemological position that knowledge is constructed through interpretation and is individual, subjective and unique. Participants in this study are PMEs from different backgrounds. An individual PME is likely to respond uniquely as a result of his or her view towards pursuing a master's degree via a PEI. The challenge of this study is therefore to understand the subjective

nuances of these PME's to understand their motives and intentions of pursuing a master's degree and more importantly why pursue the route of a PEI.

Schwandt (1994) is of the view that interpretive researchers believe that this world is made up of meaning that is constructed by social beings and that the only way to understand meaning is by interpretation. As this study essentially captures the participants' language and their point of view on the need to pursue a master's degree through a private education institution, it appears that interpretivism is an appropriate epistemological positioning for this study. However, Schwandt cautions that this kind of interpretation is likely to be restricted to individual actors, in a specific place, time and situation. Hence, only PEI alumni were invited to this study and interviews were carried out individually.

With the adoption of interpretivism as the epistemological stance, the research methodology will be discussed in the next section.

4.2 RESEARCH METHODOLOGY – QUALITATIVE APPROACH

To recap, this study aims to seek an understanding of the influences that motivate PME's to pursue their master's degrees and why they chose to study in a PEI. Therefore, this study uses an interpretive approach to interpret the phenomena in terms of the meanings that people bring to them (Denzin & Lincoln, 2017). Such a perspective is gained by talking directly to people and seeing them communicate and react within their context is a critical feature of interpretive research. As an interpretive, it would therefore be necessary to dive into the inner meanings of the participants (PME's) during interactions with them to ensure that the researcher's interpretation is as representative as possible.

However, as human capital theory operates at a very personal level, the final decision to study in a private education institution for a master's degree is very much hinges on the perception an individual has that led to a choice being made. This is central to this study, which is to describe the key influences affecting PME's' aspirations toward master's degree studies. These personal values require the possible inclusion of psychological variables which are difficult to measure and

hard to quantify. Denzin and Lincoln (2017), are also of the view that qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them. As such, it is more appropriate that this study should take the form of qualitative research. The next section will discuss the role of a researcher.

4.2.1 UNDERSTANDING THE ROLE OF A RESEARCHER

This study will need to acknowledge the possible biases the researcher will bring to the study and how they will influence the outcome of the research (Miles, Huberman & Saldana, 2014). The adopted ontological and epistemological positioning reflects the values and the correlation of the choice of data collection techniques to achieve the objectives of this study. To this end, Saunders, Lewis and Thornhill (2009) are of the view that the researchers should express their axiological skills by showing how their values will impact their judgments before and during the development of their research.

Denzin and Lincoln (2017) argue that for any interpretive research, the researchers interpret what they find to make sense or interpret the meanings others have about the world. However, the research outcome is heavily steered by the researchers' inner set of beliefs as their background and experiences could shape their interpretation. Mack (2010) is therefore convinced that these researchers should look at the data thoroughly so that the data could inform the researchers about what is going on in the research environment while being conscious of the researchers' own biases. Researchers should therefore always be conscious that their cultural values and personal experiences will shape the way they involve and interact with the data in their research. The quality, trustworthiness and authenticity of the findings will be discussed in greater detail in the subsequent section.

4.2.2 RESEARCH METHOD (SEMI-STRUCTURED INTERVIEWS)

Johnson and Christensen (2019) stress that in a typical interpretive research study, the researchers collect data from their participants that reflect their understanding of a particular

phenomenon. These data are usually collected through interviews. Creswell and Poth (2016) claim that qualitative interview questions that are open-ended and without a structure and guide would develop conversations that usually go in an unspecific direction. Such an unstructured interview is not appropriate for this study as it is unlikely to support the objectives of this study.

Rashidi, Begum, Mokhtar and Pereira (2014) on the other hand argue that to extract a specific contextual response from respondents, interviewees should be given the same context of questioning. Rashidi et al (2014) further explain that such an interview involves scheduling of questions where the researcher will ask each respondent the same questions in a similar way. This set of questions is predetermined and similar in wording and sequence. Responses could then be aggregated to match the objective of the study. However, while structured interviews could provide parity in the responses that allow researchers to draw comparisons of these data for meaningful analysis, it restricts and prevents the researcher from exploring more in-depth responses (Rashidi et al., 2014).

The merits of a semi-structured interview appear to be the appropriate method for this study. That is to have a pre-determined set of questions, with the intention for the interviewees to freely express and tell their stories. However as pointed out by Gillham (2000), complex human experiences are not things that people can casually speak about in an organised fashion. As this study requires an elaborated depth in response, a semi-structured interview is the most appropriate method to collect data for this study. One must be aware that there is a great deal more to interviewing than simply asking questions and as argued by Gillham the use of 'open' questions does not mean that one has no control over the way the interviewee responds. In a semi-structured interview, while there are pre-determined questions the actual responses are entirely up to the interviewees.

One of the advantages of semi-structured is that question order follows some sort of logic (for example, themes from the literature) so that one question could be a follow up to the previous one. This not only ensures that key points or topics in the study are covered; it also gives space for other opinions and ideas to be heard. The interview opened with an introductory question about their occupation to warm up the participants and build rapport. Next, the interview was

guided by 4 main questions each supported by an average of 3 prepared probes. This set-up, allowed answers to these questions to dictate the direction of the interview. This approach also provides the opportunity for the interviewer to use prompts and probing questions to facilitate a progressive discussion of the topics, as demonstrated in the sample transcript in Appendix H.

4.3 DATA COLLECTION METHOD (PURPOSIVE SAMPLING)

To achieve the study outcome, it has been demonstrated that the research participants must not only have the experience of the phenomenon being studied but be willing and able to accurately share their experiences. It will be within expectations that participants of this study come from diverse backgrounds, cultures and lived experiences. However, it is the identified social phenomena that trigger the parameters and requirements for the sample selection.

Purposive sampling would allow the researcher to select participants that can best inform the undertaken research. The choice of deciding whom and how many participants to talk to, why and what to talk about are therefore important considerations. Adopting purposive sampling would give the researcher the flexibility to consider whom to be involved, and the number of participants involved in the interview even after the data collection begins. Miles et al (2014) argue that as much as researchers want to, they cannot study everyone, everywhere. The choice of deciding whom and how many to talk to, why and what to talk about would not just affect the conclusions of the study but also the confidence level of this study. Miles et al (2014) are also of the opinion that qualitative researchers should work with a small sample to clarify main patterns and identify exceptions as these participants possess homogenous demographic and social characteristics.

The criteria used for purposive sampling in this study are:

- The participant graduated from a PEI in Singapore with a master's degree
- The participant is a Singaporean Citizen / Singapore Permanent Resident
- The participant is gainfully employed before embarking on the master's degree

The provision of a better understanding of the selection criteria provides a critical backdrop to this study. To understand the key motivations and influences of the participants, they must be master's degree graduates and the qualification ought to be administered and delivered via a PEI. The transnational agreement between the awarding University and the PEI will not be included in the interviews as the interviewees may not know such details though they could comment on the models via their experiences. As a successful master's degree graduate of a PEI himself, the researcher of this study seeks to understand the influences and decision-making process as to why a PEI is preferred over other available options.

Being a Singapore Citizen (SC) or Permanent Resident (PR) is also an important criterion. The selected profile of this study is a privileged group that could enjoy subsidies if they choose to study master's degree at any Singapore Autonomous university. SC and PRs can look to tuition fee savings in the region of \$10,000 - \$20,000 Singapore Dollars, depending on the programme and awarding institution. The relevance of this criterion could therefore sufficiently address why SC and PRs still prefer to pursue a master's degree at a PEI with no subsidy support from the government.

The last criterion also required SC and PRs to be working professionals, who tend to make conscious decisions with their earned money and savings. It is also with the understanding that spending hard-earned money will put them through a robust decision-making process when it comes to selecting a master's degree with a PEI. This will circle back to the main objectives of this study and provide a detailed analysis to prospective master's students and a business guide for PEIs.

The samples were contacted directly through the researcher's judgement as to who can provide the best information and feedback to achieve the objective of the study. Guest et al (2006) argue that in qualitative methodology, researchers stop gathering data when it does not yield any significant new information. Referring to such points as saturation of information where the data collection no longer reveals new information, Guest et al are also of the view that the more heterogeneous the interviewees, the more interviews are required. The nine students

interviewed in this research were homogenous, they are all PMEs and studied in PEIs. After interviewing the eighth participant, it was found that no new themes emerged from the data. Nevertheless, the researcher proceeded with an additional interview and ended its interview with this ninth participant since the saturation point was reached where no new codes and themes emerged.

Interview questions

An electronic invitation and a consent form were sent to the participants with the following interview questions before the interview takes place. According to Richards and Schwartz (2002), this better prepares the participants for the interview and reduces any anxiety or unnecessary anticipation.

- Q1 May I know your occupation?
- Q2 Could you share your motivations behind pursuing a master's degree?
- Q3 Based on your understanding:
 - a) How would you describe the roles of PEIs and AUs in Singapore?
 - b) Is study mode an important consideration for you?
 - c) How did you decide which master's degree was most appropriate for you?
 - d) Why did you choose a PEI over an AU?
 - e) Can you describe your experience and challenges faced studying in a PEI?
- Q4 What can PEIs do to attract professionals, managers and executives (PMEs) like yourself to pursue a master's degree with them?

Interviews

The emphasis of this study is to give participants the space to tell their stories and to get a thick and rich description of their experiences. As the study is keen to understand the various influences that motivate these participants to pursue a master's degree in a PEI, the researcher ought to remain open and consciously unbiased as recommended by Miles et al (2014).

Based on the consent form signed, all the participants opted for an audio call although a video call was offered as an option. The study laptop was also utilised as a holding screen for the

interview questions prepared which came in handy in prompting questions to ask. There was no fixed way to ask questions. While the interview questions highlighted earlier served as a guide, verbalisation of these questions to the participants was carefully carried out to ensure they fully understand the questions.

The interview was recorded on a dedicated voice recorder (Mi Max 3) and each interview lasted an average of one hour. The audio file was subsequently transferred via USB-C cable to the study laptop on the same day. Upon successful transfer, the original file was deleted for security reasons. The study laptop is under password protection and only the researcher has access to the file. All data collected is solely for this study and will not be monetized. Data will only be kept for as long as it is necessary and will be destroyed at the end of the study. All interviews were conducted locally in Singapore and there was no risk identified as this study is voluntary, and anonymous and participants are free to stop and deny answering any questions at any point of the interview. In addition, the interviews were conducted in the comfort of the participants' preferred location.

The duration of the interview had been managed well in terms of expectations. It was noted that the flow of questions need not be in sequence except for the first question asking about the participant's occupation and background. It was noticed that beyond the 20th-minute mark, the participants begin to speak more freely and do not require any prompts. However, Miles, et al (2014) caution that information is likely to pile up very quickly and comment that if researchers do not know what matters more, everything matters. Hence, the researcher has to be constantly reminded that seeking answers to the research questions is key and should avoid being carried away with unnecessary conversations during the interview as this could end up overloading irrelevant information. The irresistible temptation as alluded to by Gillham (2000) is that researchers are too ambitious to capture everything they would like to ask, this study should therefore need to have an idea of how to analyse the data before collecting them.

4.4 THEMATIC ANALYSIS

Braun and Clarke (2006) suggest that thematic analysis is a method for identifying, analysing and reporting themes within data and argue that thematic analysis is not committed to any pre-existing theoretical framework, and therefore allows researchers to determine themes in several ways.

A rich description of experiences is collected during the interviews. It presents the task of going through a process of selecting, interpreting and abstracting data from the transcripts. During this analysis, a large amount of text from all the transcripts is being transformed into what is most significant in answering the research questions. Condensing these data is done inductively rather than deductively as the study is set to explore and understand rather than seek and prove the findings against any developed theory or hypotheses (Braun & Clarke, 2006). The researcher must therefore analyse the data with an open mind, seeking what arises as important and of interest from the transcripts. This would mean the themes identified are strongly linked to the data themselves. Therefore, this study takes the view that inductive analysis is a data-driven process of coding the data without trying to fit it into a pre-existing coding frame (Braun & Clarke, 2006). In essence, thematic analysis involves searching across a data set to find patterns of meaning.

One may ask what counts as a pattern or a theme. According to Braun and Clarke (2006), a researcher's judgement is necessary to determine what a theme is. More often than not, the frequency of instances may be picked up across data sets. However, Braun and Clarke (2006) caution that a higher occurrence of repeated patterns does not necessarily suggest that the theme carries more importance over lower frequency themes. Braun and Clarke, therefore, argue that for qualitative analysis, there is no fixed way to decide what proportion of the data set is sufficient as evidence of a theme for it to be considered as one. More importantly, it should describe something important concerning the overall research question. The next section will address the above issues using a systematic thematic analysis approach.

4.4.1 THE ANALYTICAL PROCESS

Braun and Clarke (2006) recommend a six-phase process for systematic thematic analysis:

1. Familiarising with the data
2. Generating initial codes
3. Searching for themes
4. Reviewing themes
5. Defining and naming themes
6. Producing the report

In this section, these six phases were employed as a framework to guide the analytical process.

Familiarisation with the data

With data encapsulated in the interview transcript, the researcher read through all the transcripts over, multiple times and in different sequences. Through this repeated distillation, the researcher began to label phrases that could address the research questions and objectives and highlighted them in different colour codes for easy identification. To ensure quality data are being collected, the transcript was sent to the participants for validation and verification.

Generating initial codes

Codes were used to label these phrases for easy retrieval and to assemble these similar phrases (patterns) to become categorisable units. Miles et al (2014) are of the view that in-vivo coding is ideal for nearly all qualitative studies as it helps to prioritize and respect the voice of the research participants and claim that it is one of the most well-known qualitative coding methods. In-Vivo coding uses words or short phrases from the participant's language in the data record as codes. It helps researchers to capture words or phrases that prioritize and honour the participant's voice. Phrases that were used repeatedly by participants are good indicators as they often point to patterns in the setting. While it may seem to be a straightforward coding process when identifying a potential pattern or phenomenon from the transcripts, additional codes could

surface gradually during the data collection process as regularities and irregularities may appear. Hence, this study subscribes to an “inductive” way of coding rather than fitting them into pre-set categories. In other words, instead of creating codes from the key literature found in the conceptual framework and research questions, the codes emerge progressively during data collection. These are better grounded empirically and are primed to develop new trends and or fresh perspectives (Miles et al., 2014). This will enhance the credibility of the study for it is apparent that the researcher ought to be open to what the data sets have to say rather than to force-fit the data into pre-existing codes. Hence, codes are useful as they could help to be sensitive over reoccurring patterns and subsequently, these similar patterns are re-classified into themes. This initial coding phase produced 30 codes (Appendix E) which the researcher began to sort into themes.

Searching for themes

This study aims to understand the phenomenon by grouping similar patterns or characteristics together. Several codes have changed and developed as interviews continued. According to Miles et al (2014), whether codes are created and revised early or late is less important than whether they have some conceptual and structural connectedness. This procedure allows the researcher to interweave well with the data and themes so that the researcher could uncover value that is closely relevant to the study objectives.

Reviewing themes

While each code is to be treated as unique, it is imperative to examine how each code is related to the overarching themes. Creswell and Poth (2016) stress that qualitative research involves not just detailed attention to the interpretive context of the study but also the relevant contextual position of the researchers, the participants, and the audience of the study. These themes represent important findings related to the research questions. During the interviews, attention was paid to 'follow-up questions to look for and explore new concerns and ideas that would aid in testing and modifying emergent themes. These findings were subsequently interpreted and categorised into key and sub-themes aimed at addressing the two research questions.

Defining and naming themes

Transcripts from the interviews were coded. (Appendix E). These codes were subsequently classified and presented as sub-themes under the 2 key themes. (Appendix F)

The two themes developed in this study are:

Theme One: Worthiness to pursue a master's degree

- Enhancing employability
- Self-development & Self-actualization

Theme Two: The credibility of a Private Education Institution

- A preferred choice
- Degree recognition

Producing the report

Creswell and Poth (2016) argue that interviewing one participant would give insights from that participant's perspective only, because of their personal and unique experiences. If the researcher wishes to conduct an important and appreciating piece of research around this phenomenon, the various viewpoints of each participant should be included. While a narrative report (carried out in the pilot study) covering the interviews may seem vital, this will not be carried out in this study as in-depth thematic analysis is being considered to be more appropriate to find patterns of meaning.

This procedure of qualitative research is characterised as inductive, emerging from the participants' views of the situation. Developed patterns, categories, and themes are identified from the "bottom-up," by working back and forth between the themes and the database until they establish a comprehensive set of themes. In the entire qualitative research process, the researcher has to remain cognizant to focus just on interpreting the meaning that the participants hold about the study.

4.5 CREDIBILITY, TRANSFERABILITY, DEPENDABILITY AND CONFIRMABILITY

Miles et al (2014) stress that qualitative studies take place in a real social world and can have real concerns in people's lives. This would mean that this qualitative study is likely to have views of what happened in a particular situation that concerns people's lives too. The researcher is therefore accountable for the findings and conclusions and to ensure that they are of merit, rigour and integrity. Bryman and Bell (2011) recommend that researchers should assess the trustworthiness and authenticity of the studies in terms of, credibility, transferability, dependability and confirmability

Denzin and Lincoln (2017) are of the view that it is the credibility of the account that a researcher arrives at that is going to determine its acceptability to others. Hence Denzin and Lincoln are doubtful that using a single absolute account of social reality could achieve the reliability and validity standards of qualitative research. The significance of this that stresses multiple accounts of social reality is especially evident in the trustworthiness criterion of credibility. The credibility of this study would mean the similarity between the researcher's interpretations of the data and those of the participants. A common criticism of qualitative research is that data from interviews can be unreliable and sometimes influenced by the researcher's own biases and interpretations. In this study, all interviews were recorded and transcribed, and copies were given to the participants involved in the study to check the trustworthiness of the transcript before the analysis phase. Bryman and Bell (2011) explain that the goal of qualitative research is to provide a thick description that reflects a deep, dense, detailed account of students' experiences where quotes from the data are crucial in ensuring the credibility of the data. It is confident that some sense of resonance has been achieved between the researcher and participants in this study. The findings of this study include thick and detailed descriptions of the participants' experiences which can be found in both Findings and Discussions chapters.

Denzin and Lincoln (2017) also argue that a thick description provides a database for making judgements about the possible. As findings are made available to the government, students of higher education and higher education institutions including both AUs and PEI, it is crucial that

the findings are accurate and transferable. To ensure that these findings can be used with confidence in different but similar contexts, it is important to ensure the process of this study is consistent and done with reasonable care and by doing so achieve the dependability aspect of trustworthiness of the study findings.

The elements of this dependability include ensuring that complete records are kept of all phases of the research process— problem formulation, selection of research participants, fieldwork notes, interview transcripts, data analysis decisions, and so on—in an accessible manner. The findings also show meaningful parallelism across data sources as participants are all PMEs. Basic paradigms and analytic constructs are specified with connectedness to all the four concepts/ theories discussed in the literature review chapter.

Finally, while recognizing that complete objectivity is impossible in business research (Denzin & Lincoln, 2017) the researcher should not allow personal values or theoretical inclinations manifestly to sway the conduct of the research and findings deriving from it. Hence, after every transcript was constructed, it was sent to the participant to confirm that they agreed with the content.

4.5.1 ETHICAL CONSIDERATION

Allmark, Boote, Chambers, Clarke, Thompson and Tod (2009) argue that since semi-structured interviews usually involve open-ended questions, researchers could unintentionally ask sensitive questions that lead to privacy concerns and become a potential research ethics issue. As the interviews are performed on a one-on-one basis, there is also a potential risk that participants will be drawn into an awkward situation for not being able to answer some of the questions and yet obliged to continue with the interview (Allmark et al., 2009). To overcome these issues, Richards and Schwartz (2002) suggest that the researchers should inform the participants about the purpose, scope of the study and the types of questions likely to be asked and so forth before the interview proper.

Concerning privacy and confidentiality, Richards and Schwartz (2002) recommend using pseudonyms or initials and to change identifiable details in the reports where possible. Hence, it is a common practice for researchers to obtain written consent from each of the research participants before the interview. Taking the above ethical issues into consideration, the five main ethical principles adopted in this study are:

(a) Minimising Harm

This study pays special attention that its research strategy and research findings will not cause harm to the participants, the Singapore Government and the PEIs. Study outcomes should not cause financial and reputational risks to all stakeholders.

(b) Respecting Autonomy

This study shows respect by allowing participants free will to opt out at any point without query.

(c) Protecting Privacy

All participants are anonymised in this study.

(d) Offering Reciprocity

Participants are willing to participate in this study without having to pay them. The outcome of the findings will be offered to them if they are keen and requested a copy.

(e) Treating People Equitably

As participants come from different backgrounds in terms of finances, family, education and career, no one should be unjustly favoured or discriminated against.

The steps taken to meet these requirements were in accordance with the ethical approval given by Edinburgh Napier University on May 6, 2020 (Appendix A). Subsequently, consent forms were also signed by the participant before the interview (Appendix B). The consent form and interview schedule are also appended in Appendix C and D respectively.

4.6 CHAPTER SUMMARY

This chapter has identified and explained the methodological approach and research design used in this study. The first part of the chapter outlines the ontological and epistemological positioning and provides an insight into the role of a researcher in this study.

Issues pertaining to the trustworthiness of the approach are also examined and discussed. For example, the transcription of each interview is undertaken with care to accurately record the full interactions during the interview. The analysis of each case is also conducted intensively and systematically, and extensive lists of quotes from the accounts of each participant are collected to illustrate each theme. To ensure that the analysis is interesting, coherent and plausible to the reader, the study ensures there is enough evidence for each theme from all participants.

Consistency in the researcher's style during interviews and the full degree of attentiveness towards the participants shows the commitment to providing equal accounts from each participant is made. To fairly represent each person that takes part in the study, and make their experiences known, transparency of the study is available through the clear description of the selection of participants and the provision of the interview schedule. Appendices including ethic

form and participants' consent forms are made available. Finally, the limitations and ethical considerations associated with the study are discussed.

In the following chapter, data generated by the participants in this study will be presented based on their narrated experiences to create a rich and meaningful insight into the perceived worthiness to pursue a master's degree with a PEI and the credibility of Private Education institutions.

5 FINDINGS

5.1 INTRODUCTION

Higher education has been immensely expanded in the last few decades (Brown, Lauder & Ashton, 2011). Individuals are willing to invest in education and pay for university qualifications with the belief that they will be well rewarded in the job market or to avoid unemployment. Authors such as Strawinski (2011), Mok (2015), Conway (2010) Lauder and Mayhew (2020), however, express their concerns that as people's work lives are stimulated by the rise of mass higher education, more people with higher education are joining the already congested labour markets. This results in job applicants greatly surpassing employers' demand in terms of their qualifications. People may start to reassess if it is worthy to invest in higher education such as a master's degree as the price of failure has increased because "the safety net that once caught the less fortunate is now threadbare" (Brown et al., 2011, p.12).

One of the key objectives of this study is therefore to examine if a master's degree could truly be considered as a "safety net" to help these individuals circumvent unemployment or at least sustain their current employment for now. As master's degrees are offered in both Autonomous Universities (AUs) and Private Education Institutions (PEIs), the market begins to differentiate between degrees that carry their full worth in knowledge and skills and those that are essentially paper qualifications (Tan, 2019). Would this then influence the decision on which institution to pursue a master's degree?

Previous chapters of this study identified that to avoid tertiary education being "over-academicised", the government of Singapore has made relentless efforts to convince its citizens to focus more on skills than university education. Its education minister has constantly reminded his citizens that it would truly be 'unimaginative' to confine oneself to university education as the only way to develop his or her full potential and urged the public not to be overly fixated on paper qualifications (Toh, 2017). While the government may have its agenda to emphasise skills instead of a degree, it is not evident if local individuals are convinced that earning a

master's degree is indeed unnecessary. There is also limited research on understanding the influences that motivate these individuals' decision to pursue a master's degree via PEIs.

The literature review of this study concluded with two research questions:

- (i) Why are PMEs keen to pursue master's degrees even though they are already in the workforce?

This research question could inform why gainfully employed workers are still keen to pursue a master's degree.

- (ii) Why do these PMEs choose to study for their master's degree in a private education institution (PEI)?

These findings could provide PEIs with valuable insights on how to customize their master's degree programs to attract more students.

5.2 PARTICIPANTS

This study is to investigate why people decide to undertake a master's degree with a PEI. A total of 9 individuals who studied in various PEIs were interviewed. The interviews ranged between 37 and 87 minutes in length. The emphasis of these interviews is to give participants the space to tell their stories to get a thick and rich description of their experiences (Miles et al., 2014). Table 5.1 below provides a brief demographic introduction of all 9 participants.

Table 5.1 Demographic data for the participants

S/N	Code Name	Code Name	Date	Age embarking master's degree	Current Age	Origin of awarding University	Master's Specialisation	Industry	Designation
1	#1	Male	4 Dec	35	43	Australia	Finance	Education	Academic, Lecturer
2	#2	Male	9 Dec	29	35	Australia	Counselling	Education	Counsellor
3	#3	Male	11 Dec	30	35	Australia	Business	Construction	Business Owner
4	#4	Female	17 Dec	38	58	UK	Business	Education	Senior Specialist
5	#5	Female	23 Dec	26	33	Australia	Business	Education	Head of School
6	#6	Female	15 Jan	32	38	UK	Business	Beauty	Head of Branding
7	#7	Female	15 Jan	30	35	Australia	Business	Oil & Gas	Finance Manager
8	#8	Female	17 Jan	33	43	UK	Business	Finance	Auditor
9	#9	Male	1 Feb	35	40	Australia	Business	Medical	Manager

5.3 CATEGORISATIONS OF THEMES

A coding process was used to establish the themes that emerged from the interviews. During the coding process, the focus was on the data themselves, rather than the theoretical framework. Data from each interview transcript were gathered and placed into appropriate codes. During this process, the researcher was mindful to avoid forcing the data into convenient codes. This was done by revisiting the data to ensure that the codes were the most valid description of the data. A total of 30 separate codes were subsequently gathered (Appendix E) and sorted into 4 sub-themes (Appendix F). During the sorting of codes into sub-themes, the researcher had occasionally encountered some challenges in deciding which codes to be placed under the most appropriate sub-themes. For example, the researcher struggled to decide if the codes on 'Singaporean investing more in education', and 'paper chase', should be placed under the sub-theme of 'enhancing employability' or under the sub-theme of 'Self-development & Self-

actualisation'. McLatchie (2015, p.24), argues that "it is an active role for researcher in creating the patterns and themes identified in the data; they do not 'emerge', and they are not lying in wait to be discovered." Agreeing to this, a conscious effort was then made by revisiting the transcript to further interpret to fully understand the speeches made by these interviewees. The final main themes and their respective sub-themes are presented in Appendix G.

Indeed, categorising themes was a technical yet subjectively driven task for this study. Given the interconnected nature of the findings, after much consideration and re-adjustment, these data are categorised under two main thematic headings: worthiness to pursue a master's degree and the credibility of private education institutions. Their respective sub-themes are summarised as follows:

Theme One: Worthiness to pursue a master's degree

Sub-themes:

Enhancing employability

Self-development & Self-actualisation

Theme Two: The credibility of Private Education Institution

Sub-themes:

A preferred choice

Degree recognition

For each of the themes, responses from the participants are examined and linked to past research and the literature reviewed in this study.

5.4 FINDINGS FOR THEME ONE: WORTHINESS TO PURSUE A MASTER'S DEGREE

From the interviews, many participants expressed that their reasons for studying master's degree are job-related and career prospects. Some wanted to advance in their career, some wish for an increase in wages and some just wish to continue being employed. A few also shared that learning and self-development are just as important. In this section, participants' narratives are written in

first-person as the participants frame their responses in a way that fits their self-identity. The responses from the participants are categorised into 2 sub-themes: Enhancing employability and Self-development & Self-actualisation.

5.4.1 ENHANCING EMPLOYABILITY

Some participants in the interviews were concerned that while they know their skill level, their employers may not and thus hope that a master's degree could provide them with a credential to receive higher pay. Conway (2010) reinforces this notion and argues that while education at every level has value, education at the college level is crucial for economic success. Conway further observes that workers in most countries are entering a society that virtually mandates a college degree and the key to moving from one income bracket to another is largely attributed to attaining higher levels of education.

Participants' responses categorised in this sub-theme "enhancing employability" are further grouped into "career progression & career switch" and "for higher financial returns".

CAREER PROGRESSION & CAREER SWITCH

Participant #9 shared that *"there is a difference if one has a master's degree. Employers are likely to first look at your CV to see what qualifications I have. So, I believe that having an MBA will put me in front of all the applications"*.

When asked if the master's degree has helped in the career progression, participant # 9 added:

"I realised that the bachelor's degree has not gotten me far in terms of promotion and maybe advancement in work. I was looking for higher management positions that could satisfy my climb up the corporate ladder. So, I finally decided to take up MBA".

It was interesting when participant #2 shared that some of his classmates were being forced by their management to study. They were due for promotion, but were not able to get the promotion because of their academic standing. Participant #2 was therefore of the view that:

"This shows that though skill is very important, qualification is the proof of our skills and we cannot ignore the importance of degree totally."

Participants #6 and #7 had similar observations:

“MNC [multi-national corporation] tends to view that a candidate with a master’s degree is more analytical and can do more strategic work versus someone who just has a bachelor’s degree”. (participant #6)

“There are people who studied master’s degree because it is requirement before they are given a promotion”. (participant #7)

Participant #6 also added that there is likely a bigger role waiting for those who have a master’s degree and commented:

“If one is working in an MNC, he or she could probably move from a local role to a regional or even global role. Hence, I believe that an MBA program could further enrich one’s commercial role and career assignment”.

Having the same belief was participant #5, who argues:

“MBA is a very important qualification that allows gives you the knowledge required to perform well in a job, while equipping you with the soft skills you need to transit to a management role”.

Separately, participant #1 also shared why he was motivated to study master’s degree:

“Career progression is what it motivates me to take up a master’s degree. To establish myself in the teaching line, I need to have higher qualification. And hopefully that will command a higher salary”.

Participant #1 was also of the view that nowadays having a bachelor’s degree is not a big deal. To stay competitive, it is necessary for him to go beyond my bachelor’s degree.

While participant #2 who is a counsellor, took up a master’s degree as the job requires a minimum requirement of a master's degree in training, participant #6 was encouraged by her husband (then boyfriend) to study master’s degree to change job. She recalled:

"Because my husband took his MBA ... and we had common friends, we saw that some of them armed with MBA had managed to switch careers".

Participant #9 on the other hand shared that he studied master's degree as a backup plan:

"I have no regrets taking my master's degree because I know that once we get older, it will be harder for us to find jobs. So, I still think a master's degree is necessary. It is something like a backup plan for me".

Thus far, many participants of this study have similar thoughts that gone are the days when obtaining a bachelor's degree was the pinnacle of one's learning accomplishments and that taking a master's degree will provide them with the necessary skill sets that needed to advance in their career. Agreeing to this is participant #5 who refers master's degree as a passport to success in one's working life. Participants #4, #6 and #9 regretted not studying for a master's degree earlier in their careers. All admitted that a master's degree is a guaranteed worthwhile investment of a lifetime; they also believe that a master's degree would be useful in preparing them for the next phase of their career. They hope that the knowledge that they gained from the master's degree could one day place them in a prime position to be considered for larger roles in the future. They truly see this as an investment for their future which is in line with the authors' (Gillies, 2017; Psacharopoulos, 2006) research discussed in the previous chapter of this study.

Achieving success after attaining the master's degree was what participant #4 wanted to share:

"I feel more confident if I have a master's degree, the qualification will support and speak beyond words. People will look at your qualifications and tend to believe that you can deliver. I wished I could have enrolled in this course at a younger age".

With similar thought of studying master's degree at a younger age was participant #6:

"Studying master's degree like late 20s would be most prime time and finish it within two year and then you probably want to consider a career switch or career/role switch within the same company".

Both participants #4 and #6 persisted despite the challenges because they believe their master's degree will be useful in preparing them for the next phase of their careers. The skills and knowledge gleaned from their pursuit of a master's degree would enable them to become more prudent, critical and efficient when making decisions on the job, and further prepare them to be future-ready.

"I think a master's degree in Singapore is necessary only if you plan for a career switch to maybe a different industry or if you are working for MNCs. Many jobs don't really look specifically for master's degrees, I took up master's degree to distinguish myself from others". (participant #6)

"If you are looking for a well-settled job in a multinational company, a degree can help you keep the job. The higher the educational degree, the higher the chances of securing a job". (participant #4)

The above responses revealed that there is a widespread belief among the participants that pursuing a master's degree is for career progression and career switch. They wish that this higher qualification could provide them with the necessary skills and competencies required in their current and future works. The next section aims to collect data from the participants on their views that a master's degree is associated with higher pay.

For Higher Financial Returns

From the above findings, it is evident that pursuing a master's degree has helped in securing a job, improving career prospects and hence enhancing employability. In this section, this study continues to investigate if pursuing a master's degree could lead to a higher salary. Assessing workers' actual know-how is difficult and hence it is a common practice that many employers to make hiring decisions and set starting pays based on the assumption that individuals who have more years of education are more knowledgeable and more productive (Tomlinson, 2008). If this assumption is well accepted, then any rational individual is likely to invest in education as long as the benefit of an additional year of education exceeds the cost. Participants #1 & #4 had the view that perhaps an MBA which is generally applicable across all fields is a must to have to progress

into a management role or to maximise one's career opportunities. Likewise, participant #7 also commented the same:

"It's more for career progression. Basically, bachelor's degree is too common now. So, in order to stand out a bit more, you might need a master's degree".

Participant #2 also noticed that higher education is a growing market and argued that there will be a great demand for people who want to get more specialised and in-depth training in their fields. She was of the view that undergraduate studies only prepare individuals so much for the working world and sometimes it is helpful for a person's professional development as well as a career progression to embark on higher education. Hence, she strongly believes that a postgraduate degree such as an MBA helps to provide job security and also opens up many doors for employment.

Participant #1 is also another strong proponent of higher education and commented that people should not stay stagnant for too long. He believes that it is still a society that believes in the paper chase. In such a competitive environment, it is common to see people showing pages of their skills certifications and qualifications.

As discussed in the literature review chapter of this study, the human capital theory advocates those individuals who invest in knowledge and skills tend to receive higher salaries and improve their career prospects (Becker, 1962; Wahrenburg & Weldi, 2007). Strawinski (2011) also noticed that a higher level of education is always positively correlated with higher income, a more esteemed career with a lower risk of unemployment and higher job security.

It, therefore, seems that individuals are more likely to extend their education if it could promise them a higher income as elaborated by participant #9:

"My first job I was only paid \$2,000 a month. I believe there is a huge jump in salary if one has a master's degree. It is essential to equip oneself with the necessary competencies before it is required. You never know when you will need it".

Sharing her own working experience, participant #6, believed that though her position was just a senior marketing manager, her relatively higher pay was likely because she is holding a master's degree. She added that the degree has not only enhanced her credentials, it also prepared her for greater responsibilities as she advances in her career.

While there are people who may have the same thinking as participant #6, who persist to achieve higher qualifications in preparing for the next phase of their career, participant #1 believes that it is not always the case.

“People who are more optimistic can see it as an opportunity to upgrade. But there are people question if that is a good investment. Investing time in an academic qualification is a long process. Given the uncertainty, some people wonder if the degree is still relevant and able to get back their return by the time they graduate.”

Whether a master's degree could lead one to a higher job position and therefore hopefully a higher pay, participant #2 believes that learning never ends and the master's degree would provide him with the necessary skill sets that he needs to advance in his career anyway.

“I always believe that an MBA would change the way you think, the way you perceive things and even change the way we talk. With master's degree I stand a better chance at competing with other candidates to get promoted and advance in my career.”

It is clear from the above findings that today's job market is highly competitive, and a postgraduate degree can be a valuable “passport” to better career prospects. Holding a master's degree also shows employers that one is open to new ideas and is truly passionate about the field, and this may pave the way for higher responsibility and a higher salary grade. From these findings, it is also evident that besides enhancing employability, another key reason for people wanting to study master's degree is self-development and self-actualisation. This will be shared by the participants in the next section.

5.4.2 SELF-DEVELOPMENT & SELF-ACTUALISATION

Some participants believe that pursuing higher education such as a master's degree is for professional development rather than promotion. Although they admit that having a master's degree might help them in their promotion, they shared that earning a master's degree is more of a personal accomplishment. For example, when asked the main reason for her pursuing a master's degree, participant #7 had this story:

"I didn't really complete my secondary school when I was young. So, I had to take night classes and slowly I progressed to obtain bachelor's degree. Bachelor's degree and with 10 years of working experience didn't help at all in terms of promotions or salary adjustments. As I am addicted to study I took up master's degree just purely for learning".

Participant #9 also claimed that besides hoping for a better job prospect, she studied for social recognition.

"The main consideration was seeking better job prospects. Probably the second consideration is that people may regard or think highly of you. It somewhat boosts your standings in the social circle".

While participants #7 and #8 also said that they studied master's degree more to learn, develop and achieve self-fulfilment, both made a rather interesting comment that continuous learning will always have an edge. It reflects that both participants are passionate about learning new things in their lives. Through this learning, their productivity level is likely to improve over years of working rather than upon completion of their master's degree. This is different when compared with other participants who put effort to achieve higher education more for higher pay.

All the participants were also asked if they were to speak to a group of students who had finished a bachelor's degree, what would be their advice to them.

"I would encourage them to pick up a master's degree as they will gain something out of this programme. Sometimes there are things that you cannot learn through experience, we still must learn theories which are taught in master's degree. I believe this is what the employers would hope that employees will gain". (participant #7)

Having similar view was participant #3 who said:

"My bachelor's study is not sufficient for my job as counsellor. I took up master's degree for personal development, I was exposed to more research, and I believe my critical thinking was further honed as well".

"... it is because of my passion. I always liked studying. I prefer studying than working. That's why I started my career very late. I had my first full time job only after my master's degree". (participant #5)

Participant #1's comments echo those of participant #5:

"Well, I think education goes into one's life. Learning doesn't end once you graduate, it develops you as a better person. It is a lifelong investment, not a short-term investment".

Participant #7 urged working adults to take time off their busy schedules to upgrade themselves should the opportunity arise. She shared her perspective:

"I have a lot of friends about my age and halfway through they didn't want to continue their studies. Most of them ended up getting married have kids and their goals changed and studying wasn't important to them anymore. While higher qualification may not necessarily promise you a promotion or higher salary, it helps you to do things better and perform your works better. In fact, I have been working for close to 15 years. It never occurs to me that I really need formal master's degree to find jobs. I took up master's degree purely for learning".

After gathering the above data from the participants on the worthiness to pursue a master's degree, data on the credibility of PEI will be presented in the next section.

5.5 FINDINGS FOR THEME TWO: THE CREDIBILITY OF PRIVATE EDUCATION INSTITUTION

5.5.1 A PREFERRED CHOICE

Private education institutions (PEIs) in Singapore are non-government funded education providers that offer education leading to the award of a diploma and or degree for full time and part-time students. As of November 2020, there is a total of 293 PEIs in Singapore (SSG, 2021a). According to Sam who is the Dean of a PEI, the primary function of PEIs is to provide post-secondary education to students. They do not have the authority to award degrees. They establish a partnership with foreign universities largely from the United Kingdom and Australia to offer undergraduate and postgraduate degree courses in Singapore (Sam, 2017).

There are many options available to enrol for a master's degree in the six local universities. Why would the participants of this study choose to study for their master's degree with a PEI? There is little understanding of factors that influence students' decision to pursue a master's degree via PEIs. From the interviews of this study, participants shared many reasons for choosing PEI to pursue their master's degree. The responses from the participants were categorised into 2 sub-themes: a preferred choice and qualification recognition.

Reasons shared by participants that studying in PEI is their preferred choice are grouped into six categories: ease of entry, course duration, flexibility in learning, affordability, quality of teaching and accessibility.

Ease of Entry

Private higher education provides an alternative pathway with ease of entry with the transition from college to university education. Participant #6 shared her story:

"Can I be very honest and say that was because this UK University's MBA didn't require the GMAT (Entrance Test). This not the first time I'm hearing this requirement. I didn't have time to study so I didn't want to sit for the test and get a poor score. Hence,

when I came to know this UK university, it was quite an obvious choice because it is triple accredited, and no special entry requirement needed”.

Participant #9 expressed the opinion that PEIs had lower entry requirements than AUs’:

“GMAT [Graduate Management Admission Test] is used by local AUs as an entry requirement. I sat for GMAT test as I wanted to apply to study my master’s degree at the National University of Singapore (NUS). The acceptable score was 600 and I didn’t meet the requirement. However, I was readily accepted to study MBA offered by an Australian University”.

This finding reflects Shah and Nair (2013) study in the literature review, where they noted private higher education institutions offer a wide range of options and flexibility that includes the ease of entry.

Participant #7 was annoyed with the inconvenience of the application process she needed to go through when applying MBA to an AU:

“You have to have cover letters and interviews etc before you can study in any of the AUs. I’m not even sure even after the interview would I be selected. Yeah, so there is uncertainty on the acceptance and in addition the price is ridiculous for me”.

Asking if there would be any value to do a master's degree from a less reputable University, participant #8 had her comments:

“I have a friend who completed her diploma in a polytechnic and then started working as sales executive. When she wanted to try working in HR, she wanted to be more credible and so decided to take up a master’s degree. She got into the master’s degree programme so easily, no GMAT test required, and no dissertation needed to complete the course. There were few assignments and exams, and she finally got her master’s degree. It seems to me that whether a master’s degree is from a reputable university is not a concern, so long as it is from a recognised university”.

This finding may infer those students who undertake transnational education programmes are not particularly concerned about the reputation of the university they choose to study which was also expressed by Mellors-Bourne (2017) in the literature review chapter.

Course Duration

Both AUs and PEIs offer master's degrees, how do you decide which master's degree was most appropriate for you?

“Whilst choosing my master's degree I narrowed down to three choices, two from PEIs, and one from an AU. In terms of time spent/investment into the programme, the AU was the longest and followed by the two PEIs. In terms of the cost factor, the PEIs may seem to cost more than the AU. But by just doing like a bit of a cost benefit analysis, I finally selected a University from Australia. This is because it allowed me to earn my master's degree in the shortest amount of time. As for the AU, it takes two or three times longer. To me time is of essence. If I can save time while getting same quality of education why not”. (participant #3)

This finding is in line with the merits of studying in TNE highlighted in the literature review. In particular, it is also similar to the findings from McBurnie and Ziguras (2006) and Dao and Thorpe (2015) questioning on the need to study overseas if there is TNE programmes offer locally.

Participation #2 also felt that AUs are dragging their courses unnecessarily hence not appealing to him. He alluded that if a lecture can finish within one day why the need to drag it for a week. He is grateful that there are so many PEIs in Singapore to choose from concerning course duration and shared the following:

“Courses offered by PEIs need not necessarily follow fixed semester like AUs do. They are therefore more flexible in launching their programs and offer more choices for us to choose. To me PEIs are more of complementing than competing with AUs”.

Asking if PEIs and AUs are complementing or competing with each other, participant #3 had this to share:

“I think going to a PEI helps me to save time though it may not necessarily save money. But the time I save can give me a head start. So, I think PEI serves that bridge for people who don't want to study in AU and yet want a skill set that is comparable to AU. So, I think that's the role that PEIs play. I see the two very complementary”.
(participant #3)

As employers may not be able to assess potential workers' actual productivity at the point of hire, they rely on educational qualifications to predict knowledge know-how. Hence, as covered in the signalling theory (in the literature review chapter), many employers make hiring decisions and benchmark starting pay based on the assumption that individuals who have more years of education are more knowledgeable and more productive (Caplan, 2018). If this assumption is well accepted, then any rational individual such as participant #3 is likely to invest in education as long as the benefit of an additional year of education exceeds the cost. This assumption is supported in an OECD survey (OECD, 2015) that was discussed earlier.

Thus far the findings of this study strongly suggest that the main reason for existing employees to pursue master's degrees is for career progression to enhance employability and not to expect an immediate pay rise. All the participants studied for master's degrees, had done so from a position of employment. The majority cited a rationale of overall career progression or greater credibility, rather than the necessity of a specific qualification to enter a particular job. Relatively few were seeking to progress within their current employment. Equally, relatively few appeared to be undertaking the study to make a specific change in the career sector. It could be argued that these are 'employability' (or career progression) rationales rather than more specific employment outcome motivations. These findings are similar to the Ellucian survey results (Ellucian, 2019) presented in the literature review chapter.

Flexibility in Learning

The flexibility of the master's degree program has allowed participants of this study to plan their studies amid busy work schedules. These TNE programmes allow students to plan their study schedules at their own pace. For example, a 16-month part-time course consists of 14 units, and classes are conducted on weekday evenings and weekends. This shorter course duration is seen

as an attractive option and provides flexibility for many students. Participant #9 had more to share:

“For many of the part-time students on the course, juggling work and study are their greatest challenge. Hence, classes are conducted in the evenings to accommodate busy professionals. The programme is especially suited to the working schedules of professionals as it can be completed over a longer period of time if preferred. There are several intakes each year. Students can study units online or in class and choose day or evening classes”.

Many participants of this study shared that they prefer a mixture of online and traditional face-to-face instruction (commonly known as hybrid or blended learning). Aspects of the delivery of coursework therefore seemed to affect their choice of the university which is in line with the study by Lau (2020) discussed in the literature review.

Comparing the flexibility of learning provided by PEIs and AUs, participants #2 and #3 shared their views:

“PEIs has the advantage especially in the current crisis now because they can offer part time and flexibility. When people face uncertainty during crises, they do not wish to take up a course with long duration and financially drain them. I think PEI is more appealing to them rather than going through a formal education in Autonomous University whereby you study full time for three years”. (participant #2)

“I think PEIs serve a very important bridge. They are capable of offering very differentiated, very specialised programmes. Their programmes are more customised whereas AUs are more of one size fits all kind. I think PEIs there's a bit more room for flexibility. I personally have a very high regard for PEIs in Singapore. Most of my education from my undergraduate degree onwards has been done with PEIs. And I can also vouch for the value in the education that one can get from a PEI is almost on par with what you can get in AUs”. (participant #3)

Affordability

School tuition fees vary across universities. Some of the universities can have lower tuition because of their geographic location. Student to faculty ratio could be another reason. At the same time, students face unique hurdles when it comes to paying tuition fees. The affordability of higher education can therefore be a difficult issue to understand. The following four participants shared their views on why they had chosen to study in PEI due to affordability.

“I did a mini research before deciding to enrol for my master’s degree program. What concerns me most are the course duration and course fee. The hassle of applying to study in the AU really put me off and if its school fee is so ridiculous”. (participant #7)

Participants #5, #6 and #9 also revealed that their universities’ (the UK and Australia) course fees are much cheaper than the AUs’. It was clear that many participants of this study were concerned about the tuition fees in their decision process. This is in line with the studies of Dao and Thorpe (2015) and Sia (2013) that the cost of attending an institution appears to be a strong determinant of institution choice.

Quality of Education

Many interviewees were of the view that with the up-to-date information available on the internet, completion of a master’s degree depends more on self-discipline and individual research. Nevertheless, if teaching staff are the leading industry practitioners, they could provide up-to-date knowledge on changing practices in the industry and more importantly able to provide the link between the students and the industry. When asked if the quality of teaching staff is, therefore, an important consideration, most participants agreed that while top-notch professors are preferred they will only be available for a short duration. Participant #9 has more to share:

“Yes, some knowledge can be taught but we just need to learn the key points. Because we are working and have family to raise so we don't have much time to study. I personally think sometimes AUs are spoon-feeding the students. I do a lot of self-studying. Sometimes I don't really attend lectures. I think both AUs and PEIs are

teaching the same things, just that one is overpriced, and one is cheap because they don't spoon-feed you".

The finding is in line with the study by Kanonire (2017) that students prefer to enrol in a university that provides students with the option to choose a programme that is more customised to their needs.

"For the UK university that I studied, they flew in their professors to teach just over a weekend and 4 weeknights. They came with a wealth of knowledge and experience. Local associate lecturers provided a supporting role and shared their unique local perspective and experience. This is value for money, because these professors that flew in to teach were the same source of teaching staff back in UK and they are supported by local lecturers". (participant #4)

This finding is similar to the study conducted by Lau (2020) on the short stay by visiting professors. This is a common practice by most TNE providers to ensure that the programme taught is the same between universities in the hosting country and the degree awarding university. However, during pandemics such as Covid-19, it would be crucial for PEIs under TNE arrangement to equip with online infrastructure as professors from degree-awarding universities are impacted by travel restrictions, forbidding them from delivering face-to-face lessons.

Accessibility

All participants had expressed their concern about the location of the institution. As they are working, they prefer that their institution is located near to the public transport. Students liked the fact that the institution was in the heart of urban life and transportation was not an issue. Many participants shared the same view as participant #4 on accessibility:

"I actually wanted to apply to study in Nanyang Technological University (NTU), but after considering the time I need to spend on the roads to reach NTU campus after work twice a week, that really put me off. Hence choosing a PEI that is close to my house and workplace is important to me. It is really very tiring to reach home close to midnight if I need to take public transport to study at NTU.

Participant #7 who earlier shared that she chose to study in a PEI because of the affordability of its school fee also claimed that accessibility is just as important:

“I don't know what the AUs teach in their master's programme, but I assume there is not much difference in terms of the knowledge gained or what I will learn. So, to me whichever PEI that is most convenient for me, I will go for it”.

Participant #2 had a different opinion on accessibility, he believed that:

“Knowledge is gained every day, even without being in the classroom. People always have a fixated mindset that receiving formal education must sit in the classroom, must study full time and duration of the course the longer the better. This is an old thinking; I don't think that applies now”.

Some participants of this study also shared that they prefer to study in a PEI because of the positive learning environment. Some of the reasons include small class size, a personalised and conducive learning environment. These findings are in line with the studies by Kanonire (2017) and Lau (2020) discussed in the literature review chapter. Both studies suggest that the positive student experience is largely based on the institutions' ability to manage student expectations with the flexibility to change systems and processes based on the insights on what matters to students in terms of their expectations.

With the above insights on why the participants chose PEI as their preferred choice, the next section investigates if they are concerned whether the degree that they attained is a recognised one.

5.5.2 QUALIFICATION RECOGNITION

Many PEIs were offering different master's degree programmes, is the reputation of the university an important consideration then? Participant #8 had this to share:

“Because my master’s degree was not sponsored by the company, so it was a mix of the cost and the ranking of the university. During that time, I think this UK university that I studied was probably around top 100 global ranking”. (participant #8)

“A burning question for many people is whether graduating with a PEI degree would allow one to get a better pay when compared with someone who graduated from a AU? I believe this question is pertaining to strictly only fresh graduate”. (participant #9)

When asked will there be a concern if his master’s degree is not as reputable as the one in AU, participant #9 gave his view:

“I think the theories are all the same, just the recognition you get whether it's NUS or from some less known university might make the different. But I understand from my friends who work in HR that this is not a main consideration nowadays for employers. I think more importantly is the experience and what they are looking for. As there are too many masters graduates now in the market, so, usually employers do not distinguish if the master’s degree is from PEI or AU”. (participant #9)

However, participant #8 shared that some organisations still prefer to hire people who graduated from more reputable universities:

“Some of my classmates claimed that their master’s degree didn't help them in their career. On the other hand, some friends working in the banks shared that international banks like Standard Chartered value it more if you have an MBA from Chicago or INSEAD”. (participant #8)

Participant #6 shared that she did her research before enrolling in the master’s degree programme just to make ensure it is from a recognised university.

“I knew what I was getting into because I actually read through different course curriculum. I attended some MBA Fairs and I get to see many universities including more prestigious one like INSEAD. But when I thought about it, you know, at that point of time it was \$100,000. And I had to take leave from work, basically stopped working to study full time. So, I decided to go for part time MBA but making sure it is accredited”.

When asked if the ranking of the university plays a part in the decision when enrolling for a master's degree course, participant #7 has this reply:

"Not for me. For me is purely just for my own learning. Honestly, I only looked at my certificate just once. It doesn't matter it comes from which school or its ranking. To me it doesn't really matter".

When asked if the decision has already been made to study in a PEI when the idea of pursuing a master's degree first came to their mind, participant #5 has her story

"I have diploma from a local polytechnic and then I have a UK degree, so I wanted something different. I studied my master's degree in an Australian University because Australia is closer to home and may benefit me if I were to work or further my studies there".

The participants of this study were asked if they see a difference between the roles AUs and PEIs play in Singapore, and how this has influenced their decision to study in a PEI.

"Some of my classmates studied their bachelor's degree at AUs before enrolling in a PEI to study master's degree with me. They wanted to earn another degree from an overseas university without travelling so that they can continue working. In terms of quality education, I don't see the difference between PEIs and AUs". (participant # 4)

An interesting remark made by participant #2 could possibly represent the view of all participants of this study:

"To me, PEIs and AUs are both universities. We may be proud of studying in an AU as the entry requirements are higher. However, the moment we step out of Singapore and work in other countries, these AUs' degrees are no different compared to that of PEIs".

Participant #2 further shared:

"In the eyes of overseas employers all qualifications are acceptable so long as they are from a recognised university. A recognised university is a registered university in its origin country. Many overseas universities represented by PEIs are AUs in their

respective countries. So, what difference does it make? What makes us conclude that degrees received from PEIs are inferior to AUs in Singapore”?

Remarks made by participant #2 and participant #4 are similar to the study by Mellors-Bourne (2017) which question the need to travel to the original university to study when the same degree is offered through TNE.

5.6 CHAPTER SUMMARY

Findings of this study revealed that participants tend to be achievement-oriented, highly motivated, and relatively independent with special needs for flexible schedules and course delivery appropriate for their developmental level and convenience of location from home seemed to matter as well.

These participants generally prefer more active approaches to learning and value opportunities to integrate academic learning with their life and work experiences. While financial and family concerns are two considerations for some, others may expect economic rewards in the long run, hence treating education as an investment.

Participants also identified the delivery of coursework and convenience as the two most influential factors in choosing their master’s degree program. They reported a preference for a mixture of online and face-to-face delivery. Some participants mentioned that family and professional obligations are key to the desire for at least some online instruction.

Apart from government policy and external factors, participant choice has also played a key role in the ongoing growth of PEIs. The ease of entry in private universities provides participants with a choice to access and participate in tertiary education which was not traditionally provided by universities.

None of the participants of this study has regretted pursuing a master’s degree. As earlier shared by participant #7 that there is no better validation than a degree. A degree is oftentimes indicative of having learned, attained and reasonably mastered a skill (Lauder & Mayhew, 2020).

Conversely, skill is not indicative of having attained a degree. Participant #7 continued to share that some organisations may even have an HR policy demanding its senior management for a master's degree as such qualification is required in the proposal when they bid for projects.

Thus far the findings of this study are found to be consistent with past research including the study of Henry and Basile (1994) that job advancement is the single most important reason cited for pursuing higher education. As job advancement usually happens when the economy is relatively well, Carbery and Garavan (2005) argue that the downsizing of organisations could therefore be the reason for professional employees to explore issues concerning the employability and willingness to pursue higher education and participate in learning to gain the required skills to compete in the job market. This view is also reflective of that of Wahrenburg and Weldi (2007) discussed in the literature review chapter.

In the next chapter, the data gathered in this chapter will be critically analysed and discussed. This is deemed necessary to address the two research questions of this study.

6 DISCUSSION

6.1 INTRODUCTION

One of the main thrusts of this study is to address what is described as the dominant attitude toward private higher education in Singapore, namely 'low in quality and scandal-prone (Marinori et al., 2020). These scandals have ranged from PEIs offering degrees not properly accredited to the closing or failure of programmes, or more generally to a lack of sufficient attention to standards and quality. Perhaps this is not so surprising given how recent decades have seen an immense expansion in private education in Singapore, leading to the uneven quality of provisions across the sector. This study seeks to investigate why professionals, managers and executives (PMEs) still prefer to study in these PEIs. This chapter begins with a discussion of these findings and critically analyses if they are aligned to some of the past research's findings and the literature reviewed in this study. With these comparisons and conclusions drawn, this chapter then attempts to answer the two research questions. This discussions chapter follows the same categorisation used in the findings chapter to facilitate the ease of reading.

6.2 DISCUSSION FOR THEME ONE: WORTHINESS TO PURSUE A MASTER'S DEGREE

Referring to motivation as one of the most important psychological concepts in education, Bassey (2002) argues that it is a highly complex concept that is influenced by a large number of factors which can be generally summarised as either extrinsic or intrinsic. Bassey adds that while internal motivators are intrinsic needs that satisfy a person, external motivators are considered environmental factors that motivate an individual. Having similar views are Deci, Vallerand, Pelletier and Ryan (1991) who believe that intrinsic motivation refers to the fact of doing an activity for itself, and the pleasure and satisfaction derived from that participation. Contrary to intrinsic motivation, extrinsic motivation refers to a variety of behaviours that are engaged in as a means to an end and not for their own sake.

At this juncture, an important distinction needs to be made regarding ‘aspirations’ in this study, in particular, educational aspirations and career aspirations. Education and career aspirations relate to how much value people assign to formal education and how far they intend to pursue it. The term ‘aspirations’ is often used synonymously with goals, ambitions, longings or desires. Aspirations are what drive individuals to do more and be more than they presently are. While people may know who they are, they may not know what they can be (Deci et al., 1991). One of the key objectives of this study is therefore to investigate if this is a possible premise that drives people to pursue a master’s degree. The data of this study revealed that besides career enhancement, some participants also pursue master’s degrees in a quest for self-improvement.

This study started its investigation by first asking why participants are motivated to pursue a master’s degree. The theme of “worthiness to pursue a master’s degree was developed after the literature review and consists of two sub-themes: (i) enhancing employability and (ii) self-development & self-actualisation. These two sub-themes appear to be similar to Bassey's (2002) and Deci et al's (1991) view of extrinsic and intrinsic motivational factors. In essence, this study is keen to understand what are the intrinsic and extrinsic influences that motivate people to pursue a master’s degree. It is in this spirit that the next section attempts to link the data collected in this study with the literature reviewed in this study and other past research to establish its significance.

6.2.1 ENHANCING EMPLOYABILITY

Arguing for the motion “You don’t need a degree to succeed in life” at the Education Forum 2018 in Singapore, Schleicher (Director for Education & Skills at OECD), insisted that it is not necessary to have a degree to succeed in life. He argues that skills attained at the point when the degrees were awarded may not be relevant anymore (Koh, 2018). This same sentiment was shared by participant #1 of this study, who commented that some people might be wondering if the degree that they earn is still relevant by the time they graduate.

Teng (2018) cited Schleicher who claimed that a big part of the talent pool in Singapore was being ignored, simply because employers were looking only at whether prospective employees hold degrees. As a result, in an age of technological advancements and disruptions in the workplace, degree holders are increasingly unemployed, or underemployed, in many economies.

The literature examined in this study also revealed that the influx of graduates floods the job market and fierce competition is prevalent where people try to do better than others to stay ahead and earn higher wages. The knock-on effect of this put employer in an extremely favourable position where they can afford to cherry-pick the most suitable candidate who will be willing to take the lowest salary (Davie, 2018). Individuals are therefore caught in a situation where they are left with no options but to continue pursuing the highest possible education to strive for the best in the current competitive environment. The majority of the participants in this study shared the same desire as participant #2 who commented: "With a master's degree I stand a better chance at competing with other candidates to get promoted and advance in my career".

CAREER PROGRESSION & CAREER SWITCH

Becker (1962) uses human capital theory to explain that every individual has a range of skillsets and capabilities that he or she can enhance and acquire through education and training. When learners build human capital, they are more marketable and employable as they become more productive at what they used to do and can perform in new areas where they were not able to prior to their increase in human capital. Hence, the amount of education received along with the learners' market value tends to rise in tandem (Becker, 1962). This also suggests that investment in training and education is an asset that will continuously contribute to making individuals more sustainable and employable. According to the human capital theory, individuals who invest in knowledge and skills tend to increase their salaries and improve career prospects (Becker, 1962; Wahrenburg & Weldi, 2007).

However, as highlighted in the literature review chapter of this study, Power et al (2003) also discover that students with similar educational and qualification backgrounds may not necessarily enjoy a similar advantage in the labour market. This tends to leave many people with

a confused sense of the value and worth of higher education credentials that could influence their aspirations and motivations for higher education.

These sentiments were shared by participant #7 who said: "Sometimes there are things that you cannot learn through experience, and we still have to learn theories which are taught in the master's degree. But higher qualification may not necessarily promise you a promotion or higher salary". However, participant #2 added: "Skill is very important, and qualification is the proof of our skills, and we cannot ignore the importance of degree totally." Perhaps these comments could well summarise why people pursue a master's degree and are aligned with the views expressed by Tomlinson (2008) in the introductory chapter that the relationship between higher education credentials and their utility in the market is not as straightforward as most people think.

Fulfilling Necessary Requirements

Levine (1989) observes that the ever-upward progression of an educated workforce and increased educational requirements for high-paying jobs could be the most important reason for the continued influx of working adults on university campuses. Similarly, Aslanian and Brickell (1980) argue that changing job requirements or career changes frequently force workers to obtain additional education to survive or advance in the job market.

Indeed, the majority of the participants in this study also commented that their bachelor's degree could only fulfil the minimum requirement for their career. Pursuing a master's degree allows them to make more connections, acquire necessary professional skills and foster personal development. They are hoping that a master's degree will enhance not only their personal and professional development but also self-sustainability and employability. Such desire from many participants of this study was represented by the following participants:

"Personal development is the key reason for me to take up a master's degree as I believe it will enhance my career progression in the long run". (participant #3)

"The higher the degree the higher the chances of getting a secure job". (participant #4)

*"I have seen people taking up master's degrees to boost their credential".
(participant #8)*

Participant #7 added that pursuing a master's degree is more for career progression and shared that a bachelor's degree is too common in the job market and to be more competitive, one might need a master's degree. Having the same response was participant #1 who commented that having a bachelor's degree is no "big deal". Hence, to stay competitive, he felt that there is a need for him to study beyond a bachelor's degree.

Participant #7 also shared that not only employees are keen to pursue higher education, some MNCs even set an unwritten HR rule that a minimum qualification of a master's degree is required when one is due for a promotion.

All the above findings suggest that the participants were adopting signalling theory (discussed in the literature view chapter) as the key motivating influence to pursue their master's degree.

Preparing for a Future Career

Earning a master's degree gives learners a more in-depth understanding of their speciality and career focus. This specific knowledge improves their proficiency in a specific discipline, giving them an advantage at a time when many employers are raising educational requirements for new positions. Investing in higher education is a huge commitment of money and time. However, many participants of this study are of the view that they need to keep learning and investing in a master's degree is like a down payment on their future. They believe that a master's degree will help them achieve their career goals and succeed in life in general. How true that people believe pursuing a master's degree could help raise their current pay shall be discussed in the next section

Participant #8 is contented with her current job and shared that her career progression comes from her working experience. However, she decided to pursue a master's degree as she feels that a higher degree is needed if she switches to another career in future and believes that having a master's degree can compensate for the experience she may lack. Such a view is similar to Lauder

and Mayhew (2020), who claim that students see attending university primarily as a means of gaining a credential and that obtaining a degree has become not so much a matter of improving one's human capital but a necessary move in a game of the positional competition. When a positive graduate earnings premium has reflected well on the returns of university investment, it encourages individuals quite independently of attaining higher education qualifications. With the expansion of higher education, employers are simply using the possession of a degree as a signal that an individual possesses the necessary capabilities.

FOR HIGHER FINANCIAL RETURN

Davie (2020) highlighted that in a 2017 survey of 34 Organisation for Economic Cooperation and Development (OECD) economies, Singapore has the highest percentage rise in wages. It was reported that every additional three years of education translates into a more than 30 per cent increase in wages in Singapore. This survey result implies that those with higher education earn more and will continue to earn more in the future. However, social economists Brown, Lauder and Ashton (2011), argue that the conventional belief that a degree equals higher earnings does not hold anymore. These authors in their surveys discover that while employees may want to increase the value of their labour and earn higher wages, companies wanting to maximise profits are likely to lower their labour costs. If this is true, then it may disappoint those who take up a master's degree with the hope of earning more wages. Indeed, none of the nine participants claims that expecting a rise in their pay was the main reason to enrol for their master's degree. Although participant #6 was happy to share that her relatively higher pay as senior marketing manager could likely be because she is holding a master's degree.

6.2.2 SELF-DEVELOPMENT & SELF-ACTUALISATION

While the effect of Human Capital Theory may have promoted education to an important role in improving economic growth, that is, the better the investment made by individuals in education, the better they and the economy will become, Gillies (2017) sees the danger of narrowing higher education to just achieving economic goals. He is concerned that “when a person ended up just as a possible economic to be exploited (human capital) and not as a life to be lived, then the worthiness of education is questionable” (Gillies, 2017, p.2). Gillies’s concern is reflected in participant #8 comments who alluded that she took up a master’s degree not so much because of the compensation package but more for self-fulfilment. This “self-fulfilment” was what Coleman (1988) also argues as a source of educational achievement that deserves close attention. Coleman (1988) and Bexley et al (2007) label such achievement as social capital. Bexley et al (2007) claim that a possible influence social capital could have on an educational setting is the acceptance of peers with the same education qualification (Bexley et al., 2007). An example of this was shared by participant #9 who recalled that the purpose of her former classmate who was a General Manager pursuing a master’s degree just to boost his standings in the social circle. According to Spence (1978), such intent is also known as a signalling model of education which was discussed in the literature review chapter of this study. While the individual workers know their skill level, potential employers may not and thus more-educated workers receive higher pay because education provides them with credentials, rather than because of acquired skills.

Another example shared by participant #9 was that: “With the master’s degree qualification appears in his name card may lead people to think highly of him”. This finding is consistent with participant #8’s example that offers a return to individuals who wish to be accorded the same education status. Participant #9 further elaborated that the master’s degree is certainly an achievement that he and his classmates are proud of as the master’s degree has helped them earned additional credibility that invites a high level of respect. Sharing the same feelings was participant #4 who commented that she is so proud of the achievement and that nobody can take away this hard-earned qualification from her.

With the satisfaction of qualifications earned, the credibility of PEI and why students consider PEI as a preferred choice will be critically examined in the next section.

6.3 DISCUSSION OF THEME TWO: THE CREDIBILITY OF PRIVATE EDUCATION INSTITUTION

Higher education has diminished in value as a result of the rising proportion of graduates. PEI's add to the problem with their more inclusive admission criteria and varying assessment standards. As discussed earlier, graduates from private universities tend to be viewed in a lesser light compared to their public university counterparts. Every year, the annual GES (Graduate Employment Survey) has revealed that private school graduates lag behind their peers from public universities in the job market (Poh et al., 2017). Even with such less favourable terms received by PEI graduates, the participants of this study chose to invest their time and money to study in PEI. While all the above may underline some of the factors that students may consider when enrolling for higher education with a PEI, there is little understanding of factors that influence students' decision to pursue a master's degree via PEIs.

Reasons revealed by these participants were summarized under the theme of "Credibility of PEI" and the study is now set to address the research question of why people choose to study a PEI.

6.3.1 A PREFERRED CHOICE

Students who are satisfied with their educational experiences as an undergraduate are more inclined to extend their education by attending post-graduate school (Ethington & Smart, 1986). Participant #7 of this study is a good example who studied in the same PEI for four courses. She started studying with a PEI to obtain a certificate that qualifies her to continue studying for a diploma in the same PEI. After her diploma, she continued to study for a degree course before studying for her master's degree. She commented that she spent 8 years in the same PEI to make up for the education that she missed in her younger days. She was glad that PEI provided her with the opportunity to continue her education journey. She claimed that the only chance to

study for her master's degree is because the entry-level in PEI is less stringent compared to those of AUs. She believes that with her master's degree, her career is more secure as her qualification is now higher than those who only have a bachelor's degree. Participant #7's belief is in line with the findings from the Pew Research Survey (2016) which also revealed that 59% of its respondents said that they needed higher qualifications for their job.

Another advantage that students have when choosing PEI over AUs is that PEIs have greater flexibility when deciding which global university to partner with, which programs to offer and what fees to charge. This will benefit prospective students as they now have more options to pursue higher education programs offered by reputable overseas universities.

This study asks the participants on what are the main reasons that had attracted them to pursue their master's degree with a PEI. The findings are gathered and grouped under 4 categories: Affordability; Quality of Education; Course duration and Flexibility in learning; and Students services and Accessibility. They will be discussed and critically analysed in the next section to provide these findings as recommendations for the government, PEI and the future students enrolling for master's degrees in PEIs.

Affordability

When asked if the course fee of the university plays a part in the decision when selecting to study in a PEI, participant #6 shared that course fee is indeed an important consideration especially if students need to stop work to study full time and that some universities charge a premium.

"I knew what I was getting into because I read through different course curriculum. I attended some MBA Fairs and I get to see many universities including more prestigious one like INSEAD. But when I thought about it, you know, at that point of time it was \$100,000. And I had to take leave from work, basically stopped working to study full time. So, I decided to go for part time MBA but make sure it is accredited".

Having a similar view was participant #4 who commented that "students who besides considering accessibility as key they are also looking for affordable school fee and they prefer short course duration, they don't mind paying for it, which means the University must be good".

It seems that while students are quite willing to pay for a higher course fee, it must be within their reach and more importantly the university that they studied at ought to be recognized and accredited. These findings are in line with the increasing tuition fees in universities and private higher education institutions and the growth of students has increased consumer interest in quality, standards and value for money for higher education (Shah & Nair, 2013).

Quality of Education

Quality assurance is one of the central issues surrounding PEIs today (Lo, 2014). These issues include assuring that PEIs maintain standards of teaching, admission, and infrastructure. Quality assurance in the private sector is especially important as profit-making private institutions tend to focus more on profit margin. Singapore has moved toward instituting stringent quality assurance in these privately-run institutions (Sam, 2017).

According to Sam (2017), improper practices affecting several PEIs in the 1990s and 2000s had some adverse effects on the private education sector, raising concerns among the public about the credibility of PEIs. The government reacted by enacting the Private Education Act in 2009 which provided for the establishment of the Council for Private Education (CPE) now better known as the Committee for Private Education. The CPE tightens the entry requirements to the private education industry by requiring PEIs to fulfil a set of criteria. Every PEI will be assessed by the CPE against this set of criteria. Only PEIs that meet the requirements of these criteria can continue operating its school in Singapore.

In her interview with Lee, the Chief Executive of SIM Holdings, which runs degree programmes with 12 university partners, Davie (2019) learned that most employers still hire based on qualifications and generally have a bias against those who take the private-school route. They tend to equate the general academic ability to skills. Davie (2019) also shared that Lee was proud that his students once hired, go on to prove themselves in their jobs and believe that after a few years in their work most bosses do not even remember which university their employee went to.

It is the performance that counts not qualification less than qualification recognition. Such endorsement speaks for itself on the quality assurance PEIs have.

As PEIs have limited financial resources many of these institutions are unable to maintain a wide range of disciplines and employ full-time lecturers. As a result, they tend to redefine the academic profession just by concentrating on the teaching function and ensuring that this sole function is being carried out least expensively. However, the findings of this study revealed that participants were not concerned if their lecturers were of full time or part-time faculty staff. They seem to be more interested in getting through their master's degree and were less worried about the quality of education as discussed in the literature review chapter. As long as the PEI they studied is certified by the CPE, they would have peace of mind in terms of quality assurance (SSG, 2021a).

While the quality assurance of PEIs is closely monitored by CPE, Sam (2017) argues that reliable data concerning the effectiveness of academic programs, the success of graduates in the job market, drop-out rates, and the like are important information for potential students to have is often not available. PEIs often find this information highly sensitive and confidential and hence reluctant to share. However, Altbach (2008) maintains that all PEIs must play this role well to ensure that all information is as transparent as possible for the benefit of all stakeholders, especially the students. It has been noted that CPE constantly introduces new measures to better protect students and make information more transparent for them. Among other things, private schools that offer degrees will have to take part in an annual graduate employment survey run by the CPE (SSG, 2021b).

How participants regard course duration and flexibility in learning as important attributes of a preferred PEI will be discussed next.

Course Duration and Flexibility

Question on credibility arises when critics lament a 3-year master's degree that could be completed within 18 months. Sam (2017) explains that this often happens as the public has not

fully understood how the PEIs operate. A 12-month or 18-month master's degree course is made possible because of scheduling and timetabling. It makes practical sense for profit-making PEIs to shorten study breaks in between semesters, faster turnaround time in marking and moderating coursework and final examinations. This is one of the advantages PEIs has over AUs, as they are not constrained by the traditional calendar that their partner universities need to follow in their countries (Sam, 2017).

Participant #8 was delighted that her school has done well on course delivery:

"I can attest that many of my classmates who were working and are parents with family responsibilities were drawn to this PEI by accelerated programs, flexible schedules and convenient locations. To attract working adults, my school provided condensed lectures, convenient schedules and locations, and online instruction and services". (participant #8)

Participant #8 also added that PEIs must strive to provide extensive academic and personal support services to help students who were under-prepared or who were intimidated by traditional institutions. When asked further about how PEIs could improve on their course delivery and appeal more to their students, participants #3, and #5 have their advice and comments:

"The way it was structured was that they will fly in faculty once every semester to teach on-campus intensive for four days. Aside from this, everything else is carried out remotely through Moodle. So, it would have been better in my opinion if the faculty is there through". (participant #3)

"There are many PEIs out there offering all kinds of master's degrees. The program's curriculum is very relevant and up to date. Regardless of the ranking of the university, to me, it boils down to the way how lectures are delivered. I am happy that the program was structured such that it did not take up my evenings". (participant #5)

Responses from these participants revealed that they had opted for PEI because of the positive learning environment. The key reasons backing this decision were the small class size, a personalised learning environment and greater flexibility. Participants identified the delivery of

coursework and convenience as the two most influential factors in choosing their master's degree program. They reported a preference for a mixture of online and face-to-face delivery. Students mentioned family and professional obligations as key to the desire for at least some online instruction. Participants were also clear in their desire for a program that was convenient both in location and course schedule. Scheduling was identified by participants as most important while the convenience of location from home seemed to matter as well. The findings on course duration and flexibility gathered in this section correspond to the merits of studying in TNE covered in the literature review chapter. Accessibility and student services that participants prefer will be discussed in the next section.

Student Services and Accessibility

Findings of this study also revealed that the location of the institution near public transport and its accessibility within the city precinct has played a key role in student choice.

"Some PEIs are in a very good location. This is a big plus point as most students are working adults and they need to rush from work to attend night classes (participant #2).

Participant #5 was happy to share that while her school is quite clinical and effective in managing the courses, they need to understand more about the needs of its students.

"PEIs should bring themselves to their students and be more open and accessible anytime, 24/7 if possible, that will add to inclusiveness of telling the students that you are here any time". (participant #5)

"There are also some private universities run courses that are research based and do not have examinations". (participant #2)

Participant #5 went on to suggest that when a potential student steps into the information session, the rapport has to be built immediately. Besides the environment, she expects the programme consultant to be able to address her academic desires as a prospect and recommend her something that she wants.

Having complaint about the student services was what participant #2 encountered:

“The only complaint I had with my PEI was their administration. They are not well coordinated, and they don’t know what is happening especially when dealing with their overseas universities because of time and cultural differences. Of course, they should improve but I feel that it's not the major consideration for me. I still choose to continue my study there because of the course duration, the lecture timing, the cost and how lectures are delivered”.

The finding is consistent with Lau (2020) who recommended that administrative staff could do their best to impress the students with their services.

A rather unique student service request made by participant #8 was about organising networking sessions:

“Some people study MBA more for networking. Halfway through my program, some of my classmates were suggesting if the university could provide more networking sessions and invite post grads to join them”.

Participant #8 also suggested that while providing a conducive environment could facilitate effective learning, allowing alumni to continue using the library would be a good gesture.

“To attract more students, PEIs should first put their house in order and improve their marketing strategies”. (participant #2)

When asked for recommendations to attract more professionals like themselves to do a master’s degree, participants #3, #4, #5, #6 and #7 had the following views:

“Catching the attention of attendees at course review for postgraduate courses is crucial, as busy professionals they may only have 30 minutes to spare”. (participant #5)

“Target those that are about to complete their bachelor’s degree. It is much easier to retain a customer than to recruit a new student per se”. (participant #7)

“The PEI must be reputable and proximity to their home. Accessibility to get food is important too as they rush from work to attend evening classes”. (participant #4)

“Teaching faculty with PhD would help to convince that the university is more credible”. (participant #3)

“I think it is important to profile and showcase their alumni. INSEAD for example, profiled those C-suite alumni when they market their programmes.” (participant #6)

“Adopting the right marketing strategies at the course review is crucial. Finding out why people want to study in certain university that PEI partners with is far more successful than using low course fee to attract (participant #5)

Most of the above comments and advice correspond to the merits of studying in TNE discussed in the literature review and will be further analysed and presented as recommendations for PEIs in the conclusion chapter.

6.3.2 QUALIFICATION RECOGNITION

Overall, participants of this study were positive about their TNE experiences and this study thus far has revealed several specific reasons why students choose to study at PEIs. Many of these reasons are a result of deliberate decisions by students to choose a course appropriate to their needs and priorities and not as a course of last resort. They revealed that the master’s degree they undertook can develop an unexpected motivation for transformative learning. This programme provides a potentially rich experience for ‘second chance’ learners, which can change lives, often in situations where there are few other options. The participants were also satisfied with the course delivery and found the learning environment supportive, and they were pleased with their decision to pursue their master’s degree with their PEI.

To ensure that the PEIs remain robust and relevant, these private institutions need to keep improving their systems and processes to provide quality courses and better offerings to their students and more importantly to convince the general public that their programmes are recognised. As shared by participant #7:

“There are students who are not bothered about the credential of teaching staff. So long as their lecturers could help them understand what they need to learn and pass the examination are of utmost importance to them”.

In general, degrees from universities accredited by the home government of the country where the university originates shall be recognized. The same degree status should be accorded to the student regardless of the student who studied full time in the country where the university originates or graduated from a PEI that partnered with this University in Singapore (Sam, 2017).

Nevertheless, as PEI is generally being perceived as a demand absorbing university³, the conservative “play it safe” HR mentality is to hire staff from AUs to “pick and choose” from the best. This reason could contribute further to the explanation of why graduates from PEIs take a longer time to be employed and with lower starting pay as revealed by the annual GES (Graduates Employment Survey). However, as all participants in this study were already in the workforce, they pursue master’s degrees mainly for career advancement progression as concluded in the earlier section of this chapter. This also helps to explain why the data revealed that qualification recognition is being considered less important for participants of this study.

According to Toh (2017), bigger firms like Procter & Gamble Asia and OCBC Bank also said they are open to hiring applicants from different educational backgrounds, regardless of which institute they graduate from. Although academic qualifications are considered a useful proxy for knowledge and skills, especially for candidates with no prior work experience, they do not discriminate between AU or PEI graduates and place them on the same salary scale. They argue that it all boils down to the right attitude, soft skills, and the rest “can be trained.” Once in, employees rise through the ranks depending on how well they perform not which school they

³ Demand absorbing university refers to university that accepts students who are not eligible to study in AU.

were from. The Public Service Department that oversees recruitment has also advised all government agencies that for mid-career candidates, relevant work experience is more important than academic qualifications.

A great supporter of PEI is Wachter. He is the managing director of Germany's Technische Universität München (TUM) Asia and is glad to see some renowned overseas tertiary education institutions set up modern campuses here in Singapore. He commented that as a result, more students can enrol at a reputable foreign university based in Singapore without having to fork out high living expenses overseas. He applauded the PEIs for providing opportunities where students get to receive an international education from experts all over the world and experience cultural exchange, which will help them assimilate into the multinational environment that is prevalent in many companies these days (Toh, 2017).

National University of Singapore economist Kelvin Seah is of the view that once on the job, the university name may not matter so much anymore. What matters is whether the person is productive and can value-add to the company. He, therefore, expects earnings and promotion prospects between private and AU graduates to narrow with working experience (Davie, 2019).

Hiring companies' recognition of the PEI courses is especially important in the Singapore context where no agency, including the CPE, endorses PEI courses (Sam, 2017). How would PEI graduates be assessed then? A good proxy is the starting salary of PEI graduates which indicates whether the qualification is industry-recognized. As discussed in the literature review chapter, it is no secret that hiring companies distinguish between degrees obtained from a foreign university and those acquired from AUs by offering fresh graduates from local universities a salary of 10-15% more than their counterparts from the PEIs (SSG, 2021b). Regardless, it is common for employers to sponsor their staff to take up courses with PEIs. This implies that PEI courses are recognized by employers.

The foreign university partners represent another source of evidence to verify that courses conducted by PEIs are credible, as they conduct peer-reviewing, quality-checking and endorsing these courses. Participating in foreign universities has to protect their reputation and good

standing. After all, the degree awarded by the university is the same as the degree awarded to students on campus in the original country (Sam, 2017). There are many renowned universities such as the University of Sydney, University of London, University of Buffalo, RMIT University, University of Nottingham, Loughborough University and University of Newcastle that offer degree programmes in Singapore (SSG, 2021a). Their presence could have boosted the image of the PEIs in Singapore.

6.4 CHAPTER SUMMARY

This study contends that the distinction between employment skills and employability skills is an important one. The former relates to specific professions for which qualifications and credentials are a key factor while the latter indicates the development of transferable skills that are not job-specific (Mellors-Bourne & Woodfield, 2015). This study, therefore, begins by investigating the reasons for PMEs want to pursue master's degrees.

Many working adults return to school to complete educational pursuits they began years before as traditional-age students. They may have dropped out of education for several reasons, including financial considerations, competing responsibilities, and lack of focus, motivation, and maturity as revealed from the data of this study. Changing job requirements and career changes were cited as the main reasons for the participants of this study to get additional education to survive or advance in the job market. Other major reasons for participants to return to the university include family life transitions such as marriage and self-fulfilment.

The data concerning why working adults are motivated to pursue master's degrees adults were also found alike to Ellucian's (2019) finding discussed in the literature review chapter that the top reason for attending higher education is to improve job prospects.

Having discussed what motivates the participants to study master's degree, the chapter pursued to elaborate on why these students chose to study in PEI. This focus aims to seek a better understanding of why students decided to study in a PEI that generally being perceived as a "second class" education provider.

This chapter discussed why PEIs no longer belong to the troubled sector it was 10 years ago and provided interesting insights into why students choose to undertake master's degrees at PEIs. The feedback gathered from participants revealed several influences many of which were directly related to the quality of the student experience. Influences such as course scheduling flexibility, accessibility and affordable schools fees were cited as key reasons why students chose to study with PEIs. Additionally, some students acknowledged that private higher education was their only

study option as they had not met the higher entry requirements of the AUs. Others indicated that they intentionally chose to study in a PEI because AUs are less accessible and course duration too lengthy.

The willingness of PEIs to modify their existing programs and develop new services geared to adult populations such as the participants of this study will have a positive impact on their ability to attract, serve, and satisfy the educational needs of this category of learners. The future of PEIs is a promising one as just over a quarter of Singaporean students are currently able to secure a place in a publicly funded university, PEIs are viewed as integral to help meet the growing demand for higher education in Singapore.

While theories and empirical research may address what motivates individuals to pursue higher education, this study specifically investigates what motivates its participants to pursue master's degrees even when they are currently in the workforce. Considering the costs involved with pursuing a master's degree and the tremendous time commitment, one may wonder what motivates these participants to undertake this qualification.

Aslanian and Brickell (1980) argue that the pursuit of education is not a goal in and of itself, but rather a way to cope with changes that have occurred. Hence, it is viewed as a transitional activity that often requires gaining additional knowledge and/or skills, and this leads people back to education. Aslanian and Brickell, therefore, believe that the key reason that motivates an individual to pursue education is job-related and personal growth. It is evident in this study that the decision to do a master's degree is driven by a variety of influences that fulfil different desires. What seems like a simple economic equation involving investment in a master's degree to boost career progression and sustain employability rest on countless reasons and rationale (Lauder & Mayhew, 2020).

While all the participants in this study had expressed that the natural pathway to a rewarding career is to get a master's degree, most expressed that they may not know exactly what to do with their master's degree. Nonetheless, the data of this study strongly revealed that all the

participants believe that a master's degree could provide them with a competitive edge in the career market and potentially open doors to new opportunities in future. Many participants are of the view that in the economic times today especially during this current Covid-19 pandemic situation, finding jobs is not easy and securing a current job is not guaranteed. Hence, they are hoping that having a higher education such as a master's degree could help at least in securing their job.

When asked how a master's degree could assure them of a more secure job, all the participants alluded that a master's degree provides them with many work-related skills. For example, it teaches them to understand complex subjects, think analytically, communicate their ideas effectively and help them to become more professional in their work. It opens new and unexpected opportunities that might not have become available to them had they not received this degree. They believe that having multiple skills would make them less susceptible to layoffs during an economic recession than less-skilled workers. Even if this is not guaranteed, chances are they are less likely to struggle with long-term unemployment (Strawinski, 2011; Almendarez, 2013).

Despite the growth of private higher education, there is no qualitative study which has attempted to find out the factors influencing student choice to study for master's degree with PEIs. With the findings of this study gathered and critically analysed, the next chapter will conclude the entire study that including contributions made to the knowledge and practice.

7 CONCLUSION

7.1 INTRODUCTION

This study aims to examine the factors that influence PME's decision to pursue a master's degree via a PEI in Singapore. This study on factors influencing students' preference to study in PEIs is timely as the Singapore government has started introducing policies to encourage higher education diversity and to provide publicly available information on its website for the public to assess the quality and performance of these private universities.

While some of the key factors identified in this study are not new in the university context, this is the first study that reveals qualitatively that such factors are drivers to PMEs who are currently already in employment and yet keen to continue their education by pursuing their master's degree. More importantly, this study critically analyses why these PMEs specifically chose to study in a PEI. Investigation into factors influencing PMEs' choice to study in PEI is important for several reasons. Primarily it gives PEIs an understanding of the reasons why students choose a particular PEI over others. The data obtained in this study provides empirical evidence to all the PEI who are keen to strive for change and develop their marketing strategies. Such findings are also presented as recommendations to the government and future students thus achieving the following four research objectives of this study:

- (i) To elaborate on the role of the private education environment in Singapore
- (ii) To critically identify the worth of education in higher education
- (iii) To critically examine the factors that influence students' decision to pursue a master's degree via PEIs in Singapore
- (iv) To provide recommendations and guides for PEIs to aid marketing and business strategies

This concluding chapter is organised into eight sections. Introduction aside, the second section provides an account of the research process used in this study. The third section provides an overview of the extent to which the key findings have answered the research questions. The implications of this study are next looked into. This will be followed by the two most important

sections of this chapter on contribution to knowledge and contributions to practice. Before concluding with a chapter summary, a section on future research, ethics and research limitations will also be presented.

7.2 RESEARCH METHOD

Central to this study is to describe the key influences on participants' aspirations toward master's degree studies. As these personal values require the possible inclusion of subjective variables which are difficult to measure and hard to quantify, this study has taken the form of qualitative research and adopted the subjectivist ontological approach. This approach provides participants with the space to tell their stories. To understand the subjective tones of these participants, an interpretive approach is used to ensure that the interpretation of the meanings of these participants is as representative as possible so that the thick and rich description of their experiences can be interpreted.

To extract a specific contextual response from the participants, each participant was asked a predetermined set of questions in the interview, which could then be followed up in a semi-structured format. This set of questions does not only help to aggregate all the responses to match the objective of the study, the comparisons of these data have also offered a meaningful analysis.

As these participants possess homogenous demographic and social characteristics, this study works with a small sample to understand patterns and evaluate emerging themes. Based on the consent form signed, all the participants opted for a video call while audio with no video option was also offered. Participants in the interviews were generous with their time and were generally candid in their responses.

The findings from each interview were analysed thematically. Through this analysis and discussion, the following two research questions were addressed, and the key findings are presented in the next section:

- (i) Why are PMEs keen to pursue master's degrees even though they are already in the workforce?
- (ii) Why do these PMEs choose to study for their master's degree in a private education institution (PEI)?

7.3 KEY FINDINGS

In the literature review chapter, the background of higher education in Singapore was discussed and various educational related motivational theories including human capital theory, signalling theory and social capital theory were adopted to frame the two research questions.

Based on the understanding of the literature review, the study was carried out and data was collected from the participants. The data was then thematically categorised. Aligning the findings drawn from the literature review, past research findings and this study, the key findings are presented in the next few sections.

7.3.1 REASONS FOR STUDYING MASTER'S DEGREE

This section begins with a summary of the global trend for higher education and explains why Singaporeans are aspired to attain higher education qualifications.

THE HIGHER EDUCATION CHASE

Global higher education enrolment will reach 522 million by 2035. East Asia and the Pacific will account for 42% of the total. This is a significant improvement from the 25% share it had in 2000 (Calderon, 2018).

This upward trend is also evident in Singapore as its government has gradually raised the cohort participation rate (CPR) over the years and has achieved its goal of 40 per cent in 2020. This figure

of 40 per cent refers to the 16,500 places at the autonomous universities for the junior college or polytechnic students proceeding to full-time undergraduate studies before they enter the workforce. Together with those who studied at private institutions and overseas universities, it was estimated that about 50,000 university graduates had entered the Singapore labour market in 2020 (Sreenivasan, 2020).

As it has already been widely reported that higher enrolment in university has reduced graduate employability and a dilution in the value of university degrees (Yeo & Ho, 2014), why would people still chase education credentials? Is the purpose of pursuing higher education the same for everybody? While most research reveals that a four-year university degree is financially beneficial for most people, is it necessarily the best option for everyone? The big picture that emerges from the literature review is that the returns to higher education depend on multiple factors. It is this premise that leads to a research question on why people are still keen to pursue a master's degree when they are already in the workforce.

Another main reason for the Singapore government to emphasise academic performance is that as a nation without any natural resources, human capital seems to be the best option for its future. Besides human capital, other theories and concepts such as social capital theory, signalling theory and concept of Confucian values were examined to have a better understanding of why PMEs pursue higher education. This leads to the next topic on meritocracy in Singapore education.

MERITOCRACY IN SINGAPORE EDUCATION

Meritocracy is a fundamental ideology in Singapore, as well as a key principle in the educational system, to identify and groom talented young students for leadership roles regardless of their social background. Although this has raised concerns about the spread of elitism, the system places a heavy emphasis on academic achievement when grading students and granting them admission to elite programs and universities (MOE, 2018).

Mokhtar (2018) shares that some parents while cognizant that having good academic credentials is seen as the most important factor for the student's career prospects in the job market, and their future economic status, criticise Singapore's education as being too specialized, restrictive, and exclusive. Responding to this point, Mokhtar mentions that while meritocracy may appear to be a good option for Singapore's education system, its education minister is concerned that it may have resulted in systemic inequity (Mokhtar, 2018).

The education minister shares that feedback on the Singapore education system highlights that there is no longer a level playing field. The minister explains that as a result, there will be an achievement gap between the rich and poor and limiting opportunities for higher education is not the right approach, as this runs against a fundamental philosophy of Singapore's education system and could impede social mobility. The minister reiterates that the government has always held the belief that no eligible student should be denied access to a publicly financed degree programme due to financial constraints (Ong, 2018a).

Over the years, as the government expanded degree education opportunities for Singaporeans, it has also instituted various financing measures, such as grants, bursaries and government-subsidised loan schemes, to ensure that university education remains affordable for Singaporeans enrolled at publicly funded degree places. A consequence of this is that those who are not eligible to enrol in these funded universities will find alternate ways to pursue higher education to compete in the labour market. Such emphasis on career advancement through educational merit is evident from the findings of this study.

Addressing how individuals could then demonstrate their knowledge in the labour market, this study has concluded that signalling theory is widely used by the participants of this study as a proxy for knowledge to enhance their employability.

PROXY FOR KNOWLEDGE: SIGNALLING

According to human capital theory, an individual invests in education with the hope of receiving a return in the form of increased earnings. While this theory usually assumes that experiences

are translated into knowledge and skills, this assumption is problematic since years of experience are not always a strong predictor of expertise (Sonnetag & Frese, 2002). Hence, when employers have no clue about potential workers' capability and productivity, they tend to use educational qualifications in their hiring process. Wages are set based on the assumption that individuals who have more years of education are more productive. Thus, signalling theory implies that more-educated workers are likely to receive higher pay because education provides them with a credential, rather than because of acquired skills (Page, 2010). As shared by participant #7, her organisation would recommend its management staff go for a master's degree before they can be considered for promotion. A master's degree could therefore be regarded as a powerful indication that a candidate is highly responsive to new challenges aside from his or her actual human capital accumulation.

It is also evident from the findings of this study that participants generally believe by studying for a few more years in school such as a master's degree could lead them to increased lifetime earnings; reduced time spent in the unemployment market; and speedier transition to enhanced career prospects. Therefore, it will seem to be a rational behaviour for individuals to invest in education so long as the benefit of an additional year of schooling exceeds the cost.

While this study found that the value of a master's degree can be subjective and is unique to each person, most participants agree that a master's degree has helped to provide them with the necessary credential and capabilities to compete in the labour market. A few participants commented that everything being equal, earning a master's degree stands a better chance to get a promotion and/or moving into positions of leadership. While some alluded that earning a master's degree can open pathways to additional employment opportunities, this qualification can also compensate for the experience one may lack. Pursuing a master's degree with an international university could also provide a better opportunity to relocate and work in the country where the university originates. Finally, pursuing a master's degree will enhance not only personal and professional development but a sense of personal accomplishment.

If it is true that any master's degree could deliver the same educational credential signal to the employers as shared by participant #8, could this then be the reason why participants chose to study for their master's degree with a PEI? The next section will reveal more on this issue.

7.3.2 WHY STUDY AT A PEI?

The second research question of this study is to examine the reasons why the participants choose to study for their master's degree with a PEI. PEIs are traditionally considered a non-mainstream pathway and are often labelled as an alternative for people who do not meet the prerequisites of AUs. As a result, questions about PEIs' credibility are always asked especially when compared to their mainstream counterparts, Autonomous Universities.

A RECOGNITION INSTITUTION

Established under the Private Education Act, the Council for Private Education (CPE) is a statutory board empowered with the legislative power to regulate the private education sector. In addition to its role as the sectoral regulator of private education institutions, the Council facilitates capability development efforts to uplift standards in this private education sector.

Education has always represented an area of focus for Singapore since its independence in 1965. Its emphasis on education reflects its need to develop its human resource and manpower capability in its continuing quest to build a knowledge-based economy. In Oct 2016, the SkillsFuture Singapore Agency (a statutory board) was established, taking over the formulation of frameworks and regulatory duties of the CPE, and was renamed the Committee for Private Education.

Seeing such private-public partnerships as one possible way forward to better tap into the private education sector in Singapore, the government is not discounting the possibility of extending public subsidies to more quality PEIs in future so that more locals could enrol in publicly funded university degrees (MOE,2018).

In the meanwhile, when all the six AUs are unable to support the ever-expanding higher education sector, PEIs continue to play an important role in complementing the AUs by injecting greater course diversity and supporting workforce development and providing access to students who would otherwise be unable to enrol for higher education.

PEI AS A PREFERRED INSTITUTION

While still considered well outside the mainstream of Singapore's higher education system, PEIs have emerged as an integral and increasingly influential part of the system. As PEIs serve a bigger proportion of students compared to those enrolled in the AUs, their presence over the past decade has drawn the attention of investors, policymakers and educators (Sam, 2017).

PEIs offers various courses at the certificate, diploma, bachelor and postgraduate level. Through partnerships with popular international universities from the US, UK, Australia etc, PEIs offer students the opportunity to attain international certification in a comfortable and affordable environment. Each PEI conducts its admission and enrolment exercises and interested students make enquiries with the schools concerned directly. PEIs provide extensive academic and personal support services to help students who are under-prepared or who were intimidated by the AUs. A few participants of this study shared that they were either rejected after going through rounds of interviews by AUs as they could not meet the entry requirement or found the entry requirements too onerous to fulfil.

Even though the annual GES (Graduate Employment Survey) results do not favour the PEI, the demand to study in PEIs is still high implying that there are still merits in studying with PEIs. This could well mean that PEIs' students are confident that their qualifications attained in a PEI are valued by the hiring companies. The findings of this study suggest that the participants have not regretted studying in PEIs in terms of job prospects. A prevalent view among the participants is that their master's degree from an international university is not inferior to the AUs.

Degree programmes offered by most PEIs differ in important ways from AU's degree programmes. PEIs describe their programmes as career-focused as their primary purpose is to

prepare graduates for jobs or career advancement. PEIs' programmes emphasise application over theory and laboratory over lecture (Sam, 2017). A few participants of this study claim that they are attracted by the opportunity to get right into their major and not be delayed by general education and foundation requirements that are often found in AUs. Indeed, the majority of the participants are parents with family responsibilities and are drawn to their schools by accelerated programs, flexible schedules and convenient locations.

Teaming up with reputable overseas universities from the United States, Europe and Australasia, SIT, the fifth university in Singapore allows its students to take degrees offered by its overseas university partners such as Massey University, Newcastle University, Technical University of Munich, University of Glasgow and University of Liverpool (SIT, 2021). Singapore University of Technology and Design (STUD), Singapore's fourth university has a similar arrangement with overseas university partners such as the University of California, Berkeley, Zhejiang University and Massachusetts Institute of Technology. In 2019, STUD collaborated with 45 institutions across 15 countries, which encompassed 29 exchange partners in 12 countries and 31 summer programmes in 10 countries (STUD, 2021).

Allowing AUs such as the Singapore University of Technology and Design (SUTD) and Singapore Institute of Technology (SIT) to offer foreign universities such as master's degrees which is traditionally a norm for a PEI, could probably mean that degrees offered by PEIs will soon receive the same recognition. If this happens, then the perception of studying in PEIs would have changed for the better. It was discussed in the Singapore Context Chapter that many world-class universities such as INSEAD, Technical University of Munich, Johns Hopkins University, and the University of Chicago have already set up and grown their presence in Singapore. A point to note here is that if Singapore University of Technology & Design is ranked 507 in the Best Global Universities in 2021 (Best Global Universities Rankings, 2021) then perhaps those PEIs that partner with universities that are ranked top 100 in this global ranking should have a better chance to attract more students (Caplan, 2018; Martin, 2019; Poh et al., 2017).

7.4 IMPLICATIONS

The rise in fee-paying students and university reliance on alternative sources of income in an environment of decreased public funding suggests that higher education is becoming a 'business' rather than 'a public good'. The paradigm has shifted from meeting the needs of society and fulfilling the moral purpose of education for the public good to one focused on income generation and the mass production of graduates. The inherent risk is that higher education institutions in future years may be seen purely as commercial endeavours by stakeholders

In addition, the annual Graduate Employment Survey (GES) has aggravated an unhealthy fixation on starting salaries as the benchmark of returns from quality higher education. This section discusses the implication of this survey and inquiries about the need for a 'formal' degree in this knowledge-based economy vis a vis the apparent competition between the AUs and PEIs to achieve higher students enrolment.

7.4.1 SOCIAL DIVIDE

If degree is the proxy for knowledge and skills as what signalling theory portrays in this study, one would expect the same rewards in terms of salaries regardless of which university a person graduated from. The annual GES has generated an image that graduates of AUs command a higher salary than the PEI's graduates. This encourages social exclusion where graduates from publicly funded education institutions might see themselves as socially more superior than others. Referring to an Institute of Policy Studies (IPS) survey in 2017, Sam and Loh (2018) stress that despite the aspiration for Singapore to be a meritocratic society with high social mobility, such an unintended signal of bias against PEI graduates can add to the worrying cracks in Singapore's social divide.

Secondly, in a scenario where such bias becomes deeply entrenched, Singaporeans might not feel motivated to upgrade themselves when they neither qualify for a place in a publicly-funded AU nor can afford to study overseas. This might result in a society divided by social classes, where only the wealthy can afford to pursue higher education.

The modern workforce requires new skills and employers are looking for talented candidates to fill those needs. No longer is the traditional degree the only learning that is expected in the workforce. Additionally, as machines advance to take on more task-based work, sustainable career paths will depend on a mastery of soft skills. To stand out among their peers, workers are keen to access postgraduate education with the hope that it will help them develop more skills and knowledge that are relevant to their jobs (Chang, 2018).

However, one may wonder if pursuing a postgraduate degree such as a master's degree, can make the sum difference in one's career after one has had years of industry experience and demonstrated a proven track record. Moreover, if information relevant to workplace skills and knowledge has become more accessible, and additional knowledge could gain through the credentialing programme, one may ponder if there is still a need to pursue a formal master's degree.

7.4.2 MICRO-CREDENTIALS: A POTENTIAL REPLACEMENT FOR UNIVERSITY DEGREE

As Singapore's economy has diverse needs and will require diverse talents from a spectrum of expertise, Ong, the education minister explains that it is therefore important for the government to provide a diverse pathway for people to build skills. Ong stresses that even though university degrees are the currency to land good jobs now, deep skills are what will count for career progression (Ong, 2018a).

Ong explains that it is not about having a degree for its sake, but about skills for work and life. Throughout their lifetime, everyone should have that depth of knowledge and agility in applying their skills in different contexts and there are many paths to arrive therein Singapore (Ong, 2018a).

One example was the SkillsFuture, a national movement launched in 2015 to provide Singaporeans with the opportunities to develop their fullest potential throughout life, regardless of their starting points. Through this movement, the skills, passion and contributions of every

individual will drive Singapore's next phase of development towards an advanced economy and inclusive society. Skills mastery is more than having the right paper qualifications and being good at what one does currently; it is a mindset of continually striving towards greater excellence through knowledge, application and experience (Ong, 2018a).

Starting in 2017, AUs, such as NUS, NTU and SMU have launched around 800 industry-relevant modular courses. Some of these modular courses have been re-packaged to create pathways that lead to smaller qualifications – often referred to as 'micro-credentials (Ong, 2018b). With the multi pathways that the government has developed, why would people still choose to study master's degree?

The education minister admitted that while many employers agree with the idea of looking beyond academic results and degrees, they still hire on qualifications, and this gets in the way of Singaporeans chasing skills instead of degrees. It seems that for now, people's decision to pursue higher education such as a master's degree will not sway even when the government is actively promoting and persuading its people on the importance of lifelong learning that focuses more on micro education credentials and SkillsFuture.

Nevertheless, the education minister stands by his constant catchphrase that Singaporeans should stop believing that university education is the only way to develop an individual's potential and hope to see that 100 per cent of Singaporeans will have skills or qualifications that are on a par with having a degree, or even master's, in terms of job prospects (Ong, 2018b). Regardless, judging from the ever-increasing enrolment in universities, people still strongly believe that a university education is a way for employability in the foreseeable future.

Where the benefits of lifelong learning have been so often publicised in Singapore, could it be a mistake to believe that the accumulation of knowledge through higher education is not necessary and that lifelong learning arises naturally? Would this contradict the government's decision to expand the university sector to provide more opportunities and pathways for Singaporeans to obtain a university education? The findings of this study have concluded that the majority of the participants believe that while pursuing a master's degree is considered a good way to achieve

lifelong learning, their master's degree need not be from a prestigious university but must be from an accredited and recognised university that they could leverage or capitalise for career development.

7.5 CONTRIBUTION TO KNOWLEDGE

From the data analysis of this study, it is clear that the four concepts (namely human capital theory, signalling theory, social capital theory and Confucian values) examined in the literature review have guided the types of questions asked in the interviews. It is believed that it is only through the combination of these four concepts that this study can elicit in-depth and rich responses from the participants. This study has not just illustrated how literature review can influence the right choice of research methodology, it has also proven that these four concepts are crucial in understanding why people pursue higher education.

Indeed, this research is the first piece of qualitative research looking at the perceptions, motivations and experiences of students in private universities in Singapore. The essences of the four theories were embedded in the two research questions to address gaps in the current literature on reasons for PMEs to pursue their master's degrees in a private university. While these four theories are being examined in other research, they have never been collectively analysed in one individual study. For example, Psacharopoulos's research (2006) focuses on the economic value of education and contends that expenditures on education are often viewed as investments in human capital. Lopez (1996) on the other hand notices that social capital within education is important as it promotes a sense of individual self-sufficiency. Similarly, in their research, Bexley, Marginson and Wheelahan (2007) exclusively use social capital theory as a motivational factor for people to pursue higher education. Perhaps the recent research by Lauder & Mayhew (2020) is a rare study that addresses both the human capital theory and signalling theory. They believe that these two theories have led to an ever-rising demand for a highly-skilled workforce to be serviced by mass higher education. As for Confucian values, Tan (2012) and Marginson (2011) reveal that these values are so ingrained in the Singapore education system

that is much credited with meritocracy that puts one at the lower spectrum of the economic hierarchy if he or she lacks academic merit.

As past research uses the four theories separately, this study, therefore, offers a unique perspective of using these four theories collectively to enhance existing research in the field of exploring different groups of students pursuing different levels of education from different parts of the world.

Secondly, while this study sees the merit in the philosophy of having many pathways to success, turning these pathways into hierarchies should be avoided at all costs for people to chase their dreams. This study concludes that paper qualifications, whether awarded by AUs or PEIs, are merely proxies for workplace competency and productivity. This study has revealed that the participants see PEIs as an alternative to AUs. They could be qualified to study in any AUs but they regard PEI as a better option to study. Hence, the notion of PEIs being labelled as “second chance” or “demand-absorbing” will disappear in due course as the literature review of this study has shown an increased number of world-class universities among PEIs and some are even higher than AUs in terms of the world ranking.

7.6 CONTRIBUTION TO PRACTICE

Private for-profit higher education has grown rapidly in many parts of the world. This growth is attributed to many factors, including a broadening of the student population and the recognition that wider access to higher education will be economically beneficial to individuals, governments and society as a whole.

From a political point of view, governments support the expansion of private for-profit higher education for several reasons, including the diversification of higher education and an additional public benefit at little public cost (Poh et al., 2017). With the repositioning of the Global Schoolhouse initiative in 2012 by the government to focus more on quality of education, all PEIs need to relook at their business plan and develop new and effective marketing strategies to attract more students. While it is possible to distinguish factors associated with university choice, students are not a homogeneous group (Kanonire, 2017). The key contribution of this study is to

provide recommendations to the Singapore government, PEIs and students on why PMEs decide to study for a master's degree and choose to study through a PEI.

7.6.1 RECOMMENDATIONS TO THE GOVERNMENT

Education has always played an important role in the growth and development of Singapore society, especially in the years following the country's independence in 1965. The demand for graduates is likely to increase as Singapore needs a highly skilled and sophisticated workforce to drive its future economy. To meet this demand, the Singapore government has decided to expand the university sector in 2015 to provide more opportunities for Singaporeans to obtain a university education (MOE, 2018). The two recommendations this research has contributed to the government are defining a clear role for PEIs and encouraging collaborations between AUs and PEIs

Defining the roles for PEIs

The government has restricted the number of places available in public universities, attempting to maintain very high standards and thus maximizing international league table rankings. This is an approach that thus far has played out well for public universities in Singapore. But this has also meant that there are far greater demands for university education than there are spaces available within the public universities. And that remains the case despite the creation of a few universities, such as the Singapore University of Technology and Design and the Singapore Institute of Technology. Perhaps one could come to the impression that PEIs are taking up the role of expanding and extending university opportunities to populations who otherwise would not be able to access them. Has it become the role of private education to pick up what the Singaporean state does not do? How do the changing demographics and evolving politics change the role of PEIs in Singapore? Would enrolling in a degree programme with a PEI become a norm in future? While the government has explained and advised its people that not everyone needs a tertiary education, it has built an additional three AUs within the last 10 years. Perhaps the

government could provide clear direction on the role of the PEIs in meeting their participation aspirations in higher education.

Collaborations between AUs and PEIs

In most countries, private for-profit higher education is seen as a competitive threat to universities for overseas and domestic students. In the UK, many universities have links to private for-profit colleges because they are a good source of international students, who transfer to the universities after completing their studies (Newman, 2010). A model that has proven successful in Australia is the pathway established by a private for-profit college in partnership with eight public universities in terms of providing a second chance for students to participate in tertiary education (Shah & Nair, 2013).

Adopting this strategy, the Singapore government could leverage the quality assurance system that it has already built among all the PEIs to increase public-private collaboration between universities and PEIs.

7.6.2 RECOMMENDATIONS TO PEIS

The main contribution of this research is to help senior management of PEIs identify the important factors in developing TNE programmes and design appropriate strategies to recruit students (Lau, 2020). The two main recommendations are: optimising operational costs and improving overall services.

Optimising operational costs

There are six AUs in Singapore despite its small population. Recently with the increase in AUs' cohort participation rates, offering tuition grants that are only applicable to courses offered by AUs and the increased regulations towards PEIs are creating real challenges for PEIs. When compared with state-funded AUs, PEIs have fewer resources to invest in the quality of programmes and university branding is less established. With AUs having a clear advantage, PEIs

have to reconsider their marketing strategies by optimising operational costs, lowering student acquisition costs and improving their overall services (Sam, 2017).

According to Davie (2019), the increased intakes at the six AUs are luring students away from PEIs. All of these point to increasing challenges and issues that PEIs now must deal with to keep their business viable. The direction that the government takes to control the number of foreign students allowed to study in Singapore in the future could also affect the enrolment number for PEIs (Davie, 2019). Furthermore, unlike the AUs, as PEIs are funded by individuals rather than taxpayers, they are both businesses and education institutions. As profit-making organisations, they strive to meet the quality standards of both industry and academia and may be even more sensitive to quality concerns than the AUs.

Investigation into factors influencing student choice to study in PEIs is important for several reasons. Primarily it gives the PEIs an understanding of the reasons why students choose an institution over others. Second, the information obtained can be used by PEIs to assist in the development of their marketing strategies. In addition, it gives empirical evidence to the PEIs to strive for change.

Improving overall services

The findings of this study are useful for counsellors and advisors of PEIs to detect students' motivations to provide better services and inform education opportunities. Participants of this study had shopped around for a university and a few of them indicated that they had contacted several institutions before deciding to study for their master's degree with a PEI. Majority of the participants like the convenience of the university location, lesson schedules and responsive services. Unlike all the AUs that have big campuses, the participants of this study who are PMEs like their small "manageable" campuses as they claimed they would not have time to involve in other campus activities.

Other reasons for choosing to study at PEIs are the availability of dining options, flexible mode of learning, small classes and accessible faculty. Some participants shared that they chose their PEI

because their first contact with the institution's personnel had been friendly. Among all the reasons, all participants said they chose their PEIs because they could get their master's degree faster than at AU and hence saving tuition fees.

In terms of quality education, many participants of this study had commented on the importance of having a committed teaching staff. As many PEIs are operating on limited resources, many engage part-time lecturers to reduce operational costs. As such, committed part-time teaching staff are difficult to come by. A simple logical explanation is that if someone is hired on a teaching contract, why would he or she treat it as something other than a contractual relationship? It is not reasonable to expect part-time teaching staff to be committed to their teachings when there is little guarantee of continued job security. This is an area that all PEIs should address relentlessly.

While the above underlines the considerations PEIs need to provide to their students, perhaps a blessing in disguise to note is that as many PEIs are unable to maintain a wide range of disciplines, they could redefine the academic profession just by concentrating on teaching function and thus able to operate least expensively. This could then ensure that tuition fees are always made affordable to all the students.

7.6.3 RECOMMENDATIONS TO STUDENTS AND PEIS

Generally, all participants of this study portrayed themselves as confident consumers who were well informed of the PEIs they enrolled in. This translated into their decisions made about where to study with clear expectations of the course requirements, the nature of the study and the qualifications they would ultimately receive.

Recommendations for students

This study reinforces that students' perception is an important factor in influencing student choice to study at PEI. This suggests that the positive student experience of the course is largely

based on the PEIs' ability to manage student expectations with the flexibility to change systems and processes based on the insights on what matters to students.

The location of the institution near public transport and its accessibility within the city precinct played a key role in student choice. This is in line with studies by Winn et al (2014) and Shah & Nair (2013) that students like the fact that the institution is in the heart of urban life and accessible. The learning environment was also a factor that was identified as influencing student choice to study in PEIs. The small class size and the opportunity for students to interact with their peers and the teacher were reported as attractive features for many students. Before enrolment, many students visited the institution during open days. Many students reported that their visits and conversations with course advisors and institution staff along with the small and personalised learning environments had influenced their decision to study at the institution. It is therefore strongly recommended that students must make time to discuss with course advisors before making their decisions.

The quality of teaching staff was identified as a key factor influencing student choice to study with PEIs. Most students in private higher education institutions believe that the use of leading industry practitioners as teachers provides up-to-date knowledge on changing practices in various industries and more importantly, it enables students to connect with employers and industry via the teachers. Hence, it is also important to check with the respective PEI on the background and profile of its teaching staff. Another factor influencing student choice was the design of the courses. While a shorter course duration may be seen as an attractive option, students may wish to check on the passing rate for such courses. The recommendations for students are summarised in the following:

1. Industry professionals as lecturers
2. More flexible in attending courses
3. Conducive learning facilities
4. The reputation of the university
5. University is accredited
6. Entry requirements

7. Words of mouth
8. Reasonable school fee
9. Practical curriculum

Recommendations for PEIs in achieving higher enrolment

This research provides useful and practical insights that influence students' choices. The list below serves as recommendations for PEIs to improve their marketing strategies:

1. Partner with a world-renowned university
2. Conduct student orientation session
3. Provide study materials to students in advance
4. Conduct induction sessions for faculty
5. Provide flexibility for the student to complete their study
6. Ensure curriculum is relevant and up to date
7. Affordable course fee
8. Provide short yet quality programmes
9. Building close relationships with students
10. Provide a pleasant and comfortable learning environment
11. Organise networking session
12. Provide 24/7 students services
13. Follow up with graduates for extension of education
14. Better preparation of faculty and staff to meet the needs of students.

7.7 ETHICS, FUTURE RESEARCH AND LIMITATIONS

Before presenting an overall summary of this study, ethics, future research and limitations of this study will be discussed in the next section.

7.7.1 ETHICS

The researcher of this study is a management staff of PSB Academy, an established PEI for more than 50 years in Singapore. PSB Academy has transnational agreements with several universities from Australia, the UK and the USA offering programmes across varied disciplines at undergraduate and postgraduate levels.

This study has acknowledged the possible biases the researcher would bring to the study and influence the outcome of the research. The researcher had explained and defined in detail the research procedures in which the participant had consented to participate. It was explicitly reassured all participants that their identities will not be disclosed in any way by participating in this study. All views, opinions and comments would be kept strictly confidential adhering strictly to the guidelines of the awarding University.

Consent forms were signed by all nine participants before the interview. Participants in the interviews were generous with their time and generally candid in their responses. The interview in this study was recorded on a dedicated voice recorder. The audio file was subsequently transferred via USB-C cable to the study laptop on the same day. Upon successful transfer, the original file was deleted for security reasons. All data collected is solely for this study and will not be monetized. Data will only be kept for as long as it is necessary and will be destroyed at the end of the study.

All interviews were conducted locally in Singapore and they were at no risk of being identified as this study is voluntary, anonymous and participants are free to stop and deny answering any questions at any point of the interview.

7.7.2 FUTURE RESEARCH

During his interview with Davie (2018), Schleicher, who heads the education and skills directorate in the OECD believes that the future is not with degrees, but with micro-credentials a certification indicating competency in a specific skill. He claims that while it is evident that a university education improves career chances, it is unclear if this is because a degree certificate indicates to employers that a person is intelligent enough to attend university or because their studies enhanced their knowledge and abilities (Davie, 2018).

If all the participants of this study are more interested in earning a master's degree in the fastest possible way, are they still able to acquire the necessary professional skills to meet the demands of the competitive workforce? It would be interesting to conduct another study with the same participants to assess if the master's degree they attained has propelled them to "success" in both their corporate and social life after a prescribed number of years.

7.7.3 LIMITATIONS

The limitation of this study is that only graduates of PEI are involved. Other stakeholders like government, employers and community or even students from AUs could be engaged to provide a more holistic view on the topic. For example, it will be interesting to ask AU's graduates why they did not choose to study for their master's degree with a PEI. Additionally, allowing the participants to voice freely on their responses could unravel new perspectives and perhaps lead to more enriching results.

7.8 CHAPTER SUMMARY

The purpose of this study is to examine the key motivating factors that influence PMEs' decision to pursue their master's degree in a PEI. Adopting an interpretive approach based on a subjectivist ontological perspective has allowed this study to provide participants with the space to tell their stories. Their responses are then interpreted and grouped into themes in an attempt to answer the research questions. As the journey of the Singapore Higher Education Sector is

cluttered with plenty of challenges, a separate research context chapter (The Singapore Context) is required to inform this intricacy to ensure appropriate data are being collected.

The literature review revealed that there are more pathways for students to go for further studies when they are older, in the course of their working life. However, from the data of this study, it occurs that people wish to attain higher education as early as possible preferably before they have children. A few participants regretted not studying for their master's degree earlier. They admit that it is too challenging for them to juggle work, study and raising a family all at the same time.

The literature review also discovers that while the government is trying to cap the CPR to no more than 40%, this is likely to increase to 50% as more young adults still wish to complete their university education before they work. As a result, the government has introduced the SkillsFuture initiative for people to achieve micro-credential qualifications and has advised its people not to just paper chase.

For Singapore to respond effectively to the challenges of the future, the university sector must be high-quality, student-centric, and able to accommodate the diversity of choices and pathways sought after by its young people that meet the needs of its increasingly sophisticated economy. As noticed in the literature review, on many occasions, the Education Minister of Singapore stresses the importance of diversified educational offerings. He explains that providing higher education is not just to cater to a growing number of students who can benefit from a degree education, but also to students from a broader range of educational backgrounds, with different aspirations, abilities and learning preferences.

With a more diversified university landscape, the data shows a need to manage employers' perceptions of the different degree pathways. Companies should bear the responsibility of establishing more discerning recruitment practices, which should evaluate applicants holistically, based on their aptitude, performance, competencies, and suitability for the job, rather than judging them solely based on the degree-awarding institution's name. In contrast to a system

that is preoccupied with university brand names, a truly meritocratic system should assess the potential and talents of each individual when selecting who the best person for the position is. The employment market will continue to reflect this bias if employers and hirers embrace an elitist mentality and remain obsessed with a reputation based on an unequal foundation that favours local AUs.

At PEIs, more students even those relatively less academically inclined can enrol on a variety of diploma or degree courses as they are presented with these “differentiated paces”. And if more students are likely to enrol on courses that interest them, they may have a higher chance of achieving success in studies, careers and life. The data of this study has revealed the satisfaction derive from pursuing a master’s degree with a PEI. In contrast to perceptions explored in the research, the decision to pursue a master’s degree in a PEI is therefore a matter of preferred choice.

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APPENDIX A: ETHICS APPROVAL



The Business School
Edinburgh Napier University
Craiglockhart Campus
219 Colinton Road
Edinburgh, EH14 1DJ
SCOTLAND

12 May 2020

Application reference: ENBS-2019-20-32

Title of proposed research: Key motivations influencing students' decision to pursue a master's degree via PIEs (Private Education Institutes) in Singapore

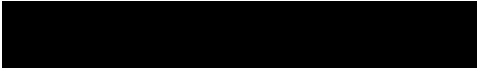
Dear Calvin,

The revised application you submitted to the Research Integrity Committee has now been approved.

Please use the above application reference if you need to demonstrate that you have received ethical approval from the Business School Research Integrity Committee.

Good luck with your research.

Regards,


Matthew Dutton
Convener, Research Integrity Committee
m.dutton@napier.ac.uk



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APPENDIX B: EMAIL INVITATION

Subject: Invitation to participate in research

Hi _____,

I am currently reading my DBA with ENU-PSB, Singapore. In preparation for my thesis, I am conducting my main research.

My research is to investigate the key motivations of part-time, adult learners decision to pursue a Master degree via Singapore PEIs (Private Education Institutions), so PEIs can be in a better-informed position to address the business needs of the organisation.

I would like to invite you to participate in this study and would like you to note that your participation is voluntary. You may discontinue at any time without penalty. There are no anticipated risks in answering the interview questions. Also, there are no benefits of any kind. All data and views gathered are solely for my research and will not be monetised. All information will be kept confidential at all times.

In addition, I declare that I am a full-time employee at PSB Academy, Singapore. However, I will be interviewing you in my capacity as a research student. Your identity will not be disclosed nor your position is compromised in any way by participating in this research. All views, opinions and comments will be kept strictly private and confidential.

The interview will take about an hour and the interview session will be audio recorded. The recording is solely to aid the transcribing of the interview and will be sent to you for verification.

If you are agreeable, please sign and return the attached informed consent form.

Thank you.

Best regards,

Calvin Tan

Research student

APPENDIX C: PARTICIPANT CONSENT FORM

Participants Consent Form

Information Sheet and Interview Consent Form

Title of study:

Key motivations influencing students' decision to pursue a master's degree via PEIs (Private Education Institutes) in Singapore

Researcher:

Calvin Tan Shimin

Research Institute:

Edinburgh Napier University (ENU)

Purpose of this research:

To investigate the key motivations of part-time, adult learners decision to pursue a Master degree via Singapore PEIs for them to be in a better-informed position to address the business needs of the organisation.

Possible risk or benefits:

There are no anticipated risks to participants in answering the interview questions. Also, no benefits of any kind, whether monetary or otherwise is promised to or expected from any participants in this research. All participation is voluntary. No one is coerced or pressured to participate. All data gathered are solely for this research and will not be monetised. Due to Covid-19 pandemic, this interview will be conducted virtually to eliminate the risk of any physical interaction.

Right of refusal to participate and withdrawal:

Refusal to participate will not involve any penalty. Likewise, participants may discontinue participation at any time without penalty.

Confidentiality:

All information provided will be kept confidential at all times in accordance with the Singapore Personal Data Protection Act 2012 (PDPA). All personal data and responses will be stored in secure servers dedicated exclusively for this research purpose.

Available Sources of Information:

If you have further questions, you may contact the researcher, Tan Shimin Calvin at +65 8112 4712 or email at calvinshimin.tan@napier.ac.uk

Additional contact details of ENU and the main research supervisor are appended at the end of this consent form.

Researcher's declaration:

I have explained and defined in detail the research procedures in which the participant has consented to participate. I also declare that the data collected for this research will be handled as stated above.

In addition, I will explicitly reassure all participants that their identity will not be disclosed in any way by participating in this research. All views, opinions and comments will be kept strictly confidential.

Participant's Consent Declaration:

I understand that participation is voluntary. Refusal to participate will not involve any penalty.

I declare that I am at least 18 years of age.

I am aware that the interview will be conducted online without any physical interaction.

I agree to proceed with the interview with the following option:

- Online live stream (video) interview and audio recording
- Online or phone interview with audio recording

I agree with the recording of my participation so it can be transcribed after the interview.

I am aware that I have the right to edit the transcript of the interview once it has been completed.

I have read and fully understood the contents of this form and hereby give consent to the researcher to collect and/or use my data for the purposes described in this form.

Signature of participant:

Name of participant:

Date:

Additional Contact Information:

This research has been reviewed and approved by the Edinburgh University Research Ethics Board. If you have any further questions or concerns about this study, please contact:

Name of researcher: Calvin Tan Shimin

Tel: +65 8112 4712

E-mail: calvinshimin.tan@napier.ac.uk

You can also contact my research supervisor:

Name of Supervisor: Dr Joan McLatchie

E-mail: j.mclatchie@napier.ac.uk

What if I have concerns about this research?

If you are worried about this research, or if you are concerned about how it is being conducted, you can contact the School Research Integrity Lead: Dr Matthew Dutton, at M.Dutton@napier.ac.uk.

APPENDIX D: INTERVIEW SCHEDULE

S/N	Participant	Gender	Date	Day	Time (SGT)	Duration (Time)
1	P1	Male	04-Dec-20	Friday	11am	49m50s
2	P2	Male	09-Dec-20	Wednesday	2pm	37m47s
3	P3	Male	11-Dec-20	Friday	12pm	52m46s
4	P4	Female	17-Dec-20	Thursday	4pm	43m25s
5	P5	Female	23-Dec-20	Wednesday	2pm	39m47s
6	P6	Female	15-Jan-21	Friday	5pm	50m22s
7	P7	Female	15-Jan-21	Friday	2.30pm	43m44s
8	P8	Female	17-Jan-21	Sunday	8pm	87m18s
9	P9	Male	01-Feb-21	Monday	10.20am	58m35s

APPENDIX E: CODING

	Codes	Transcripts
1	Singaporean investing more in education	9,1,3,2,4,5,7,8
2	To enhance credentials (as investment, as backup plan)	9,2,4,5,8
3	For recognition (e.g., name card)	9,1,4,5,8
4	For continuous learning	9,7,1,3,4,5,8
5	Career switch	9,6,2,4,5,7,8
6	To stand out among other candidates	9,6,4,5,8
7	A requirement to get a promotion (management role)	9,1,4,6,8,9
8	Paperchase (sooner the better)	7,6,1,3,4,5,8,9
9	Career Progression	6,1,2,4,5,7,8
10	Salary increment	6,1,2,4,5,8,9
11	Self-development & Self-fulfillment	1,2,4,5,7,6,8
12	Good lecturers (industry professionals)	7,2,4,5,6,8
13	More flexible in attending courses	1,3,2,5,8,9
14	Conducive learning facilities (e.g: access to library)	9,7,5,8
15	MNCs and bigger companies appreciate more	6
16	Words of mouth	9,8
17	Networking with classmates	9,6,8
18	Reputable and recognized university	9,2,4,3,5,6,7,8
19	No need for entrance tests	1,6,9
20	Good location (shorter time to attend classes)	1,3,2,4,8
21	Affordable school fee in PEIs (when compared with AUs)	7,6,1,2,3,9,4,5
22	Shorter course duration	1,3,2,6
23	Need supportive administrative process	3,4,5
24	On par with AUs	2,3,4,6,9
25	Value for money	4,9
26	AUs are tougher to study	6,8
27	Flexibility (choice of courses readily available)	9,1,3,2,4,5,8
28	Do not require entrance test (GMAT,SAT etc)	9,6,2,
29	Accredited	6,1,2,8,
30	No examination required)	3,8

APPENDIX F: SUB-THEMES AND CODES

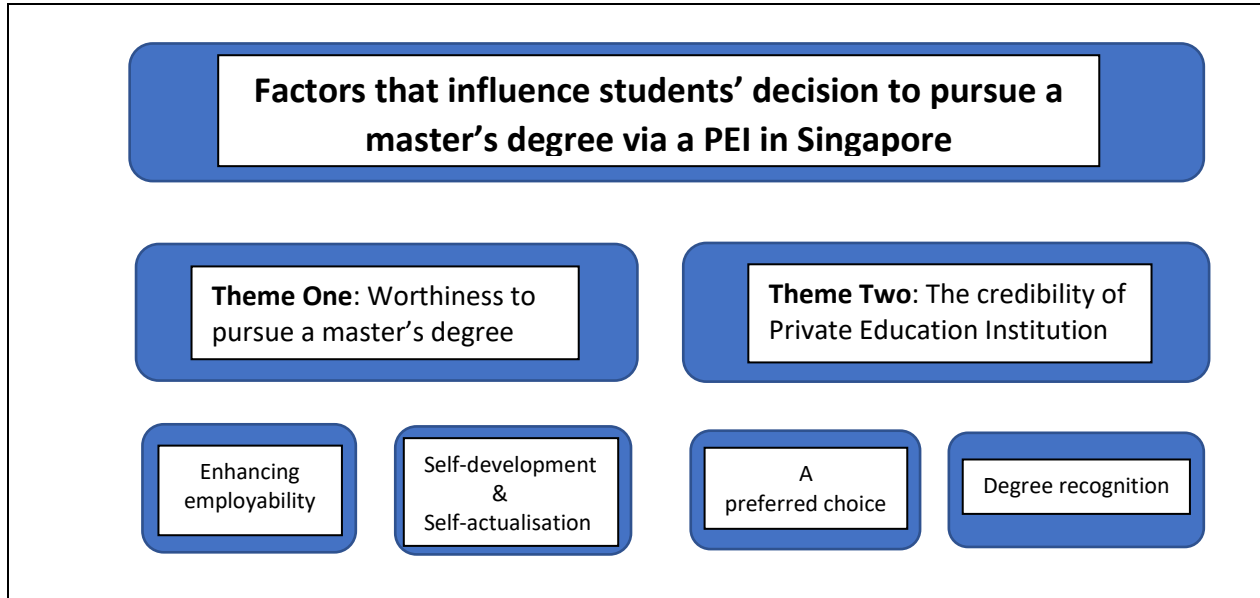
Sub-themes: Enhancing employability and Self-development & Self-actualisation

Sub-theme: Enhancing employability		
#	Code	Transcripts
2	To enhance credentials (as investment, as backup plan)	9,2,4,5,8
6	To stand out among other candidates	9,6,4,5,8
7	A requirement to get a promotion (management role)	9,1,4,6,8,9
9	Career Progression	6,1,2,4,5,7,8
10	Salary increment	6,1,2,4,5,8,9
Sub-theme: Self-development & Self-actualisation		
1	Singaporean investing more in education	9,1,3,2,4,5,7,8
3	For recognition (e.g. name card)	9,1,4,5,8
8	Paperchase	7,6,1,3,4,5,8,9
4	For continuous learning	9,7,1,3,4,5,8
11	Self-development & Self-fulfillment	1,2,4,5,7,6,8
5	Career switch	9,6,2,4,5,7,8

Sub-themes: A Preferred Choice and Degree Recognition

Sub-theme: A Preferred Choice		
	Code	Transcripts
12	Good lecturers (industry professionals)	7,2,4,5,6,8
13	More flexible in attending courses	1,3,2,5,8,9
14	Conducive learning facilities (e.g: access to library)	9,7,5,8
27	Flexibility (choice of courses readily available)	9,1,3,2,4,5,8
17	Networking with classmates	9,6,8
28	Do not require entrance test (GMAT, SAT etc.)	9,6,2,
23	Need supportive administrative process	3,4,5
20	Good location (shorter time to attend classes)	1,3,2,4,8
21	Affordable school fee in PEIs (when compared with AUs)	7,6,1,2,3,9,4,5
22	Shorter course duration	1,3,2,6
30	No examination required	3,8
Sub-theme: Degree recognition		
16	Word of mouth	9,8
26	AUs are tougher to study	6,8
24	On par with AUs	2,3,4,6,9
25	Value for money	4,9
19	No need for entrance tests	1,6,9
15	MNCs and bigger companies appreciate more	6
29	Accredited	6,1,2,8,
18	Reputable and recognized university	9,2,4,3,5,6,7,8

APPENDIX G: KEY THEMES AND SUB-THEMES



APPENDIX H: ANONYMISED INTERVIEW TRANSCRIPT

Interview Transcript for Participant 9 (1 Feb 2021, 1020hrs) – 58mins 35secs

Black font – Researcher

Green Font – Participant

0:02

good morning Participant 9, thank you for providing your time today for go through this discussion and interview

0:10

to kick off, can I get you to speak more about your occupation so that we can have a good background from where you come from.

0:21

Okay, so I'm currently working as a manager in the, Office of Research at XXX.

0:27

Okay, okay. Yeah. Okay. So how long have you been in this occupation?

0:39

Almost a year, I joined last March.

0:41

Okay, okay.

0:42

Were you always in the health industry?

0:46

No, I mean when I was 36 years old I changed to a job at XXX which is in the academic industry. So, I was in XXX for two positions one is the business analytics unit, and other one is a research department where I was the research manager, so I was there for three years before I made the change back to healthcare.

1:22

So you previously had some experience in the education sector so to speak?

1:27

Yeah. Before this job the past 3 years was in the education sector. But before that, I was in the health care industry.

1:36

Okay, okay. So when you were in the education sector you were mainly doing research, and analytics?

1:49

The first department that I went through was doing research and analytics, then the second one was purely managing research projects and then, computing funds and helping out with grant funds. So it's more administrative in second position.

2:09

see, no problem it is good to have to know that you, you had some experience in the education sector. It will help in our discussion today. So, having said that, and your involvement in an education industry, what, are your views about higher education and we speak about higher education here we talk about purely master degrees. So master degrees, can be Masters of Science, or the traditional MBA, doesn't matter we can group it together. What are your views about you know this level or master degree landscape in Singapore right now?

2:45

So, okay, as you know, in the past, let's say about 20-30 years ago. Masters has been rarely heard of in the industry. I think the majority of the workers are mostly equipped with bachelor's or maybe at most Honours. (degree). But in the recent years, I think there's a pickup in people having masters, one example is when I was in NS (National Service), which is about 16 years ago. There was this very young person who was my understudy; he is just about three years younger than me. He took a Master's, then after his NS he already had a master's and the starting pay was like \$4,000, and during that time \$4,000 as a starting pay was very good. After I did my NS, in my first job I was only paid \$2,000 a month. So, I think there is a huge jump in salary if one has a Master's. But, having said that, recently I begin to observe, because during my MBA course I also made some friends from HR programmes, they also mentioned to me that there are too many masters graduates now in the market, so, usually they do not distinguish between those having local university Masters or with others who got their masters from PEIs. Okay. Yeah, so those are the main observations. Because of that, they just band all the Master graduates all together into one band. Okay, they do not really distinct between the local and PEIs and then one more thing is, I think pay wise, there is some distinction but they did not comment much.

4:52

Okay, thanks. I want to pick up on one point you mentioned that in recent years, there are more and more people taking up masters. Are you able to quantify when you say recent years, is recent like you know example the range of how many years?

5:14

Five. Five years? Because when I started by MBA was in 2016. During 2016, there were already many master courses available and then I completed during this period. So, I began to see that there are more PEIs popping up, offering UK and US part-time courses, especially during this COVID period there are many online learning courses, masters, which offering a year or even half a year Master's Course.

5:48

Right, Okay. I think, I think you're quite right and you're quite observant and keeping up to date, regarding the Masters landscape so I think it provided a very good overview of what your thoughts are. Just to mention that there is no right or wrong answer and is really talking about your perception and how you think things are moving right now. Moving on to the next area would be to invite you to share about your motivations, or intentions behind pursuing your master's degree, back then. So want you to get you to talk about it.

6:19

Okay, so before I took up my master's it was about 2015. So, at that time I already had a Bachelor's which is a Bachelors of Science in biomedical sciences, so I earned that degree when it was in 2007. So that is around 2007 until 2015, I realised that the degree has not gotten me far in terms of promotion and maybe advancement in work. For example, the level of what I'm doing is quite menial in tasks and it's not challenging

enough. So I'm looking for higher management positions that can satisfy my climb up the corporate ladder, so that's why I was thinking very hard about whether to take a master's degree at that time. So, I finally decided to take but I actually considered a few options. When I was looking for an MBA. I mean, I only chose to do the MBA but I considered a few institutions to get my MBA. So I actually went to do a GMAT test, and then I tried for a AU. But I think the cut off was about 600, or at least 630, so I didn't meet the score. So, once I failed in my application to AU, I tried (X PEI) and I was readily accepted. My MBA was from the Australian (University) side. So, towards the end of my PEI education, AU called me and asked me to go down for a second interview. They asked me when I'm still interested, like, okay, yeah, so I checked the price of the MBA at AU, it was too expensive for me to consider so I did not go over.

8:41

What is the amount or what was the difference between the AU one and the one at the PEI?

8:51

Okay. You mean the course fees

8:54

yeah course fee.

8:55

Okay, course fee, I think, AU was about 55k when I first applied. The second time they asked me whether I want to apply the, I saw the price was about 65k, so there's a steep increase in the fees then.

9:15

Yeah. Okay. okay.

9:17

That was a major turn off as well.

9:22

Understand. I think there are a few very interesting points that you mentioned here. So just diving into one of those, you mentioned that it was at \$55,000 when you first applied. Did you also then felt that it was a it was a price that you could handle or something within your budget, if AU were to accept you in the first run?

9:48

Yeah, okay. So, when I first applied, I was actually an AU staff at a time. So, I also spoke to my director, whether I could get subsidies, as a staff because I think that time, if we were to get A (grade) for my appraisal, then there will be 50% subsidy. And so I tried to apply and if I could get in then I could try to get a subsidy as well. But I couldn't get neither.

10:17

Was there a lower tier subsidy or it was A or nothing. It was A or nothing. Yeah, understand Okay. Can you describe the GMAT tests?

10:33

Okay, what do you need to know?

10:35

what was it? Did you have to study or read? Was it difficult? How do you felt the overall experience of the GMAT test?

10:45

I think is quite good because at that time, I mean, for me, English is not very big problem. And then, I think, at that time is somewhat to do with probably some of the questions related to Math, or maybe some of the questions were quite tricky but I did a lot of practice. I practiced for a few months before I took the GMAT exam. So my score was 590 if I did not remember wrongly. So I think the main constraint at that time was time, because I thought I took a lot of time to think through the questions.

11:26

So perhaps if you had a little bit more time to complete the questions then you may have made the minimum requirement for entry right?

11:33

Yes Yes,

11:35

right. Do you think that it was necessary for a GMAT tests to enter a local university masters?

11:45

I think the GMAT is for the local university selection purposes. Because, for local universities, they have many levels of selection, including interviews. So, that is one of the things that they look for, as a cut off point to maintain standards, I believe local university should use it as an entry requirement. Such as a TOEFL tests. For PEIs just my opinion I think they just want to have the quantity of students instead of quality.

12:29

Okay, yeah. Yeah, I think you kind of going into the third point really which is very interesting i don't mind going jumping back and forth. But still on the motivations, and the intentions, you mentioned, broadly that it was due to career progression, wanted more sophisticated stuff, moving more in a strategic direction. Well, were there other motivations? For example, some motivations can be slightly stronger than the other but they still consider is still a consideration factor?

13:09

Okay, so the main consideration was seeking better job prospects. So the second is, there is a distinction when you are masters grad amongst the local market/industry. I mean for employers to first look at your CV they need to see what qualifications you have. So, I believe that having an MBA will actually put me in front of all the applications. Yeah. Yeah, so that is another main consideration. Probably the third one which may not be a practical consideration of the MBA, of course people may regard or think highly of you. I mean your social circle, people see that you are masters grad so people will think highly of you. So it somewhat boost your standings in the social circle, but that is secondary, it's not really the main consideration.

14:21

Right, right. So it's how people perceive you.. perhaps being slightly or rather, more intellectual.. you have more knowledge?

14:31

Probably not so because when I did my master's. I had a son who is about two at that time and then, my wife is also pregnant as well so it's about how you can manage your time when you're studying part time. So when

employers see that, wow you have two kids and studying part time, they know that you have been doing your best in juggling work and studies. So, that is a very good thing; a plus point for employers to consider when they hire you.

15:04

I get what you mean. So, if they put a timescale together they are able to see that while you have completed your masters at the same time, you had to juggle with family work and then you got kids and things like that. So, it seems that you are very competent in managing your time. Yeah, but I'm sure it was quite a difficult patch of period for you right?

15:26

Yeah.. you also took your masters right?

15:28

Yes, correct.

15:29

So you also have kids and then you have sleepless nights right?

15:35

Well, I think it is actually a lot based on the desire, the desire of why you wanted to do your masters and I think based on those it must be very strong motivations that, despite all this that it doesn't deter you and that's actually the main focus of this interview and as well as my area of study so I'm actually doing a dissertation right now exploring about this. So different people have different motivations and drivers why so some are slightly stronger some are not so apparent but it really doesn't matter because so long as it drives you to achieve what you needed to. I think that's good enough. So, back to the Masters right, so after completion, couple of years on do you have any afterthoughts whether you have experienced or received any intrinsic or extrinsic benefits?

16:36

intrinsic meaning my own thoughts?

16:39

Meaning non-measurable benefits,

16:45

Non-tangible?

16:46

yes

16:49

Non-tangible will be thinking skills. Yeah,

16:57

The way I see an organisation is different. After taking my Masters, in BA. Yeah, to explain it is easier for me to think, at the management point of view and. Currently I sometimes have to advise my director. So, I know better how what they're thinking, what do they expect.

17:26

Right, okay. You felt that the MBA programme has greatly helped in this area?

17:34

Somewhat, greatly maybe not. Because they taught theories that could be more applicable to business setting, which is like, probably the more profit-oriented organisation. Because I am in healthcare and it's not really a profit-oriented organisation. Right, yeah so I'm still looking for a position that I can play nicely with knowledge acquired from MBA but currently it's not so much. Okay, yeah, for tangible, you probably could say, higher salary package. Yeah, because when I got an MBA. When I graduated from MBA and still in my previous job, they didn't offer substantial increase, but when I moved to Singhealth they gave me 20% increment. Wow, okay, Yeah, but I believe it's because I was in the education and research industry for a very long time and I think the salary has been stagnant. So, probably because of the stagnant salary for a while, and then moving on to SingHealth. it seems like there had been a huge increase but actually it is not.

18:58

Yeah. Okay, So, any other overall thoughts of about, after completion of masters, was it was it a good move any regrets, or anything that you want to share regarding after completing your masters?

19:20

I have no regrets because I also know that once we get older, it will be harder for us to find jobs. So, I still think the Masters is necessary. You could say it's a tool. I think it is something like a backup plan for me, in case, I can't find any jobs, I mean with my biomedical sciences degree, I don't think I can go far but with MBA, it's sort of like, open up other opportunities not in this biomedical industry. So I can actually move on to education, or maybe, finance, if I like to, or something else that as long as it's not restricted to the biomedical sector. Yeah. So, yeah, so is actually quite a good key to explore other industries. Yeah,

20:19

I think you mentioned an important point, a key to perhaps open many more doors that previously based on undergraduate bachelor's degree may not be able to, so more options for considerations. I think it's always good and welcoming. Right. Okay, so talking about the undergraduate right, may I ask, which Institute, did you graduate from?

20:47

Okay, so the degree was offered by Central Queensland University. Then it was offered in a place Hartford but I think is obsolete or at least they don't have this company anymore. It was actually at Bugis. Yeah, yeah. And then I think it changed to Raffles or something. Yeah, well,

21:14

which year did you graduate?

21:17

2007, I took the degree in 2005, I think.

21:23

Yeah, did you have to go for classes? Yes, I did. Yeah, if I'm not wrong, I vaguely remember is somewhere along Shaw. I think I have visited that place before.

21:39

Okay, okay. Yeah,

21:41

yeah, I do recall. Yeah, so, probably you will know my age. Okay, I know Hartford being a PEI. Right. I think your masters also PEI as well. So, being familiar with the PEI and being employed previously and have some experience of a local university would put you in a good position to share some thoughts behind. So what would you, how would you describe a PEI in Singapore. And how would you describe a local university in Singapore. In terms of of their roles that they play?

22:25

Okay. Okay if let's say, look at the six local universities. Right, so what I understand is, there are some universities that allow entry to Non-Singapore citizens, or maybe PRs. So, in my personal opinion I believe this is an agenda, the government has been giving out scholarships right. You understand, right. They have been giving out scholarships to other citizens so I believe this is somewhat related to National Defence.

23:18

In the army I'm actually serving now (NSmen), I'm a CSM (Company Sergeant Major), so is my 14th year. So actually I do understand. I mean I try to link up all the points that I see that this is where the PRs are coming to study and gets scholarship and then you start working here so it's something like a kind of a defence for Singapore, because other countries, knowing their citizens are here they won't really attack us. You know what I mean right? So these are the roles that local universities play in respect of National Defence. So, another thing is right. Some universities are more catered to local citizens, like Singaporeans. So for SUSS is one good example. One reason is probably because they are new. Because they were initially a privatised university but they got somewhat taken in by MOE and they are now an Autonomous University. So they cater more to local students but they are weaker. So, in that aspect you see, like in AU today, they help to give better scholarships and nurture, the better students. And we also have some other universities, which are targeted at weaker students. So actually, these universities are actually providing education for the local students quite well. The local students I would say about 40 to 50% in local Universities. The remaining who probably are not born in a good social class, they have no choice but to take up part time studies. One example is me because my family isn't well to do so I had to work and pay off my Masters loan. Don't get me wrong, because I actually had an offer from NTU before but I rejected it because I don't want to loan additional money from my mother to do it. I think it was a Bachelor's in bioengineering after my Polytechnic days. So I didn't take offer and just continued working and took up a PEI course.

26:01

Sure, sure, sure. Okay, yeah. So it seems like cost.. I can draw some associations with, well to do and local universities, and I think nothing wrong with those thoughts as well so myself I did my, bachelor's and master's all at a PEI and all part time also. So, okay, I mean I think I can show that there are a lot of merits of doing so as well. It wasn't the best experience there were a lot of bitter days that we had to go through but, I would gladly take the same route again, because I felt that working and studying at the same time is a lot more enriching, this is just my opinion. There's a lot of relations, you can relate to almost immediately and you can understand it. Like "hey" I understand why now the director is talking like that, why they are acting in this behaviour. So yeah, those are just my own personal thoughts Right,

27:01

So, what about the PEIs?

27:04

Okay, so I mentioned about the local university so now. Okay so that is still a large number of local citizens, not getting tertiary education. I mean, University. So, the PEIs serves as their source of their motivation in case they want to take it up later in later during the later stages of life where they have more funds to do so. They want to take a course but they still want to continue working to support the family. So the PEIs are actually a good avenue for them to go to. And there are many PEIs available so there is no such shortage and I think is

good. Yeah, Right, so, but there's a caveat so good is one thing but the burning question for many people is whether graduating with a PEI degree would allow one to get a better pay when compared with someone who graduated from a local university, but I think it only matters when you are a fresh graduate.

29:28

The PEIs serves the need in the local industry.

29:36

Yeah, okay.

29:39

But don't you think that people who are working already got some money saved up some money, you can actually still pursue local university masters right on a part time basis?

29:53

Yeah. Okay, then I would think. I'm not sure because I didn't really research into the curriculum of the local universities but I think their curriculum are actually more packed and require a lot of contact time with the lecturers in campus. Yeah, where the part time course usually is night classes. Which is a better option for them if they have family. Okay, yeah. Yeah, I may be wrong because I'm not sure whether the local universities offer these bite size modules that can be taken at night. Yeah.

30:36

Yeah, I mean, well that is the understanding that you got right so was it was one of the considering factor that swing you to more to be more PEIs rather than local university?

30:51

Cost as well. All right. I mentioned earlier that the AU degree is 55-60k, then my master was 17k. Okay, yeah, now I think it has increased and it's over 20 already. Right, Yeah, so actually you see the value is actually not really like you must attend a local University on campus. And then you get the same knowledge, it's actually not that because I think the theories are all the same, just the recognition you get whether it's AU or is some unknown Australian university that might be different. But like I said I hear from my HR friends, this is not a main consideration nowadays, for employers, I think more importantly is the experience and what they are looking for.

31:54

Okay, when you talk about experiences the experience that they got from their masters or experience that they have earned along the years that they have worked before?

32:04

Yeah, work experience

32:07

Okay, okay. Just like you mentioned that local universities tend to have more studies, or more contact period, would you classify that as a benefit?

32:24

Actually I think if let's say some knowledge can be taught. If the key point mentioned that it will be good for us, because we are working and we have families so we don't really need to actually be spoon-fed. What I think is local universities sometimes really spoon-feed the students. So they give you like point A to Z, but you just need to memorise it by heart and then just pass the exams. But for PEIs I think they leave it more to us to

internalise what they teach, and then a lot of it is self-studying. Actually I do a lot of self-studying. Sometimes I don't really attend lectures. Actually the lecturers go through the curriculum really fast, and when I'm back home I will also study more to learn the points in depth. Yeah, so very crudely, I think both universities are teaching the same things, just that one is overpriced, and one is cheap because they don't spoon-feed you.

33:36

No problem. No problem.

33:36

And do you feel that, because of the prestige, with the university, any correlation with the tuition fee that they charge?

33:48

Yes, I think so, yeah. Right, right, they charge it based on the number of applicants that he received every semester or year. And they also do post graduate surveys. so based on like those graduates who are either working, they survey them ask them their salary and bench mark with other competitors, and then peg it to their fees. Yeah. Because they will always publish the post graduates survey GOS (Graduate outcome survey). SUSS has it as well so they will tell you like in fresh grads earn how much in this industry and that industry. So, all the 6 universities will compare and they will use it to fix their own study fees.

34:53

Okay

34:54

okay use that as a reference guide? they use it as a reference.

34:59

Okay, interesting

35:02

There is somewhat a ratio. You can look at the amount for the graduate and the ratio. I mean, the ratio of graduates' starting salaries of that year to the study fees are consistent throughout the 6 universities.

35:17

Okay, okay, I think that comes from your analytical background from your research.

35:24

Actually before the current job. I actually applied for another job in another AU. At that AU they asked me to do a project, and a survey on the GOS. So I look at the expected salary and roughly came to that conclusion.

35:44

Okay. The a very interesting perspective as well. Yeah. Okay. So, moving on for your master's degree, you took it at a PEI right you mentioned. So, are you able to describe your experience studying in a PEI.

36:03

At a PEI it was quite fun.

36:07

Able to elaborate

36:09

Very fun and very challenging. Fun is where I made a lot of new friends and I still keep in contact with them, including (XYZ Friend), but now not so much she's quite busy, then, challenging is because I had a son that time so he is very clingy and because the first trimester I took up like three modules, so I barely had time for him. So after the first trimester, he sort of like didn't want to play me anymore. So I had to space out my modules abit to have more time for him.

36:50

The challenging part is also doing my homework till very late at night, sometimes like 3/4am,

37:03

because you're waiting for project mates to pass you the information to compile and they give you all the wrong information and I had to redo everything. But that's not very frequent.

37:21

I think it happens when you work in groups, where people expectations are different across. Yeah. I think the challenges that you face are very, very real and it's happening. Were there any challenges that is pertaining to the PEIs that you felt it and hoped they didn't exist?

37:42

The administrative. Any, aspects pertaining to the PEIs.

37:49

I think my PEI is quite good. There is one manager there, who is quite responsive and helpful. And school fees payment wise I think it's okay, they didn't really press you, as long as you were on time on repayments. They are quite organised.

38:15

Right. That's, that's good. Yeah. Yeah. And I think the ability for you to pace out your modules towards a second trimester, was something that was flexible and was a common as a good outcome for you?

38:30

Yes.

38:33

I've got one thing to add, at that time my MBA is like credit based, so every module you take there are credits. Midway through my programme, Murdoch changed the credit system. Then it affected us, meaning some of us have to take additional modules. Because, some modules were deemed, like for example, they were worth six credits initially but later became half due to this change in policy. So people have to have to buck up and increase the credits, and had to take on one or two more modules. But luckily, I only had to take up one more, and it affected me not so much- it just prolonged my programme for four more months before I graduated. Okay. Yeah, but the positive side of it was that I learnt 1 more module.

39:35

Do you have to pay for it, the additional modules? **No Need**. Okay so, so is paying for the same price with more knowledge gained. **Yeah**,

39:46

so the point I'm trying to put across this sometimes to the universities and overseas, like Australia or UK they have changes and we really cannot control. Okay, PEIs are at the mercy of all these overseas institutions with regard to these kind of changes.

Understand,

40:04

It is one thing that also they cannot manage.

40:07

Okay so, therefore, it's a challenge?

40:11

Yeah, it's a challenge because a lot of students are unhappy and they really made a lot of noise. I imagine some of them have had to stay back for another 8 months. yeah. Yeah.

40:25

I can imagine. But at least you're taking it in the positive stride, thinking that one more additional module, is something that you can benefit from. Yeah, I guess. Okay,. I think you probably know we are in the last segment already, the last segment about recommendations. Yeah, it's been a really good chat so the recommendations I mentioned earlier will be to the professionals, so I believe you can begin with that first professionals are like working professionals, people who can only pursue part time, like yourself, have been working for a while. They already have the bachelor bachelor degree. So they are like, just imagine a professional, that is around your time when you took your masters. Having graduated a couple of years on, what would you be your advice or recommendation for them?

41:23

You mean what university I could recommend?

41:24

Not universities. Like towards a master's degree. Any recommendations should they pursue their Master degree or what are your thoughts that you would like to share with them having gone through that path already.

41:38

Yeah, so I would like to let them know. First of all, If you are not a very specialised a worker, like for example, you're an engineer, so if you're in the management field it's good to get an MBA, or maybe a very general masters. Because currently, there're a lot of changes going on due to globalisation, so you need to be able to adapt very quickly. For example, I mentioned that I came from a biomedical sciences background but currently I'm working in as a research manager, but my portfolio covers a lot of IT, so I had to go through a lot of IT policies. So, actually it's not really the skills that you must have, it is the mindset that you should have. You need to be adaptable, you need to respond to changes rapidly and you need to be acceptable to change, to integrate yourself as the world moves along. My advice is that it doesn't really matter what degree they're taking as long as it provides them an opportunity to explore other areas, because you might end up in a dead end with a specialised degree or job. And if you are stuck in your current industry you may be very depressed because you really have nothing else to look forward to. So, is good to open up your choices whenever possible.

43:13

So I can understand that, you are more of recommending them that yes you should go and do your masters, it is important to do so but choose it carefully, depending on where you want to go. Yes. Okay, Okay, any other suggestions for them?

43:35

And if funding and time allow, I think they should go for Doctorate like you. I actually pondered over getting a PhD.

43:52

If you specialise in research, there's something definitely is somewhere in your mind right?

43:57

Yes, yes, yes. I am still thinking about it. Once my children are more independent then I might go for. Yes, okay. Have you considered DBA at SUSS before?

44:12

I have I actually went for the information session, but the price also scared me

44:23

Yes and they are quite selective as well.

44:24

yes, I haven't haven't gone into the selection process because the price already scared me. Not only that the contact hours actually also quite, quite... Yeah, it's very demanding very demanding and. The location was not something that was very welcoming. Yeah. Yes.

44:48

Right, okay.

44:49

Okay, that's good. What about recommendations for PEIs, so they can, they can understand and hear from you. And they can make some changes to attract more professionals to join their master programmes.

45:08

Let me think. Okay, probably because there are too many PEIs so the differentiating factors for them right if they want to do well is to try to cater to all the students' needs. So, because I think the main consideration is referrals. And referrals, in the industries like for biomedical science (my own cohort), I recommended a few of my friends to go for this course because I felt that my experience at my PEI was quite good. So I think the experience with the administration and the university is actually the main factor for people give to give good reference, then you really bolster their standings.

46:14

Okay. Can I invite you to elaborate a little bit more because i think that you are hitting the, the areas around good student experience. And because you had a good time and studying, I think you mentioned fun and, but challenging. Actually, you rather than give more reference and felt that you want people to share the same experience with you and. And as a result, the PEI may have benefited with a few more referrals from you.

46:50

Yeah. Okay, so the PEI is actually quite clinical and effective in managing the students, the courses and everything, that they are actually quite effective until they came across as 'cold'. There's one manager that I

am in good terms with we contact each other, offline. So, they may need to increase their customer relationship managers. To have more contact with the students, and understand more of their needs. Because that time that manager was quite overworked, responding to everyone especially during the policy change. So, a PEI may have a bad name if their name is sullied due to a poor Relationship Manager or lack of good ones.

47:43

Okay, so therefore you identified that student experience is actually something that, they can work on.

47:53

Yes they can still improve on.

47:55

versus, like you know, marketing, and referral right, which one do you think is more effective to people like you?

48:05

Okay marketing is not really a consideration because if I want a degree I will go for it already. Of course if your marketing is good, i.e. I see the posters everywhere, then I would think of them but that time, I think I heard some referrals for my PEI, having the Australian University there and their degrees are quite good because my brother and cousin took it from there as well.

48:43

I think that's what you meant by reference because people around you have experienced and took it up so it seems to be more credits validated right? understand

48:56

I considered another PEI before but none of my friends went there so I didn't consider.

49:02

Sorry You didn't consider who?

49:04

I considered XYZ before.

49:06

Oh okay okay okay.

49:09

But if I'm not wrong at the time there were no MBAs, there were only MScs, but it's science-related. They have a lab in Tiong Bahru at that point in time, I think.

49:36

Yeah. Yes, yes. Okay, I think we move on to the one of the last few areas of topic just now you mentioned about COVID, you mentioned about pandemic. During this period, and you know people start to take on more learning platforms. On the topic of pandemic right I mean, right now is a crisis, so we have gone through many crises before this one, obviously many people say it's unprecedented, things like that, would you think a crisis like that. Actually, spur people, or actually deter people from pursuing a Master's?

50:21

I think it will spur them definitely. Because it's like a downtime from work, sometimes you get flexibility from work. So I think that is a very good time to take higher degrees. Yeah, for me, I, if I don't have kids I will surely do my DBA already.

50:50

Right. Okay, okay, when we say downtime from work right, some people think about it as. What if job security, you know on some people when they say downtime is, like, you know, got retrenched, so people who are in that situations. Will your recommendations or thoughts for them to be the same?

51:13

Yes, yes, I would think so, yeah, if they cannot find a job at least do productive, get a higher education. And then, if you graduate you might have better chances at a job.

51:24

Okay, okay. So it's regardless whether you are gainfully employed or if you are in an unfortunate circumstance that you get retrenched. No matter what, just go and do an upgrade to better prepare yourself? okay. I think that's very interesting to hear as well. Would you have any other thoughts around this study or research right that you would like to add that maybe I never cover on I never asked any question.

51:59

Maybe one thought is, maybe there are many doubts, especially for the retrenched, whether they should fork up some money to get a degree, while not having any income. It is always helpful to have additional weapons in your arsenal. Like when I took my Masters, I know that I might not end up with the job I like, or the MBA might not be useful in any way. In the first two years when I got the degree, the master's degree did not allow me to get an increment so I'm still hoping to see some light. so I actually moved to SingHealth and reaped the benefits of getting the masters. So just some advice to them is to be very positive and be patient as well.

52:58

Maybe sometimes the opportunity. So at least you are ready when the opportunity is there, it may not come immediately but for your case adding a 20% increase of remuneration, that's where ROI starts to count.

53:18

Right, right.

53:20

But for the kids, not really for me. Just don't want them to have such a "Pai Mia" (tough life) as me.

53:28

Well I think we reached a certain stage whereby we just want to make sure that our next generation have a better living standard. Yeah. Just one question Participant 9. The last one that I have is back then when you decided to do your masters right. How did you know not thinking back then. That was the best time and, if any, any delay it wouldn't be ideal.

53:53

Okay, so at that time I asked by director in AU, whether there's any opportunities in advancement, but in terms of work scope or promotion, he straightaway told me that there was none. it means the prospect is, I could be an assistant manager there for, the next 5 or 10 years. Okay, you know, some of the education institutions the salary scale for an assistant manager is like 3000 to 6000. You can work till you die and you will still in that position and learn nothing new. But the turning point was, I felt that I learned nothing new, and I needed to learn something new and I needed a change.

54:42

Okay, okay. So he wasn't it wasn't a recommendation from a director that you should do a Master's or?

54:52

Someone mentioned to me like, why don't you take a Masters, because in AU there are seldom urgent stuff on hand so you can actually do some studying on your own. So he hinted me like. If you have time, you can take a masters but my wife was pregnant my first child then, hence I took about three or four years before I decided to take a Masters.

55:21

So I believe the desire and motivation was really for within that you felt that you wasn't going anywhere and therefore, you make a decision. Yeah. Yep. Happy to know that you have progressed well, and I think you, you are in a much better position than then before you made that decision as well. Yeah, when if you, if in down the road if you want to think about doing your DBA you can touch base with me. Not because I am currently doing a DBA, but I, I know of a few organisations or even PEIs that can offer. Of course the DBAs are not limited to PEIs as well local universities do have them. So I will be able to share some experience like.

56:06

You are working in PSB right?

56:07

yes I'm working in PSB, I've been here for the past many years 13/14 years already. So, I have progressed, and I can see good outcomes coming from doing my Masters pursuing further education.

56:28

When do you do your masters?

56:31

I did it about close to 10 years ago. Coincidentally, I did it at (a PEI) as well. Yeah, so, it is interesting because I was at PSB already, but I was doing another PEIs masters. So, I had some challenging conversation that I had with my boss back then as well. Yeah. Interesting, interesting but it doesn't really matter, like you mentioned, because it helps us along the way. So looking back, I think it was, it was still a good decision.

57:04

Yeah. Thanks for sharing.

57:10

So, I think with that we have that we come to the end of our session, I once again I appreciate your time. Like I mentioned, I will take a few days or even up to a week, because sometimes it takes a bit of time. And then I will go through the audio recording and I will send it across to you, I will be below as well give you a WhatsApp so to let you know that I have already completed and sent across to you.

58:32

Can can, no problem

58:34

Ok thank you so much, with that, I really appreciate your time today, hopefully sometime soon we can come out and then we can have a chat and have a coffee. Okay. Good luck and have a great day. Thanks Participant 9. Happy New Year. Happy New Year to you in advance. Bye bye.

