Factors Influencing Students' Choice to Enter Private Education Institute Undergraduate Full-Time Programmes in Singapore

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I declare that this work has not been submitted for any other degree or professional qualification. This thesis is the result of my independent work.

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Abstract

This study sought to discover key underlying factors influencing students' choice to enrol with Private Education Institutes (PEI) in Singapore to develop their Higher Education (HE) needs. Despite the vast literature on factors influencing students' choice to pursue HE, many do not explicitly examine PEIs, and there are few contemporary studies in Singapore. This study highlights varying definitions and perceptions of private HE worldwide, suggesting that country-specific factors influence students' choices. It explores key factors influencing students' choice for HE at Singapore PEIs.

This qualitative study was guided by an Interpretative Phenomenological Analysis (IPA) perspective that took an insider's view of participants' lived experiences. In-depth interviews were used to gain unique insights from nine former Singapore full-time PEI undergraduate students, discovering key factors influencing their enrolment.

Data analysis revealed that parental expectation, support, and accessibility appeared to be pivotal influences that rested on an entrenched cultural fabric of meritocracy and status, with strong social conventions and norms guiding and driving behaviour. The study developed several themes that strongly influenced participants' decision to enrol in a PEI in Singapore; parents, friends, employability, cost, and availability of alternatives were vital factors influencing participants. The discovery of cultural conventions and norms as underlying influence factors appears to be a unique contribution to knowledge.

This study further contributes a conceptual framework that highlights how the influencing factors relate to and affect each other, resulting in participants' decision to enrol in a Singapore PEI. It is anticipated that the findings allow a better appreciation of factors that may assist PEIs to improve in different aspects of their business. It provides a conceptual framework that hopes to guide PEIs in developing policies that may help improve the sector.

Table of Contents

List of Figures

List of Tables

List of Key Words and Abbreviations

CPE	Committee/Council for Private Education
ENU	Edinburgh Napier University Library
EduTrust	EduTrust - A voluntary certification scheme for private education institutions in Singapore
EDP	External Degree Programs
FIRE	Financial Independence, Retire Early
HE	Higher Education
IPA	Interpretative Phenomenological Analysis
MOE	The Ministry of Education
MOOC	Massive Open Online Courses
NLB	The National Library of Singapore
PESTEL	Political, Economic, Socio-cultural, Technological, Environment and Legal
PHE	Private Higher Education
PHEI	Private Higher Education Institutes
PROPHE	Program for Research on Private Higher Education
QA	Quality Assurance
SAPE	Singapore Association for Private Education
SWOT	Strengths, Weakness, Opportunity, and Threats

Chapter One: Introduction

This study aimed to discover the underlying key factors influencing full-time undergraduate students to enrol at Private Education Institutes (PEI) in Singapore. This chapter presents the aim and objectives of this study. It provides background and context to the study concerning the underlying factors influencing students to pursue HE at Singapore PEIs and the issues and challenges surrounding private HE. Additionally, this chapter provides insight into my motivation for conducting this study and introduces some of the key literature.

Thesis Structure

Chapter one provides an overview and appreciation of this study's aim and objectives and offers an overall appreciation of private HE to highlight the various perspectives and definitions and the relative scarcity of research in this specific arena. A brief understanding of Private Education Institutes (PEI) in Singapore is provided to allow an appreciation of the industry here.

The motivation behind this study follows this; to discover the key underlying factors that motivate students to pursue their HE at PEIs. This arises from a desire to discover unique factors for students' motivation to study Higher Education (HE) at Singapore PEIs.

Hollser and Gallanger's (Hossler & Gallagher, 1987) three-phase model is adopted and modified as a foundation of the findings and discussions. The modification considers various generic and specific influential forces that may contribute to the influence of student choice factors.

Chapter 2 introduces and reviews several literature deemed pertinent to establish the research gap; there may be insufficient contemporary exploratory studies on factors influencing students' choice to enter PEI undergraduate full-time programmes in Singapore. There is a possibility that PEIs in Singapore may not fully appreciate the unique factors that influence their students' choices and may be making choice-based

decisions without considering possible unique factors in Singapore. There are likely country-specific factors that influence students' choice.

A description of the online search process is provided to allow transparency in the research process.

The process of reviewing the literature is separated into several topics:

- Choice and decision making
- Student choice and HE
- Factors influencing student choice in HE
- Factors on student choice for private HE in Singapore

The reviews provide the necessary foundation to highlight the research gap.

Chapter 3 investigates the research methodology. It introduces and establishes the research philosophy and its guiding paradigms. Ontology, epistemology and axiology are discussed and used to justify the use of Interpretative Phenomenology Analysis (IPA). A brief discussion of rejected approaches is also provided. The key aspects of ethics in the research and how they were dealt with are explicitly declared, together with the acknowledgement of insider research.

The pilot study is swiftly reviewed and paves the way to explain the main study's process. With the acknowledgement of the researcher as an insider, reflexivity and the researcher are explored to showcase its integration and use in the findings and discussion. The chapter concludes with an overview of the research quality assessment.

Chapter four provides the research findings through interviews with nine participants in the study. Their quotes are taken ad verbatim, showcasing their world-views. The findings revealed two concepts, 'sociocultural conventions and norms' and 'perceived personal pressure'. These two concepts provided the foundation of nine themes:

- Parents
- Employability and higher salary
- Friends and relatives
- Barriers to entry

- Availability of alternatives
- Accessible alternatives
- Competitiveness and speed
- Expenditure and cost
- “It’s more like a backup”-Playing it safe

This chapter expresses and discusses the development of these themes.

Chapter five analyses and discusses the significance of the results in the findings. Each theme is examined to reveal its relevance and impact on students’ choice. A revealing aspect of this chapter is the strong impact on sociocultural conventions and norms. The key influencing factors derived from the themes discovered in chapter four are analysed, discussed and presented in chapter five.

Chapter six explores the limitations of this study and its contributions to knowledge and practices; concluding remarks are contained here as well.

Research Aim and Objectives of the DBA Study

This study aims to investigate why students choose to engage with PEIs in Singapore to develop their Higher Education (HE) needs; to discover key underlying factors. Providing insights that may be useful for policy improvements that may pave the way for better business practices within the private education higher education industry.

The research objectives were to:

- Critically review the relevant literature to examine previous studies and their relevance to this study.
- Discover the factors which influence students’ choice for HE in Singapore PEIs through in-depth interviews.
- Employ Interpretative Phenomenological Analysis (IPA) to analyse the data and discover the key underlying factors that influence participants’ choice.
- Develop a conceptual model for Singapore's private education higher education industry to facilitate improvements in business practices through policy enhancements.

Private Higher Education

Singapore is one of the most competitive countries globally (Schwab, 2019), with a strong culture of 'status' and meritocracy (Koh, 2014; Tan et al., 2016; Thung, 1980). Pursuing a degree and the ensuing quest for employability and job status has been a long tradition (Koh, 2014; Tan et al., 2016). With only six autonomous universities and limited spaces (Davie, 2017b; Yang, 2015), job seekers want degrees from universities that provide more significant opportunities for employability (Arkes, 1999; Committee for Private Education, 2018; Committee for Private Education Singapore, 2018; Foo, 2017; Ginzberg, 1979; Puspanathan et al., 2017). Potential Higher Education (HE) students who cannot enter autonomous universities find alternative routes via Private Higher Education (PHE).

The relative scarcity of literature on private HE globally and especially in Singapore resulted in the use of several mature sources that were influential in providing context and background. Daniel C. Levy was a key author whose publications were critical in providing an in-depth appreciation and explanation of the private HE industry worldwide.

A famous distinction between private HE uses a categorization system classifying PHEs into "elite/semi-elite, religious/cultural and non-elite/demand-absorbing" institutions (Levy, 2009, p. 19). World-class or elite universities are mostly public research universities (Levy, 2009), except for the USA (Altbach, 2007), where the "popular association of academic elite" (p. 15) is private-centric. Research universities are small in numbers in the academic system. Still, they are usually more prestigious and awarded more research funds and have good libraries and facilities, where academic staff have lesser teaching responsibilities and higher salaries (Altbach, 2007). Most countries have or are moving from elite HE towards a more mass appeal (Desiderio & Lechuga, 2012; Levy, 2018; Trow, 2007).

Non-elite PHEs are the fast-growing and the most significant "demand-absorbing" (Levy, 2009, p. 5) institutions, especially in developing regions where the public sector is unable to meet growing demand (Levy et al., 2020). There is a second non-elite

subsector that is “product-oriented” (Levy et al., 2020, p. 5) and caters for the labour market. Many countries look to private HE to make up for the lack of places in public universities (Levy, 2018), resulting in the issue of massification, like erosion of academic salaries and employing less-qualified staff (Manchanda, 2020; Sam, 2017; Welch, 2011). Massification of private HE does provide opportunities to students and professionals who otherwise may not have had the chance to pursue HE (Songkaeo & Loke, 2016).

There is a preconceived notion that private education is ‘for-profit’ (Levy, 2004) as opposed to government-funded public institutions (Praphamontripong et al., 2012). With the plethora of views of what constitutes ‘for-profit’, Kinser and Levy (2007), in their investigation, profess that “this analysis is a slippery and murky definition of for-profit higher education” (p. 110); the differences between non-profit, for-profit and publics are essentially a “name game” (Frumkin, 2005, p. 13).

The discussion on for-profit education globally has been contentious as these institutions are deemed to operate like common private organisations resulting in a lack of public trust due to the preconceived mismatch between making profits and providing education (Geiger, 1986). “For-profits are seen as untrustworthy, guided by the wrong incentives, and thus often shoddy or inappropriate in their pursuits” (Kinser & Levy, 2007, p. 112). Perception and values associated with private HE appear dissimilar globally (Calvo-Porral et al., 2013; Levy, 2011, 2018; Papadimitriou et al., 2017). The USA (Levy, 2011) and Western Europe (Teixeira et al., 2017) have a long history of reputable private universities and “Many of the earliest universities were the result of non-governmental initiatives that took place in Western Europe during the second half of the middle Ages [*sic*]” (Teixeira et al., 2017, p. 3). In most of Asia (Songkaeo & Loke, 2016), reputable universities are not private but government-funded or owned (Levy, 2018; Sam, 2017; Shah & Nair, 2016).

Historically, public and private HE may not “carry the same meaning” (Levy, 2013, p. 27) in policy, and different cultures “comprise intense, in-depth, highly stratified educational and sociocultural conventions, social norms and values which often go unnoticed” (Kumar & Pattanayak, 2018, p. 2). These ‘unnoticed’ values need to be

discovered to determine unique factors in a country and what defines a private HE in a country is eventually ”the official legal designations in each country” (Levy, 2018, p. 703). There are country-specific issues when discussing HE and private HE (Briggs, 2006; de Jager & Gbadamosi, 2010; Jung et al., 2018; Levy, 2018; Nadiri et al., 2009) and using western perspectives to address these issues may not solve problems (Jung et al., 2018, p. 28). Most private HE studies appear to be country-specific (Kinser et al., 2010), supporting the case for a more local perspective (de Jager & Gbadamosi, 2010; Levy, 2018; van der Zwaan, 2017).

Private Education Institutions (PEI) in Singapore

The PEI industry in Singapore has undergone radical changes over the last decade with the introduction of the Private Education Act (Singapore Government, 2009), resulting in massive ‘culling’ of PEIs failing to meet new standards and tighter regulatory enforcement (Batcha et al., 2015; Davie, 2017a; Sam, 2017). There is a ‘decline’ in PEIs (Levy, 2013; Sam, 2017), and it is crucial for PEIs to understand student enrolment factors to generate revenue and remain viable.

Most PEIs in Singapore are registered as for-profit institutes and do not have degree awarding powers. There are six publicly funded autonomous universities, with one more on the way (Ng, 2021). Singapore has no ‘history’ of private universities like the University of Buckingham, the first private university in the UK (Hunt & Boliver, 2019).

Claims of poor PEI quality in Singapore (Manchanda, 2020; Ong, 2016; Sam, 2017), a changing narrative (Foo, 2017) on skills-based training (SkillsFuture SG, 2019b; Toh, 2018), and concerns of employability of private HE students (CNA, 2018; Committee for Private Education Singapore, 2018; Teng, 2018a) have contributed to the intensity of rivalry (Porter, 2008) in the industry. PEIs are competing with government-funded institutions for the same students through undifferentiated degree programs (Hunt & Boliver, 2019; Sam, 2017).

The EduTrust Certification Scheme is a quality assurance scheme for PEIs administered by SkillsFuture Singapore (SkillsFuture SG, 2019a) that has had a clear influence on

eliminating weaker PEIs (Committee for Private Education, 2017; Davie, 2017a; Ong, 2016; Tan, 2017). Most PEIs in Singapore do not receive government funding (Sam, 2017; Tang & Hussin, 2013) and incur additional costs preparing for and receiving EduTrust certification (SkillsFuture SG, 2019a) or other quality assurance requirements (Tang & Hussin, 2013).

There has been a "dominant attitude" declaring the private education sector in Singapore as "low in quality and scandal-prone" (Sam, 2017, p. xv). PEIs "resort to various means to attract students like lowering the entry requirements…. without academic support and offering non-accredited degrees with minimal classes" (Sam, 2017, p. 28). Lim (2009) claims PEIs in Singapore are perceived to be of "low academic quality" (p.83). Students who do not qualify for local universities are "welcome [*sic*] with open arms by many of the commercial partners of Australian universities" (Harris, 2003, as cited in Lim, 2009, p. 83).

In Singapore, tighter regulation and enforcement since 2009 (Committee for Private Education, 2019; Ministry of Education, 2008; SkillsFuture SG, 2016) has seen a severe shake-up in the industry (Davie, 2015b). PEIs in Singapore are shrinking due to stricter regulation, their perceived 'low quality', and competition for student enrolment (Batcha et al., 2015; Cheng, 2017; Desti, 2015; Sam, 2016, 2017; Shah & Nair, 2016; Tan, 2017; Teng, 2018b).

Study Motivation

A crucial inspiration for this study was to discover the key underlying factors that motivate students to pursue their HE at PEIs in Singapore. This study investigates country-specific factors influencing student enrolment in Singapore PEIs and suggests that these influences are formed and influenced by socio-cultural values and beliefs, social conventions, and contemporary narratives. The need for this study surfaces as there appears to be a lack of study in the PEI industry in Singapore. This study intends to provide a needed foundation to ascertain the key underlying factors motivating students' pursuit of HE at a PEI in Singapore. For PEIs to survive, management may want

to look at the short-term and long-term revenue generation of the company (Pojasek, 2007) as there are long-term consequences in only looking at the micro-level progress (Bansal et al., 2021). A more accurate and relevant appreciation of the underlying factors that steer students' choice may be a pragmatic and important position to begin.

This study hopes to fuel further studies that may have a more marketing or business development focus that may more explicitly consider the marker forces that influence PEIs; perhaps a more in-depth look into the competitive environment of PEIs (Porter et al., 2014). The underlying factors that this study investigates may provide a deeper appreciation for students' choice that require a review of PEI policies that, in return, might warrant how PEIs perceive the market forces that surround them.

There are many studies on factors that influence students' pursuit of HE, and most are country-specific, focusing on cohorts with unique values and beliefs in unique environments (Kumar & Pattanayak, 2018). There are few contemporary studies in Singapore on factors influencing student enrolment in PEIs. Relying on contemporary studies helps in formulating an appreciation of student choice factors, but it does not consider country-specific "idiosyncratic influences" (Chapman, 1981, p. 499; Levy, 2018) that may indicate factors that may be unnoticed (Kumar & Pattanayak, 2018) in different countries. Discussion and research on Private Higher Education Institutes (PHEI) appear lacking in the region and especially in Singapore (Sam, 2017). HE in the Asia-pacific region has been shown to be a growth area (Buckner, 2017, 2018; Callender et al., 2016; Chae & Hong, 2009; Kinser et al., 2010; Levy, 2006b, 2009; Marginson, 2011), needing more country-specific studies to discover unique factors that influence student enrolment decisions.

Using Interpretative Phenomenological Analysis (IPA) (Smith, 1996, 2004, 2011; Smith & Eatough, 2012; Smith & Osborn, 2008), this study discovers Singapore PEI students' experiences, perceptions and world-view. Gathering data through semi-structured online interviews (Carruthers, 1990), listening and hearing the data (Rubin & Rubin, 2012), gathering insights, formulating themes, and analysing findings (Smith & Eatough,

2012) in participants' "sense-making", making sense of their lived experiences (Smith & Eatough, 2012, Section 18.1).

In this study, the researcher is an insider (Atkins & Wallace, 2016; Greene, 2014) looking inwards into the PEI industry, attempting to develop insights. Bias, subjectivity, and personal values in the research process are acknowledged (Greene, 2014; Humphrey, 2012), presented and discussed in the methods chapter. It is challenging to be wholly objective, and the actions we take and our interactions are essentially "dependent on our subjective understanding and interpretations, our world-view" (Meighan et al., 1997, p. 289).

Meighan et al. (1997) attest, when discussing taking up a stance, that "doing research is itself a social act" (p. 289); the desire to discover what is going on is not devoid of a purpose (Smith & Eatough, 2012). The researcher as an insider helps us to appreciate our stance in the study by appreciating the subjectivity of the 'insider' and that of the 'observer'. Becker (1970, as cited in Meighan et al., 1997) declared, "the question is not whether we should take sides, since we inevitably will, but rather whose side are we on?" (p. 290). The term 'positioning' has been widely accepted to derive from Davies and Harré's (1990) idea of linguistically oriented social analysis and the understanding of 'personhood'. Cassell, Cunliffe, and Grandy (2018) mention that research positioning indicates the "main epistemological choices adopted by the researcher" (p. 333).

Conceptual Framework

A conceptual model expresses the researcher's suggestions about the relationships among factors or variables (Easterby-Smith et al., 2015) and guides the thinking stages.

Hossler and Gallagher's (1987) three-phase model was modelled after Jackson's (1982) initial three-phase model but provided a more significant focus on the interactions between organisations and individual factors that influenced the final choice. Hossler and Gallagher's (1987) three-phase model (Fig. 1) of Predisposition, Search, and Choice describes university choice as a developmental process that students move through, beginning with a predisposition toward HE; the second phase is an investigation of

possible choices for HE, and the final step of selecting an institution (Hossler & Gallagher, 1987).

This framework is used and modified to facilitate the discovery of factors in each phase, with a detailed discussion in this study in chapter two and its influences in chapter five. The decision-making process is influenced by various factors. These influencing factors that relate more specifically to PEIs can include but are not limited to cultural conventions and norms, PIE reputation, competition from autonomous universities and overseas universities, study cost and university ranking. These influences may be present at all stages in the decision-making, even though their influence may be stronger at specific stages. It would be prudent to mention that the influences highlighted in figure 1 would be influenced by the general environment typically characterised as P.E.S.T.E.L factors (Political, Economic, Social, Environmental and Legal) (Yüksel, 2012).

There are two key areas where market forces or environments may influence the factors that influence students' choice:

- Generic factors:
    - Political
    - Economic
    - Sociocultural
    - Technological
    - Environmental
    - Legal

- Specific factors:
    - Competition – other HE institutions
    - EduTrust (government policy and certification programmes)
    - Cost
    - Reputation
    - Ranking
    - Campus atmosphere and location
    - Programme choice
    - Speed

The discussion on all market forces influencing PEIs is not within the scope of this study and may be a consideration for future studies that have a more marketing or business development focus. This study takes aim at the key influences on students that encourage policy enhancement or changes within the PEI sector from its findings. Figure one helps to visualise how the various levels of generic and specific forces may influence the private sector higher education industry in Singapore. The arrows in figure one show how there may be influences in the entire process, with some influences being more pronounced at certain points.

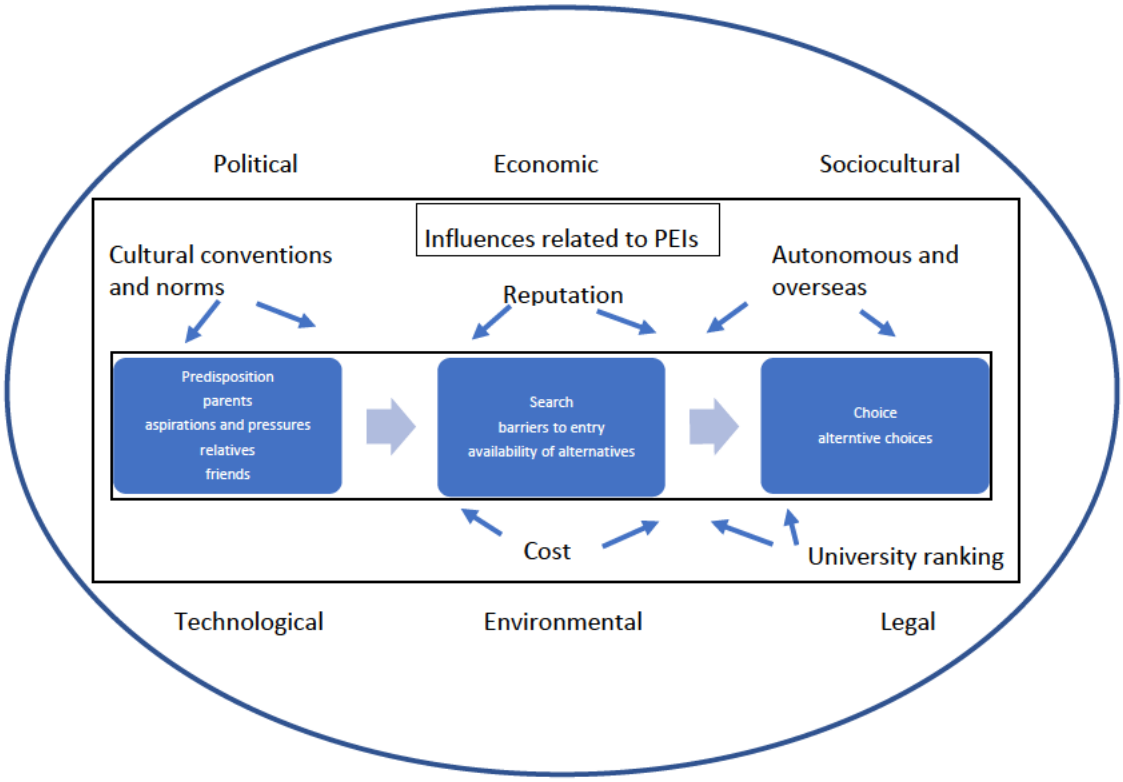

Figure 1- Adaptation of Hossler, D., & Gallagher, K. S' the three-phase model. (1987). Studying student college choice: A three-phase model and the implications for policymakers. College and university, 62(3), 207-221.

Decision-making encompasses the participants' journey, and this study explores some key aspects that influence their decision but does not dwell on the decision-making process that some other studies do (Azzone & Soncin, 2020; Heathcote et al., 2020; Qasim et al., 2021; Rembielak et al., 2020; Weiler, 1994), as it is more determined to

discover underlying factors influencing students' decision to pursue HE is a Singapore PEI.

Chapter Two - Literature Review

Organisation and Approach

This chapter reviews the literature process and discusses several relevant studies.

The literature review is a "systematic, explicit, and reproducible method for identifying, evaluating, and synthesizing the existing body of completed and recorded work produced by researchers, scholars, and practitioners" (Fink, 2010, p. 3). The last thing a research needs is to 'discover' something that has already been discovered.

Glaser and Strauss (1967) suggest delaying the literature review until the analysis is almost complete to keep the researcher open to discovery and avoid preconceived ideas about their work. There are counterarguments to this view (e.g., Bulmer, 1979; Layder, 1998; Thornberg, as cited in Denzin & Lincoln, 2018, p. 732).

Postponing a literature review may have the risk of "reinventing the wheel" and repeating others' mistakes, ending up with "trivial products that simply reflect researchers' ignorance of the literature" (Denzin & Lincoln, 2018, p. 732). Denzin and Lincoln (2018) argue that "familiarity with relevant literature can enhance sensitivity to nuances in data, generate concepts for making comparisons with fresh data, stimulate analytical and critical questions, and suggest areas for possible conceptual development" (p.732).

This literature review (Jesson et al., 2011) primarily uses internet academic-oriented search engines for its sources, including university online libraries. Searches are limited to the English language or English translation of foreign literature. All searches used online sources listed in Table 1:

Table 1-Search engines and university libraries used in literature search

Search Engines	University Library
Google Scholar	Edinburgh Napier University Library
Microsoft Academic	Murdoch University Library
The Journal of Higher Education	Singapore National University

Searching was conducted with Boolean operators (Fink, 2010), combining and eliminating search words allowing more precision in locating relevant material. Boolean operators did not seem to work well with the university library search. Searches were done using research titles/questions to establish the key constructs, one relationship or a single construct at a time. The literature search used the thesis title and viewed several constructs outlined in Table 2.

Older literature was scanned to reveal trends and discover prominent authors due to the scarcity of research material from Singapore on PEI. Choices for search engines narrowed because university libraries had similar results and pointed to similar publishers. Microsoft Academic had better results in flushing out relevant material from Asia, provided broader coverage of results and had more manageable search filters (Fig 2).

Figure 2- Example of Microsoft Academic Filters (https://academic.microsoft.com

The search process used a funnel approach, starting with the broader constructs and narrowing down to the more precise and relevant literature. Table 2 looks at the key constructs used in the search process using various search engines.

Table 2-Keywords used in the literature search process

Primary	Boolean operators' partner
Higher Education	Private Education, Private Higher Education, University, Singapore.
Student Choice	Private Education, Higher Education, Private Higher Education, University, Singapore.
Factors affecting students' choice	Private Education, Higher Education, Private Higher Education, University, Singapore.
Private Education Institutes (PEI)	Private Education, Higher Education, Private Higher Education, University, Singapore, Student choice.
Full-Time	Private Education, Higher Education, Private Higher Education, Private Education Institutes (PEI), University, Singapore, Student choice.

The respective pairing of words for the Boolean searches was used with Google Scholar, Microsoft Academic, ENU Library and The National Library of Singapore (NLB) to start with a broader scope of the investigation. The initial search allowed me to determine the accuracy, recency, and quality of the results.

Review of Studies

This section reviews several of the key areas of choice and decision-making, student choice and HE, factors influencing students' choice in HE and factors on student choice for HE in Singapore PEIs that evidence the research gap. Table 3 list the key studies contained in this literature review.

Table 3-List of Key Literature in the Review

No.	Author	Year	Title	Research Question
1	Altbach, Philip G.	2007	Empires of Knowledge and Development	Does ranking and reputation influence choice in HE
2	Alves, H., Raposo, M.	2010	The influence of university image on student behaviour	What influences students' choice in HE

3	Anam, Rumana L.	2019	Factors Affecting Bangladeshi Private University Students' Choice of Institutions for Undergraduate Study	What influences students' choice in PHE
4	Azzone, G., Soncin, M.	2020	Factors driving university choice: a principal component analysis on Italian institutions	What influences students' choice in HE
5	Batcha, S., Jerrams, S., O'Leary, C.	2015	A Critique of Singaporean Internal Tertiary Education Programmes offered by Private Colleges: A Brief Comparison with Ireland	What influences students' choice in private HE in Singapore
6	Bezuidenhout, G., de Jager, J. W., Naidoo, V.	2016	Factors that influence students' choice of private higher education institutions	What influences students' choice in PHE
7	Bjarnason, et.al.	2009	A New Dynamic: Private Higher Education	Does ranking and reputation influence choice in HE
8	Blau, Peter M., Duncan, Otis D.	1967	The American Occupational Structure	What factors influence student choice for HE
9	Borus, David M	1984	Applying Market Research in College Admissions	How are students making choices in HE
10	Briggs, S.	2006	An Exploratory Study of The Factors Influencing Undergraduate Student Choice: The Case of Higher Education In Scotland	What influences students' choice in HE
11	Bulmer, Martin	1979	Concepts In the Analysis of Qualitative Data	How to analyse the key contributing factors
12	Carlson, Peter M., Fleisher, Mark S.	2002	Shifting Realities in Higher Education: Today's Business Model Threatens Our Academic Excellence	What factors influence student choice for HE
13	Chapman, David W.	1981	A Model of Student College Choice	How are students making choices in HE
14	Chia, A.	2011	A Study of the Factors Influencing Students' Selection of a Private Educational Institution in Singapore and the Marketing Implications for the Institution	What influences students' choice in private HE in Singapore
15	Coleman, James S.	1990	Foundations of Social Theory	How are students making choices in HE
16	Denzin, Norman K., Lincoln, Yvonna S.	2018	The SAGE Handbook of Qualitative Research	How to analyse the key contributing factors
17	Fink, Arlene	2010	Conducting research literature reviews: from the Internet to paper	Why do a lit review
18	Fuente-Vidal, et.al	2021	Factors Influencing Student Choice of a Degree In Physiotherapy: A Population-Based Study In Catalonia (Spain)	What influences students' choice in HE
19	Glaser, Barney G., Strauss, Anselm L.	1967	The Discovery of Grounded Theory: Strategies for Qualitative Research	How to analyse the key contributing factors
20	Gmici, S., Bednarz, A., Karmel, T., Lim, P.	2014	The factors affecting the educational and occupational aspirations of young Australians	What influences students' choice in HE
21	Grigolienė, R., Tamoševičienė, R.	2020	Factors Influencing Student Choice in Higher Education	What influences students' choice in HE
22	Heathcote, D., Savage, S., Hosseinian-Far, A.	2020	Factors Affecting University Choice Behaviour in the UK Higher Education	What influences students' choice in HE
23	Hossler, D.	1984	College choice research: Implications for action	How are students making choices in HE

24	Hossler, D., Gallagher, Karen S	1987	Studying student college choice: A three-phase model and the implications for policymakers	How are students making choices in HE
25	Hossler, D., Schmit, J., Vesper, N.	1999	Going to College: How Social, Economic, and Educational Factors Influence the Decisions Students Make	What influences students' choice in HE
26	Jackson, Gregory A	1978	Financial aid and student enrolment	What factors influence student choice for HE
27	Jackson, Gregory A.	1982	Public Efficiency and Private Choice in Higher Education	How are students making choices in PHE
28	James-MacEachern, M., Yun, D.	2017	Exploring factors influencing international students' decision to choose a higher education institution	What influences students' choice in HE
29	Kahneman, D., Tversky, A.	1981	The Framing of Decisions and the Psychology of Choice	How are students making choices in HE
30	Khan, et.al	2016	Factors Influencing Students' Choice of Private College/University in Pakistan	What influences students' choice in PHE
31	Koh, A.	2014	Doing class analysis in Singapore's elite education: unravelling the smokescreen of 'meritocratic talk'.	What factors influence student choice for HE
32	Levin, J., Milgrom, P.	2004	Introduction to Choice Theory	How are students making choices
33	Lim, C.B. Fion	2010	Do Too Many Rights Make a Wrong? A Qualitative Study of the Experiences of a Sample of Malaysian and Singapore Private Higher Education Providers in Transnational Quality Assurance	What influences students' choice in private HE in Singapore
34	Lindenberg, S., Frey, Bruno S.	1993	Alternatives, Frames, And Relative Prices - A Broader View of Rational Choice Theory	How are students making choices
35	McCarthy, E., Sen, A., Garrity, B.	2012	Factors that Influence Canadian Student" Choice of Higher Education Institutions in the United States	What influences students' choice in HE
36	Ming, Joseph S.K.	2010	Institutional factors influencing students' college choice decision in Malaysia: A conceptual framework	What influences students' choice in HE
37	Mishra, N., Gupta, S.L.	2021	Factors and Influences Contributing to the College/University Selection: A Study of Private Higher Education Institutes (HEIs) in Oman	What influences students' choice in PHE
38	Mitić, S.,Mojić, D.	2020	Student Choice of Higher Education Institutions in A Post-Transitional Country: Evidence from Serbia	What influences students' choice in HE
39	Owusu, Godfred M. Y. et el	2018	Factors Influencing Career Choice of Tertiary Students in Ghana: A Comparison Of Science And Business Majors	What influences students' choice in HE
40	Pascarella, Ernest T.	2006	How College Affects Students: Ten Directions for Future Research	What factors influence student choice for HE
41	Pfeffer, Fabian T	2007	Status attainment and wealth: Revisiting the achievement ascription debate	What factors influence student choice for HE
42	Qasim, Azad M., et.al	2021	Student university choice in Kurdistan-Iraq: what factors matter?	What influences students' choice in HE

43	Rembielak, G., Rashid, T., Parlińska, A.	2020	Factors Influencing Students' Choices and Decision- -Making Process: A Case Study of Polish Students Studying in A British Higher Education Institution	What influences students' choice in HE
44	Rika, N., Roze, J., Sennikova, I.	2016	Factors affecting the choice of higher education institutions by prospective students in Latvia	What influences students' choice in HE
45	Shah, M., Sid Nair, C., Bennett, L.	2013	Factors influencing student choice to study at private higher education institutions	What influences students' choice in PHE
46	Simon, Herbert A.	1997	Administrative Behaviour : A Study Of Decision Making Processes in Administrative Organizations	How are students making choices
47	Vrontis, D., Thrassou, A., Melanthiou, Y.	2007	A contemporary higher education student-choice model for developed countries	How are students making choices in HE
48	Weiler, William C.	1994	Expectations, undergraduate debt and the decision to attend graduate school: a simultaneous model of student choice	What influences students' choice in HE
49	Wilkins, S., Huisman, J.	2015	Factors affecting university image formation among prospective higher education students: the case of international branch campuses	What influences students' choice in HE

Choice and Decision-Making

This review provides an overview of choice and several theories that explain decision-making, choice, and behaviour.

Lindenberg and Frey (1993) propose that rational choice theory attempts to combine economics and sociology with appreciating economic and social behaviour. Decisions are made based on maximising utility from alternatives available, a process of looking at options available and choosing the most preferred, using "an optimization-based approach" (Levin & Milgrom, 2004, p. 1). Simon (1997) contends that optimal solutions may not be available in all decision-making situations due to a lack of information and that decision-making can be to find satisfactory (non-optimum) solutions in a realistic world. Simon (1997) further argues that 'rationality' "is concerned with the selection of preferred behaviour alternatives in terms of some system of values whereby the consequences of behavior can be evaluated" (p. 84). Not all behaviour can be evidently evaluated, and not all consequences of behaviour can be predicted accurately (Simon, 1997).

Rational choice theory is idealistic in the human decision-making process, and a more psychological and sociological perspective is necessary (Simon, 1991; 1997, p. 24). A person 'satisfies' because of incomplete information and outcomes, deciding based on bounded rationality (Simon, 1991), resulting in a 'good enough' decision based on available information. Kahneman and Tversky (1979; 1981) attest that social relationships are helpful in decision-making and goal attainment, an indication that the choice factors for students may have influences other than rational evaluation of alternatives and consequences.

Social systems help in appreciating the factors affecting choice for the individual and, according to Coleman (1990), the "explanation of the behavior of social systems entails examining processes internal to the system, involving its component part… the component parts are individuals who are members of the social system" (p.2). Coleman (1990) considers the expectations and obligations between individuals providing a possibility of choice factors stemming from the relationship between the parent and child. The parent's expectation of HE and the child's obligation, with the cost borne by the parent and the child benefitting from HE.

Coleman (1990) further suggests that choice is available to individuals, even to those with the "most despotic authority" (p.71), arguing that the "authoritative other holds sufficiently extensive resources and is sufficiently willing to use them that the alternative would lead to serious negative consequences" (p.71) and that even coercion may be construed as a transaction. This suggests that the prospective undergraduate choice may stem from social factors and the imbalanced power relationship of parent and child, "a long-term contract, entered into voluntarily but binding on the parties" (Coleman, 1990, p. 71).

Student Choice and Higher Education

This segment looks at student choice and an overview of choice, and key models proposed over the decades. Several theories attempt to explain decision-making, choice, and behaviour.

Worldwide more students are pursuing HE (Schwab, 2019), and the global proportion of private HE compared to public HE seems to be increasing (Kinser et al., 2010; Levy, 2018; Shah & Nair, 2016). Literature on student choice models and factors contributing to their choices appears to come mostly from the USA. Most literature discusses the process of decision-making that typifies the journey a student makes and the choice models that develop from research. There seem to be few contributions from Asia.

An appreciation of student behaviour and the factors contributing to their enrolment choice could be gained by first looking at behaviour models. Various models on student behaviour, choice and decision-making have been proposed over the last few decades (Borus, 1984; Chapman, 1981; Chapman, 1986; Hossler, 1984; Hossler & Gallagher, 1987; Jackson, 1982; Vrontis et al., 2007; Weiler, 1994) and most provide a model and process-driven decision-making picture predominantly based on US students.

Some studies focused on consumer behaviour and decision-making (Rika et al., 2016). Most models, in general, separate the selection process into three areas; firstly, the preference or predisposition stage, where Jackson (1978) identifies three types of students, 'whiches', 'whethers' and 'nots', of which Jackson (1978) claims, only the 'whiches' and 'whethers' move to the second stage which is the exploratory or searching stage. The final stage is the evaluation or choice stage.

Most studies on HE student choice can be contained in three stages proposed by Hossler and Gallagher (1987) (Fig. 3):

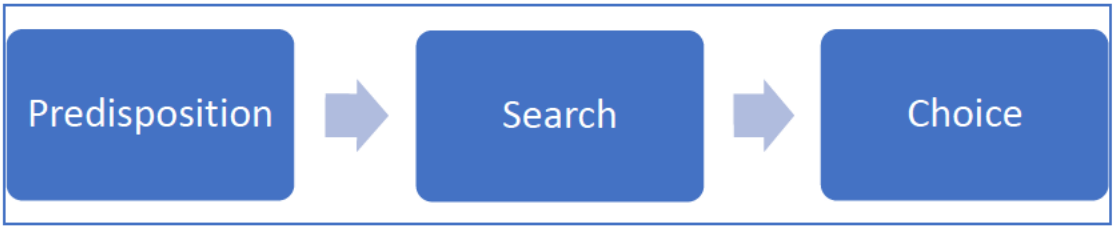

Figure 3 Three-phase model by Hossler, D., & Gallagher, K. S. (1987). Studying student college choice: A three-phase model and the implications for policymakers. College and university, 62(3), 207-221.

Predisposition, search, and choice are where most students want to minimise risk and maximise benefits (Hossler & Gallagher, 1987). Hossler and Gallagher (1987) claim that factors affecting choices might be rational (cost analysis) or irrational (whatever the family can afford or unaccounted for) in the predisposition phase, where they may reflect on their socio-economic position. The search stage will likely look at the choice factors of institutions or pathways, followed by the final choice (Hossler & Gallagher, 1987). Hossler and Gallagher (1987) argue that institutions cannot do much at the predisposition stage, where students determine if they want to continue their studies after 'high school' (p. 219), adding that the three stages are interactive and lend to the factors of choice: a simplified view but practical in the application for PEIs.

It has been argued that some models do not rest on founded theory, and their development was only to provide a framework (Chapman, 1981).

Status attainment was formulated by Blau and Duncan (1967), who concluded, amongst several things, that education opens opportunities in terms of occupational attainment regardless of social background. Vrontis, Thrassou and Melanthiou (2007) reason that most studies on status attainment relate to understanding how needs for it develop and that it is a process that takes into consideration the decision factors that a student faces for their whole life; what the student does or accomplishes, like doing well academically, interacts with other aspects of the students in the 'background' like the social status of their parents. The combined model, according to Vrontis, Thrassou and Melanthiou (2007), allows a researcher to use both the sociological qualities of university choice coupled with the more rational economic perspective of decision-making.

Pfeffer (2007) brings to our attention that much has changed since 1967, and their approach to status attainment has been "extended, modified, confirmed and criticized" (p.1). Blau and Duncan (1967) stated that the lower the person's status in society, there is higher the chance of upward mobility because of better work or occupational opportunities and explain that parental influence on status transmission supports

parental influence. Singapore is a meritocratic society (Koh, 2014), where upward social mobility is possible for most of its residents.

Carlson and Fleisher (2002) support HE and insist that there is evidence that links "cognitive achievement to career and wage-earning success" (p.1101), claiming that university students are more concerned with career preparation than HE and are uninterested in the "joy of learning" (p.1109).

Bowen's classic study in 1977 (as cited in Pascarella, 2006) paints a strong picture of the long-term benefits of HE for an individual's job success and personal life. Pascarella (2006) adds that getting a degree has positive links to long-term results such as income, employment success, "health status, health-related behaviors, voting behavior, civic involvement, continuing education, and the like" (p.516).

Chapman (1981) (Fig. 4) suggests that to understand the factors for student choice for university, we should consider "both background and current characteristics of the student, the student's family, and the characteristics of the university" (p. 492), claiming that the student has both internal and external factors that influence their decision.

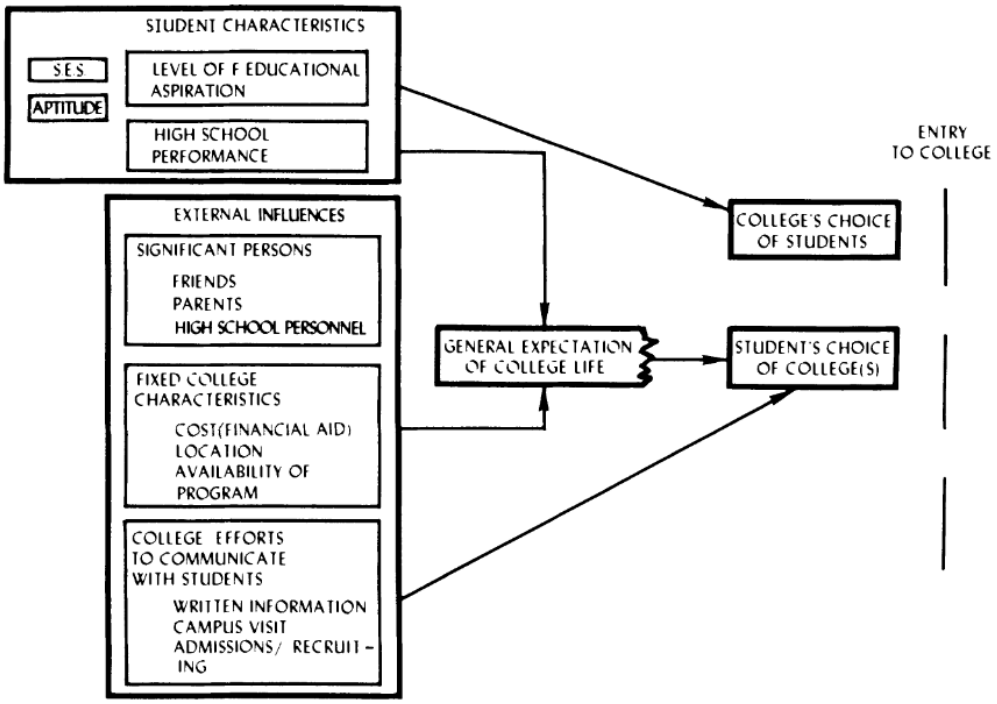

Figure 4-Influences on Student College Choice by Chapman, D. W. (1981). A Model of Student College Choice. The Journal of higher education (Columbus), 52(5), p. 492. doi:10.2307/1981837

Chapman (1981) addresses students between the ages of eighteen to twenty-one only, and dissimilarities of “pressures and influences” (p.492) of the older students were not displayed in the model. Chapman’s (1981) model (Fig. 4) limits its external influences on the impact of significant persons, the qualities of the university, and how the university itself attempts to communicate with the student, claiming that these influences “will apply to one or more institutions” (p. 499) and that these internal and external factors support and are also influenced by the students’ expectation of university life, the “freshman myth” (Stern as cited in Chapman, 1981, p. 493).

Chapman (1981) provides detail of the internal and external factors that may help to support the findings of this study but cautions that the factors presented are limited and that there are “other idiosyncratic influences that may also operate on students' college decision” (p.499), allowing other studies to mimic and improve the model, adapting to the appropriate environment.

The preference stage in Jackson’s (1982) model (Fig. 5) illustrates that academic success correlates the strongest with students' educational goals and social environment and that family add to these goals. In the exclusion stage, the student begins to eliminate some universities, forming a shortlist. How the student derives the shortlist depends on the resources like time, money, or academic qualifications.

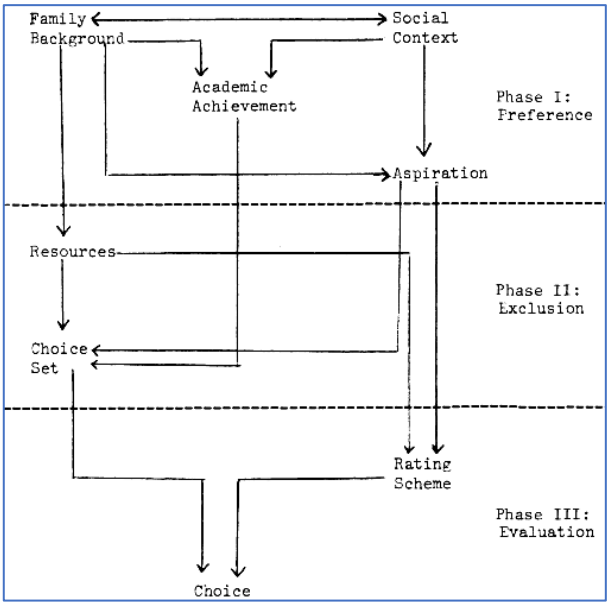

Figure 5-Combined Student Choice Model by Jackson, G. A. (1982). Public Efficiency and Private Choice in Higher Education. Educational evaluation and policy analysis, 4(2), 237-247.

Jackson (1982) believed that students do not behave rationally and designed the last stage, where there is an evaluation using a rating scheme. Jackson's (1982) model focused on students' choice, moving them from "choosing other" to "choosing college" (p. 237), making this a helpful model for studies where students decide not to pursue a university education. This submission focuses on the students who have already chosen college.

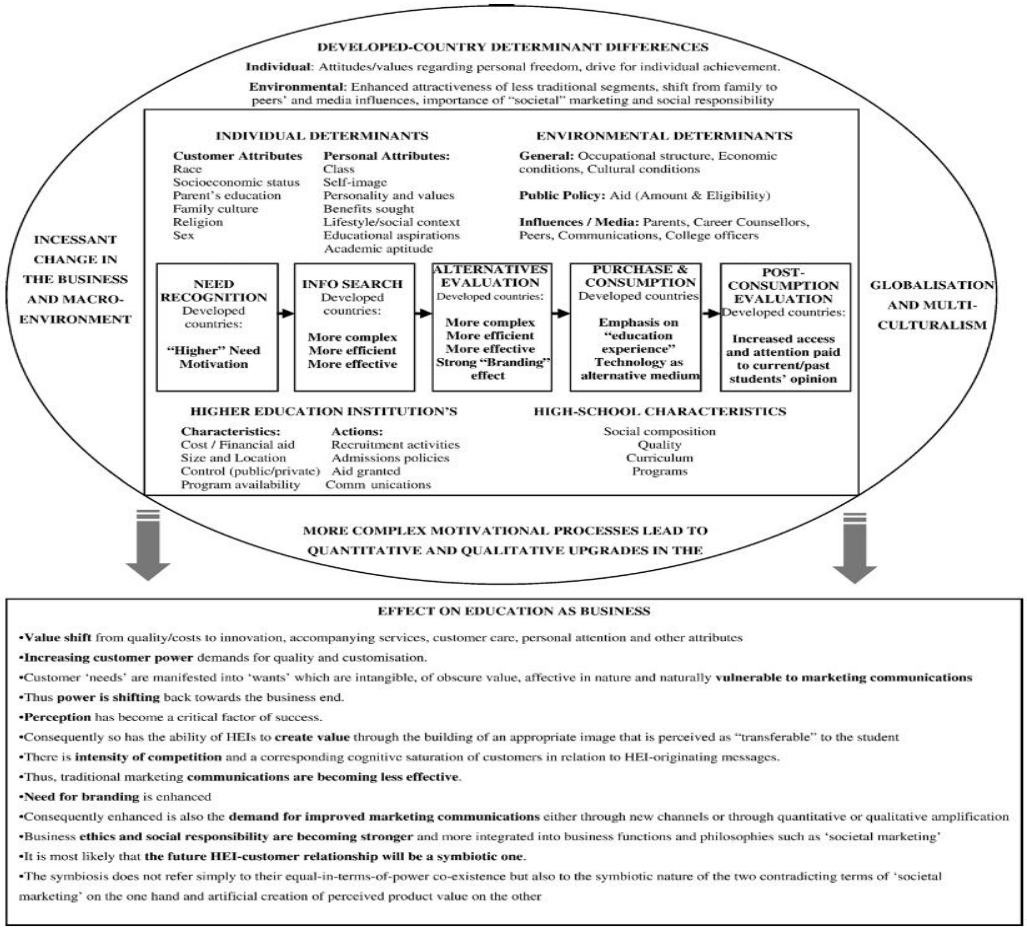

Figure 6-A contemporary higher education student-choice model for developed countries by Vrontis, D., Thrassou, A., & Melanthiou, Y. (2007). A contemporary higher education student-choice model for developed countries. Journal of Business Research, 60(9), p. 987.

Vrontis, Thrassou, and Melanthiou (2007) suggest a model using a modified consumer behaviour decision model as its core (Fig. 6), providing a list of 'forces' that may influence the 'balance of power' between the business and the consumer. This allows an individual "to defend itself against manipulative marketing communications" (p.

986). Vrontis, Thrassou, and Melanthiou (2007) clarify that this model focused on "marketing management" (p.988).

These 'forces' are a PESTEL (Political, Economic, Sociocultural, Technological, Environmental and Legal) analysis (Yüksel, 2012) and can be discussed through Porter's five forces model (2008). The combination of analysis and the proposed internal audit allows for a SWOT (Strengths, Weakness, Opportunity and Threats) analysis (Leigh, 2009), taking into consideration the institute's internal factors (Strengths and Weaknesses) and its external environment, discerning its opportunities and threats. By removing PESTEL and the SWOT from this model, we have a decision-making model that not all consumers might follow. This model highlights the need for institutes to function as a unit rather than relying only on marketing strategies for student enrolment and retention and policy making.

Several publications utilised quantitative analysis to derive their findings or models, and the factors used in their analysis stemmed from previous studies or were part of a mixed-method study with an unobvious depth of inquiry (Chia, 2011; Fuente-Vidal et al., 2021; Gmici et al., 2014; Grigolienė & Tamoševičienė, 2020; James-MacEachern & Yun, 2017; Khan et al., 2016; McCarthy et al., 2012; Mishra & Gupta, 2021; Qasim et al., 2021; Roga et al., 2015). Alves and Raposo (2007), for example, derived their factors from multiple quantitative studies, applying these factors to their questionnaire. Using factors from previous studies may not discover other "idiosyncratic influences" (Chapman, 1981, p. 499), especially so when most studies are from the perspectives of US or western researchers, respondents, and writers.

The predominant theme in most studies of students' choice stems from a marketing or consumer behaviour objective and their decision-making, with a few discussing the benefit from the university's perspective. Despite the differences in research and writing outcomes, the foundational views appear to rest on Hossler and Gallagher's (1987) three-phase model of Predisposition, Search, and Choice, the economic, status-attainment and combined models suggested by Hossler, Schmit and Vesper (1999) and Chapman's (1981) views on students' personal characteristic and external factors;

proposing a wholistic organisational perspective where the findings of this study may suggest policy adjustments that influence most PEIs.

Factors Influencing Student Choice in Higher Education

This section discusses several published literature on student choice and factors for undergraduate programs in HE. There is no differentiation between private and public as the definitions are country-specific. Some studies either do not specify if the university is private or public, or there is no clear and definitive definition of public or private.

A study in Kurdistan-Iraq (Qasim et al., 2021) looked at the choice factors of students and presented some country-specific factors of private universities (Fig.8). Qasim et al. (2021) mentioned the many studies surrounding private HE, pointing out that most of the literature came from “developed countries” (p. 121) and that the findings from these publications may be irrelevant to most of the “developing world” (p. 121).

Qasim et al. (2021) argue that cultural and socioeconomic factors are unique to countries and should be taken into context as students’ choices may rest on different factors, plus the option for private HE may be different from public universities. Despite these claims of country-specific and industry uniqueness, the study did not adopt an exploratory approach in the study. Qasim et al.(2021) relied on past US and western studies to develop factors used in their quantitative study.

The quantitative approach may not discover the uniqueness of factors as these have already been predefined in the survey questions. The questionnaire allowed respondents to rate the importance of factors using a Likert scale, and there was no mention of any open-ended questions to elicit unique factors. A mixed-methods approach might have allowed greater depth, flowed by a subsequent broader study. Qasim et al. (2021) looked at latent variables, but it would have been good to understand how these variables were developed or inferred; reputation and accreditation were listed, along with several other factors like university origin and international accreditation, without mentioning university ranking.

Qasim et al. (2021) indicated 'teaching quality', class size, "high calibre teachers" (p. 131) and "forward-thinking teaching staff" (p. 131). It would have been helpful if these factors were investigated further to discover different meanings and additional factors. Employability was consistent with most other studies.

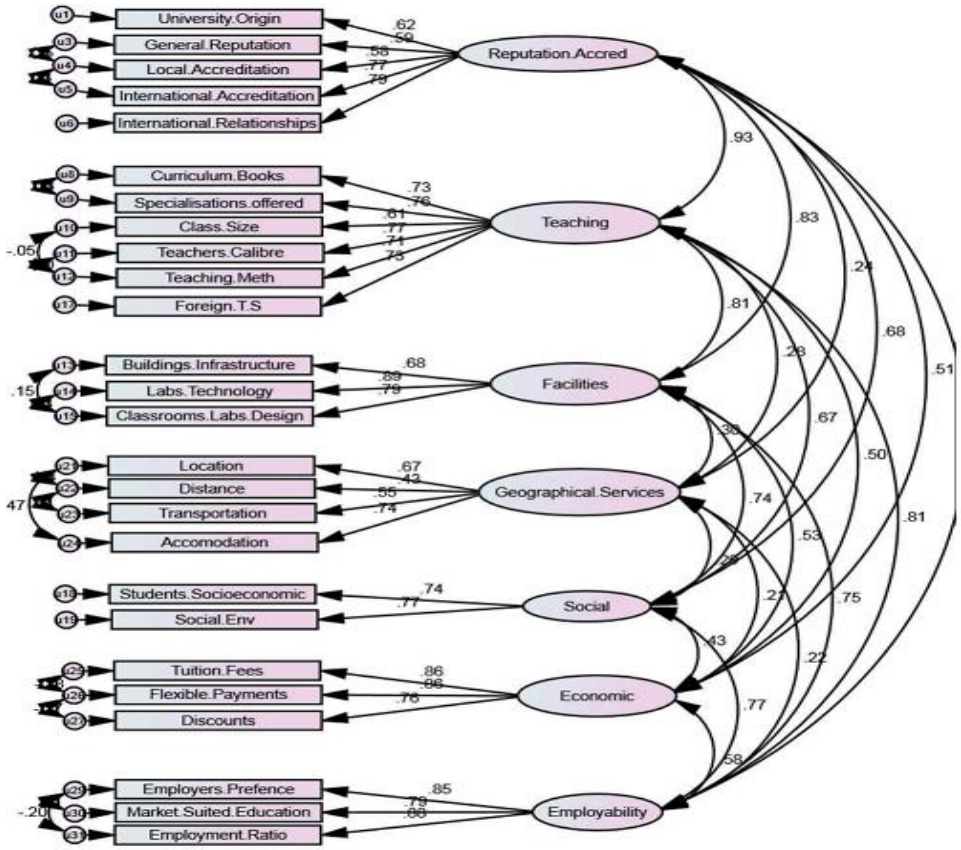

Figure 7 Path diagram of the confirmatory factor analysis with standardised parameter solutions, by Qasim, A. M., Al-Askari, P. S. M., Massoud, H. K., & Ayoubi, R. M. (2021). Student university choice in Kurdistan-Iraq: what factors matter? Journal of Further and Higher Education, 45(1), 120-136.

The findings from Qasim et al. (2021) appear consistent with contemporary literature, pointing to the top three factors of reputation and accreditation, teaching quality and employability (Fig. 8) and found that course fees, distance and accommodation did not factor high in student choice, which they found inconsistent with previous findings. Further studies with high school students during the enrolment process were encouraged.

Khan, Ch and Khan (2016) found that employer demand, teaching quality, career prospects, and quality of tertiary education had a strong influence on students' choice

of ‘private colleges’ in Lahore, Pakistan. The study (Khan et al., 2016) did not appear to express how the factors that influence students’ choices were determined in the self-administered questionnaire. There was no model referred to, only a mention of the “Marketing Mix” (p.70). Khan, Ch and Khan (2016) found that the “availability of programs required by the employers” (p. 72) was a key factor but did not explain what the finding meant. Factors like ‘teaching quality’ and ‘quality of tertiary education’ were stated but not explained. Khan, Ch and Khan (2016) observed that “when private colleges complete their courses in a reasonable time, they should pay attention to the entry requirement of students as both factors are strongly related with each other” (p. 74).

Shah, Sid and Bennett (2013) found a lack of qualitative studies in Australia for the PHEI industry and provide an overview of the limitations that led to their study, mentioning that most of the research on PHEI is US and UK based and focuses on mainstream universities, suggesting the need for a more country-specific focus.

Shah, Sid and Bennett (2013) grouped the findings of factors that influenced students’ choice for PHEI into several domains: student perception, access and opportunity, learning environments, quality of teachers, course design and graduate success. Shah, Sid and Bennett (2013) further mention that PHEIs in Australia offer and confer qualifications, and their findings do not list ‘entry requirement’ as a factor.

Heathcote, Savage and Hosseinian-Far (2020) were critical of information provided by HE institutions in the UK to students citing “poor interpretation of the requirements of the consumers” (p. 1), only presuming to understand the information needs of their market.

Heathcote, Savage and Hosseinian-Far (2020) argue that student choice has little to do with rational decision making and that there is “sometimes illogical, emotional response of prospective students to the challenge of selecting academic study” (p. 2). They are dismissive of rational choice, insisting that it is critical to “survey the problem of choice from their (student) standpoint” (p. 2) when discussing student choice. Heathcote, Savage and Hosseinian-Far (2020) imply the limitation of quantitative data and mention

that performance data like ranking and reviews are more important to institutions than to applicants contending that the impact of ranking is substantial, even if it did not influence student behaviour much. This view is contrary to the many studies that have indicated reputation and ranking to be crucial factors (Altbach, 2007, 2016; Bjarnason et al., 2009; Mitić & Mojić, 2020; Qasim et al., 2021; Rembielak et al., 2020; Wilkins & Huisman, 2015).

Heathcote, Savage and Hosseinian-Far (2020) proclaim that treating students in a homogenous fashion is "ultimately flawed" (p. 4) and list several other factors that appear to be country-specific like, 'Unistats' and 'Universities and Colleges Admissions Service'; unsurprising as it is a UK study. Heathcote, Savage and Hosseinian-Far (2020) utilised a three-stage interview system that resulted in over eighty influences within nine themes: suitability of courses, locality, fear of debt, financial aid, reputation, pragmatics, program flexibility and demographics. The interviewees, however, were primarily stakeholders of institutions and not students.

Azzone and Soncin (2020) suggested factors that were considered when making HE choices in Italy, like distance to the universities versus job opportunities in the region, university reputation versus entry requirements and "ease of access to HE institutes" (p.2435).

Briggs (2006) developed a model for predicting institutional choice in Scotland, highlighting that "Scotland has a different educational system from the rest of the UK" (p. 705), inferring it would also be different worldwide. Briggs (2006) mentions that most research on students' choice originates from the US, and the study reveals a significant variation in the factors influencing students' choice in the UK. Briggs' (2006) study indicated that 'academic reputation', 'distance from home' and 'location' were the overall top three factors, while secondary factors "vary considerably across universities" (p. 717). Briggs' (2006) study supports a more country-specific and sector-specific study, given that "the choice decision is complex and multi-factorial" (p. 709) and likely to differ between countries.

Anam (2019) conducted focus group interviews to gather insights into factors affecting students' choices in Bangladesh's private HE. Anam (2019) observed that parents' choices restricted female students and that siblings and cousins had a strong influence. Institutions that students ended up in were not usually their first choice, like Singapore PHE, where the primary choices are the autonomous universities. The 'idea' of campus with open spaces appeared as a factor, and location seemed a strong factor, where students preferred less commuting time. Some students chose the university for the programs offered and most preferred public universities.

Ming's (2010) study on Malaysian HE found the location, academic programmes offered, university reputation, facilities of institutions, cost, financial aid, employment opportunities, advertising and university representatives making "visits to high schools by college admissions representatives" (p. 55) influencing factors for students. Another Malaysian private HE study (Haron et al., 2017) found financial aid and marketing efforts essential factors.

In a study of factors influencing students' choice of private HE in South Africa, Bezuidenhout, de Jager, and Naidoo (2016) indicated that students do not perceive private HE as "comparable in quality and recognition" (p. 1182) to public HE; citing concerns about profit maximising motives, programs offered and lecturer quality. Their quantitative study used a few hundred questionnaires given to academic departments that were passed on to lectures and provided to students. The concern here lies in the factors used in forming the questionnaire. In their "research evidence" (p. 1187), they claim the top factors for students' choice (including Singapore) as academic reputation and cost; also mentioned were location, sporting facilities, program scope and ease of entry. Bezuidenhout, de Jager, and Naidoo (2016) claim a lack of information on student choice in South Africa on PHE but do not appear to use an exploratory approach to discover these factors and instead relied on existing US and western literature as a basis for their factors. Bezuidenhout, de Jager, and Naidoo (2016) also found safety and security, employability, and facilities the top three factors. Their questionnaire did not appear to ask about family influence, university reputation and ranking.

In a Ghanian study, Owusu et al. (2018) found employability and financial prospects, desired working conditions, job prestige and intrinsic value and family and other social referent groups as factors for student enrolment. The key factors were employability and security.

Studies sampled from different countries show a few consistent factors and some country-specific factors that influence student enrolment in HE. Some factors, although similar, may have lesser or greater influences depending on values and beliefs and social conventions (Bicchieri, 2006; Southwood & Eriksson, 2011; Xenitidou & Edmonds, 2014). The shared key factors that most studies found surrounding students' choice for HE was costs, location, household income, academic reputation, accreditations, variety of degree programmes, institution size, student life, parental influence, job prospects, and safety.

Factors on Student Choice for Higher Education in Singapore PEIs

There appears to be a dearth of contemporary published research literature discussing student choice in HE at Singapore PEIs. A challenge with the literature review was the definition or assumption of the respective study on private HE, PEI or simply Private Education. Student satisfaction is left out of this section as it predominantly deals with service quality and experiences as a student. A more focused look at enrolment factors and their discovery is desired. It appears 'customary' for various studies to list the negative news surrounding PEIs in Singapore with evidence from news articles. This section focuses only on published literature discussing private HE and student experiences; too few pieces discuss student choice or factors in private HE.

Chia (2011) provided "preliminary insights" (p. 1) on factors that prompted students' choice of a PEI in Singapore and felt that determining the factors that influence the selection of a PEI will help to improve marketing strategies. Chia (2011) mentioned that "significant proportions" (p. 3) of literature available on student choice were country-specific. Factors for students' choice used in the questionnaire were derived from the literature review and looked at programme choice, academic reputation and ranking

(PEI or partner university?), facility, friends in the same institution, family influence, monetary cost, employment prospects and safety (Chia, 2011). The criteria for PEI in Singapore mentioned focused on the marketing aspects of a PEI. Questions posed were sometimes vague, “I am able to pay my fees in instalment”, “The lecturer teach [*sic*] well”, “My teacher(s) refer the institution” (Chia, 2011, pp. 8-9).

Chia’s (2011) study used a quantitative approach, collecting data from mostly international students studying at one Singapore PEI. There was no mention if the students were studying undergraduate programmes as there was no mention of ‘university’ or HE. Chia (2011) grouped ‘results’ and ‘discussion’ and maintained that “academic reputation and recognition” (p. 10) have a large enough response to indicate a significant area of concern, and the result on the reputation of institutes infers the PEI and not the partner university. Campus environment and ‘reference group influence’ were also ‘significant’.

Chia’s study (2011) appears limited in its identification of factors, and there is no mention of bias or insider research. The sampling method and sample size may be inadequate to suggest reliability, generalizability, and strength of findings. The findings may provide a foundation for further studies and offer a positive contribution to the private HE industry in Singapore. Chia (2011) proposed further studies from a more qualitative approach (p. 14) and acknowledged his study’s marketing focus.

A study by Lim (2010) sampled several private HE in Singapore and Malaysia on their experiences. Unfortunately, the study focused on and studied the stakeholders of the institutions, excluding students.

Batcha, Jerrams, and O'Leary (2015) provide a candid view of Quality Assurance (QA) in a comparative critique of PEIs in Singapore and Ireland. Batcha, Jerrams, and O'Leary (2015) lament the uneven QA approach that PEIs in Singapore possess. Pointing to university partner programs, the university sets the QA and compares this to how the Committee/Council for Private Education (CPE) (now SkillsFuture Singapore) manages QA. Batcha, Jerrams, and O'Leary (2015) claim that the CPE lacks evaluation or validation in the curriculum design and is critical of the quality of PEI coursework and

student admission, highlighting inflated grades and poor quality of coursework assessment. Their key argument is for a more robust QA standard for PEI in Singapore and greater accountability and responsibility of management. A call is also made for more rigour in assessment setting and marking, even to eliminate coursework-only subjects where possible (Batcha et al., 2015).

Batcha, Jerrams, and O'Leary's (2015) comments on QA in PEI are echoed by the local media and authors (Cheng, 2017; Desti, 2015; Khoo et al., 2017; Lim, 2010; Lo, 2017; Sam, 2017), lending to the public sentiments on private HE as a step down from the government-funded autonomous universities and a 'second chance'(Cheng, 2017). It might also be that Batcha, Jerrams, and O'Leary's (2015) emphasis on 'Tertiary Education' focuses more on the internally run and assessed Diploma programmes offered by PEIs. These programmes are frequently offered as bridging for students' entry into private HE. QA for partnership programs is typically determined by the universities, leaving the PEI limited space to diminish the quality of syllabus and assessment (Batcha et al., 2015).

Batcha, Jerrams, and O'Leary (2015) provide an appreciation of the local perception and the public's attitude towards private HE, but their sample and methodology are unclear, and there is an over-reliance on superficial data and information. Some comparative data do not differentiate HE and private HE, and their study associate 'tertiary' with HE, lacking specificity in their arguments. Batcha, Jerrams, and O'Leary (2015) provide an informative overview and restrict their evidence to "the personal experience of academics in Singapore and Ireland, interviews with academic managers and staff in Singaporean private colleges following agreed procedures, information supplied by external examiners and reference to relevant papers, articles and publications" (Batcha et al., 2015, p. 3).

The Research Gap

Contemporary exploratory studies on factors influencing students' choice to enter PEI undergraduate full-time programmes in Singapore appear to be lacking. It is plausible

that PEIs here may not fully appreciate the unique factors that influence their students' choice compared to factors found worldwide. PEIs may be making choice-based decisions without considering possible unique factors in Singapore. There are assumptions based on preconceived notions derived from non-country-specific studies.

Variations in student cohorts, social-cultural values and beliefs, conventions and norms, and country of study may impact students' perception of admission factors (de Jager & Gbadamosi, 2010; Nadiri et al., 2009; Quinlan et al., 2008). For PEIs to ensure that their business policies are relevant, management should discover if the influencing factors found in other countries are similar or have dissimilarities. This study aims to investigate influencing factors for PEI students in Singapore to ascertain their unique factors.

Summary of Chapter Two

Influential factors from parents, friends, job opportunities, cost and location appear to be common themes. However, there is evidence that influences vary between countries and sometimes within countries. The level and criticality of influence also differ. "What counts for the truth can vary from place to place and from time to time" (Colins, as cited in Easterby-Smith et al., 2015, p. 49). The literature review highlights a gap in discovering influencing factors for students to pursue HE at PEIs in the Singapore landscape.

Chapter Three - Research Methodology

Introduction to the Research Methodology

This chapter provides an overview of assumptions and "world views" (Harreveld et al., 2016, p. 16) of the research and researcher in the systematic attempt to explore a pre-defined issue (Scott & Usher, 1996).

Punch (2014) mentions that "methods of inquiry are based on assumptions" (Section 2.1), and these assumptions make up what we know in this reality, including the assumptions of suitable methods of "building knowledge of this reality" (section 2.1). These assumptions are primarily implicit or may not even need to be mentioned.

Grix (2019), however, contends that the "footings" (Ch. 4) of empirical research should be made explicit and argues that it assists in understanding the interrelatedness of the critical components of the research and allows a defence of the research position and stance, providing clarity and consistency.

The "system of beliefs and assumptions about the development of knowledge" (Saunders et al., 2016, p. 124) has been referred to as "research philosophy" (p. 124). This section outlines the research philosophies or set of beliefs that have guided the actions, "exemplars" (Kuhn, 1970, p. 187) or "paradigm" (Guba, 1990, p. 17), for this study. Especially in the social sciences, paradigms have been the subject of immense debate and are "a complex term… a set of assumptions about the social world, and about what constitutes proper techniques and topics for inquiry" (Punch, 1998, p. 28).

Denzin and Lincoln (2018) explain that a paradigm is "a set of beliefs that guide action" (p. 195) and includes "four terms: ethics (axiology), epistemology, ontology and methodology" (p. 195). Appreciating the research philosophy allows us to understand our research focus, processes, and findings (Easterby-Smith et al., 2015). Research is a social practice, and "what constitutes 'knowledge', 'truth', 'objectivity' and 'correct method' is defined by the community and through the paradigm of normal science which shapes its work" (Scott & Usher, 1996, p. 17).

In this section, I express in the first person to highlight my personal research philosophy as, “Behind these terms stands the personal biography of the researcher, who speaks from a particular class, gendered, racial, cultural, and ethnic community perspective” (Denzin & Lincoln, 2018, p. 52). I approach the world with a set of ideas, a framework (ontology) that identifies a set of questions (epistemology), which are then studied (methodology) (Denzin & Lincoln, 2018).

The Research Philosophy and Guiding Paradigms

The failure to consider the key philosophical stance underlying a research design is “not necessarily fatal” (Easterby-Smith et al., 2015, p. 46) but can adversely alter the quality of research. There are several arguments for why philosophical issues should be understood. The first is for the researcher’s more apparent appreciation of their reflexive (Darawsheh, 2014; Easterby-Smith et al., 2015; Mann, 2016) role in the research methods. Second that it helps in clarifying the research design; third, it assists researchers in recognising research designs that will or will not work (Darawsheh, 2014; Easterby-Smith et al., 2015; Mann, 2016). And lastly, to help researchers identify or create outside their past experiences (Darawsheh, 2014; Easterby-Smith et al., 2015; Mann, 2016).

Denzin and Lincoln (2018) contend that the qualitative research process consists of three basic activities that possess a variety of labels, including “theory, method, and analysis or ontology, epistemology, and methodology” (p. 52), and these terms represent the “personal biography of the researcher” (p. 52).

Guba and Lincoln (1985) proposed “three questions” (Ch. 6) in the analysis of paradigms, ontological, epistemological, and methodological questions. Saunders (2016) refers to research philosophy as a “system of beliefs and assumptions” (p. 124). These include assumptions about human knowledge (epistemological assumptions), about the realities you encounter in your research (ontological assumptions) and the extent and ways your values influence your research process (axiological assumptions)” (Lincoln & Guba, 1985).

Easterby-Smith, Thorpe and Jackson (2015) argue that there is no right or wrong philosophical paradigm and that it ought to depend on the research question. Denzin and Lincoln (2018) confirm this, explaining that "qualitative research is difficult to define clearly. It has no theory or paradigm that is distinctly its own… nor does qualitative research have a distinct set of methods or practices that are entirely its own" (Denzin & Lincoln, 2018, p. 46).

Several processes guided me in developing my research philosophy. Easterby-Smith, Thorpe, and Jackson's (2015) "four-ring model" (Fig. 8) (p. 47), Grix's (2019) interrelationship process flow (Fig. 9), and Crotty's (1998) four elements process (Fig. 10).

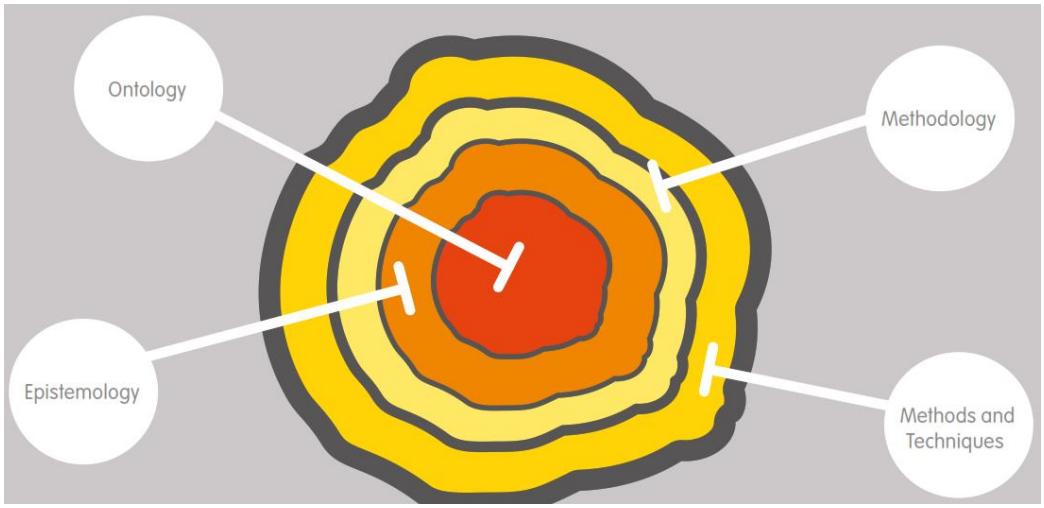

Figure 8-The four rings model, by Easterby-Smith, M., Thorpe, R., & Jackson, P. (2015). Management and business research (5th ed.). Los Angeles: SAGE.

Easterby-Smith, Thorpe and Jackson (2015), and Grix (2019) possess similarities, but Crotty (1998) insists that because ontology is concerned with 'what is' in its study of being, "would sit alongside epistemology in informing the theoretical perspective" (Ch. 1). This may assist in clarifying the "precise character of theoretical positions and arguments" (Lewis, 2002, p. 17, as cited in Grix, 2019), the nature of the world, what exists and what is reality and epistemology with how "what exists may be known" (Scott & Usher, 1996, p. 11), or how can we know about it (Grix, 2019).

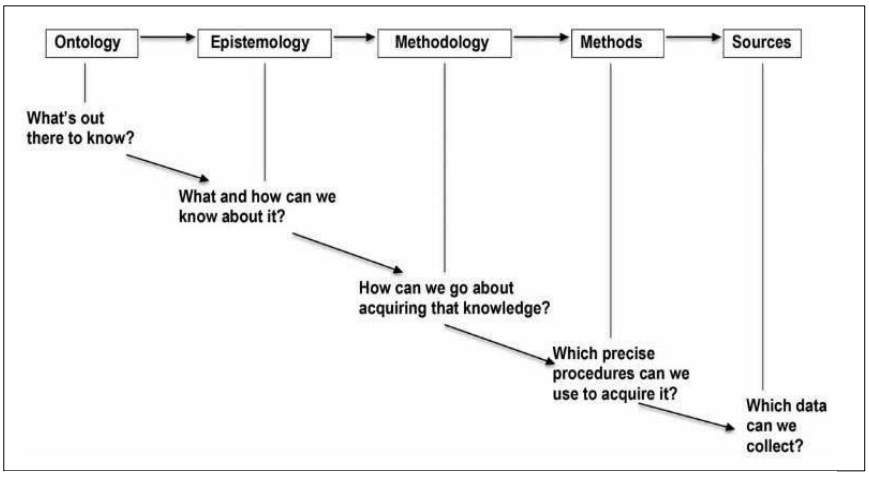

Figure 9-The interrelationship between the building blocks of research by Grix, J. (2019). The Foundations of Research (3rd ed.). UK: RED GLOBE PRESS.

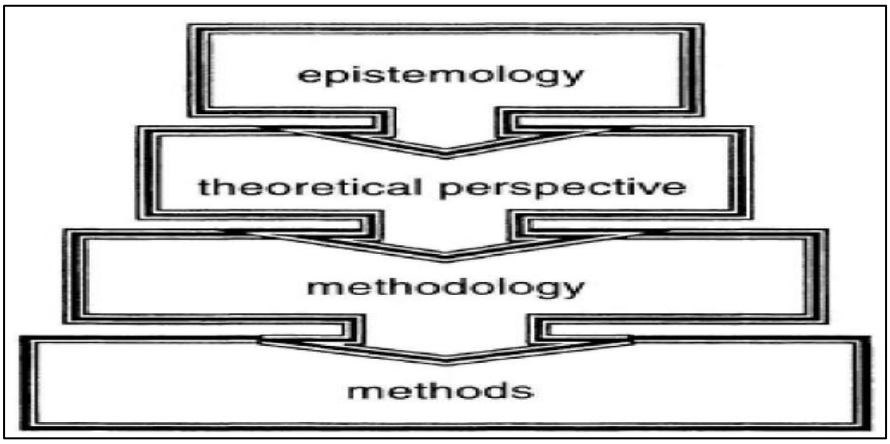

Figure 10-Four elements of the research process, by Crotty, M. (1998). The foundations of social research: meaning and perspective in the research process. London: Sage

Ontology

Ontology, the proclaimed starting point of debate for philosophers (Easterby-Smith et al., 2015) and research (Grix, 2019), questions "the form and nature of reality", "how things really are", and "how things really work", of what is real (Grix, 2019, Ch. 5). Ontology is unconcerned about matters of aesthetics or "moral significance" (Lincoln & Guba, 1985, p. 108) but more concerned with universal existence than specifics of "empirical entities" (Given, 2008, p. 577). Blaikie (2000, as cited in Grix, 2019, p. 89) defines ontology as the claims and assumptions of social reality, what exists and how these interact with each other; that these assumptions are "what we believe constitutes social reality" (p. 89). The development of the ontology allows the researcher to clarify

their stance and helps to construct the research process and design (Easterby-Smith et al., 2015).

Moon and Blackman (2014) concede that many ontological positions exist and indicate that it is easier to understand when we look at the dichotomy between 'realism' and 'relativism' (Table 4). The realist ontology claim that there is one single reality that exists, and it can be examined, comprehended, and experienced as "truth" (Moon & Blackman, 2014, p. 4). This real-world exists separate from human experience (Moon & Blackman, 2014). At the other end of the dichotomy (Table 4) are the relativists who argue that "reality exists in the mind" (Moon & Blackman, 2014, p. 4), and individuals have their versions of this reality. Saunders (2016) labels these "opposite extremes" (p. 128) as 'objectivism' and 'realism' and indicates that there are a few variations of realism.

Table 4- ONTOLOGY: What exists in the human world that we can acquire about? By, Moon, K., & Blackman, D. (2014). A Guide to Understanding Social Science Research for Natural Scientists. In (Vol. 28, pp. 1167-1177

1.0 ONTOLOGY: What exists in the human world that we can acquire knowledge about?				
← Realism: one reality exists →			← Relativism: multiple realities exist →	
1.1 Naïve realism Reality can be understood using *appropriate* methods	**1.2 Structural realism** Reality is *described* by scientific theory, but its underlying nature remains uncertain	**1.3 Critical realism** Reality captured by broad *critical* examination	**1.4 Bounded relativism** Mental constructions of reality are equal in space & time within boundaries (e.g., cultural, moral, cognitive)	**1.5 Relativism** Realities exist as multiple, intangible mental constructions; no reality beyond subjects

This study's ontology falls into the social sciences, looking at the behaviour of people and not inanimate objects (Easterby-Smith et al., 2015; Moon & Blackman, 2014). Crucial in this study is the discovery of factors amongst different students and how individuals construct their reality within socio-cultural parameters, depositing this study's ontology into bounded relativism where "shared reality exists within a bounded group (e.g., cultural, moral), but across groups, different realities exist" (Moon & Blackman, 2014, p. 4). This study hopes to discover differences between "bounded groups", where the values, beliefs, perceptions, and other "realities" live (Moon & Blackman, 2014, pp. 4-5). We could also express this from Easterby-Smith, Thorpe, and Jackson's (2015) perspective on the ontology of the social sciences, 'relativism' where the focus is more on an individual's mental capability and decision making (Table 5), and there are variations of what is the 'truth'.

Table 5-Four different ontologies, by Easterby-Smith, M., Thorpe, R., & Jackson, P. (2015). Management and business research (5th ed.). Los Angeles: SAGE.

Ontology	Realism	Internal Realism	Relativism	Nominalism
Truth	Single truth	Truth exists, but is obscure	There are many 'truths'	There is no truth
Facts	Facts exist and can be revealed	Facts are concrete, but cannot be accessed directly	Facts depend on viewpoint of observer	Facts are all human creations

It was tempting to propose social constructionism as it lends toward the research's stance of "a reality constructed through social interaction", where individuals create in part, shared "meanings and realities" (Saunders et al., 2016, p. 130), somewhat indicating an ontology. However, Easterby-Smith, Thorpe, and Jackson (2015) ascertain that social constructionism looks at how research should be conducted, indicating an epistemology instead. Andrews (2012) further argues that "Social constructionism accepts that there is an objective reality. It is concerned with how knowledge is constructed and understood. "It has, therefore, an epistemological, not an ontological perspective" (Andrews, 2012, p. 44), and it places a huge emphasis on daily interactions between individuals and how language is used to construct their reality. Corry, Porter, and McKenna (2019) acknowledge the confusion of information from literature in the classification of terms used in discussing the various paradigms.

Epistemology

Grix (2019) explains that epistemology is one of the main areas of philosophy involved with the theory of knowledge. There are two distinct epistemological positions, 'positivism' and 'interpretivism', the analytic and social approaches (Given, 2008). Crotty (1998) uses the continuum and relationship between the subject and object, wherein the objective epistemology reality is in existence outside an individual's mind, and objectivists can discover 'truth' that can be verified. Constructionist epistemology rejects 'truth' that is waiting to be discovered and that there is no real-world outside the mind; subjective epistemology, on the other hand, believes that what is construed

as knowledge depends on how people understand and perceive reality (Crotty, 1998; Powell, 2001; Schwandt, 2000). Scott and Usher (1996) argue:

> …any claim to know must be justified on the basis of how the claim was arrived at. The argument is that since not all knowledge claims have the same status the determination of their status is the job of epistemology. (p. 11)

This study's ontology suggests different shared realities exist across bounded groups (Moon & Blackman, 2014); factors of students' choice may have differences between countries and cultures, moving its epistemology towards how and what we know about it (Grix, 2019). This study's epistemology leans towards social constructionism, where 'social' reality is determined by people, not so much by objective or external factors (Easterby-Smith et al., 2015).

Aligning to the broader context of human sciences and subjectivity, the epistemological position can also be described as 'interpretivist', where the world is perceived as socially created through interaction (Grix, 2019). Myers (2013) mentions that the interpretivist researcher focuses on meaning in context; to understand the context of a phenomenon because context defines a situation and "makes it what it is" (section 4.3). An interpretive approach allows the study to derive more depth and richness (Creswell, 2014; Smith & Osborn, 2008) in its research and findings.

This study seeks to gain insights into the factors that influence full-time students to pursue their undergraduate studies at PEIs in Singapore. Perceptions of enrolment factors may be experienced differently by different people with different shared realities (Easterby-Smith et al., 2015; Moon & Blackman, 2014; Smith et al., 2009).

This study is explorative and seeks to discover the subjective meanings that influence students and to make sense of their actions; it is also essential to appreciate the differences between people (Saunders et al., 2016) and explore them (Smith et al., 2009). Differences in student cohorts, social-cultural values and beliefs, conventions and norms, and country of study may influence students' perception of enrolment factors (de Jager & Gbadamosi, 2010; Nadiri et al., 2009; Quinlan et al., 2008). It is the

students' experiences that matter and social research is concerned with interpretation, meaning and "illumination" (Scott & Usher, 1996, p. 18).

"What counts for the truth can vary from place to place and from time to time" (Colins, as cited in Easterby-Smith et al., 2015, p. 49). An inductive approach is utilised in this study where the researcher comes with an open mind, looking at the data and seeking what emerges as important (Seidman, 2006).

Axiology

Presented by Paul Lapie, a French philosopher (Given, 2008), axiology is the embraced term used to discuss the philosophy of values. These values support the ethical position of the research process (Harreveld et al., 2016) and how it influences the research process (Goldthwait, 1996). It is "the guiding reason for all human action" (Heron, 1996, as cited in Saunders et al., 2016, p. 128) and has a strong bearing on the ethical context of the research (Given, 2008).

Values "feed' in the research activity, choosing the problem, and its paradigm, which directs this problem and the choice of data-gathering (Denzin & Lincoln, 2018). Our axiology considers how the researcher deals with their and the values of participants, playing a part in the entire research process, an important consideration for research results to hold credibility (Goldthwait, 1996).

My axiology is value-bound (Goldthwait, 1996). By continually getting insights from students, PEI management may review business policies so that the organisation can continuously improve learning and teaching. These insights are country-specific and dependent on sociocultural conventions and norms, where students interact with their community and general environment to develop unique factors for their decisions. What we think we know about our business and its environment may be changing or has already changed. It is also imperative that we focus on students' needs and the nature of our changing environment of PEIs in Singapore (Sam, 2017).

Methodology

This study considered the existing literature on factors for students' choice in HE, and it appeared that many indicators were pointing toward unique factors within a "bounded group" (Moon & Blackman, 2014, p. 4) where socio-cultural and country-specific environments and social conventions (Southwood & Eriksson, 2011; Xenitidou & Edmonds, 2014) may influence factors in student choice. Many studies conducted from a more natural science and positivist stance using quantitative approaches appear to utilise questionnaires in their studies with factors derived from other studies. These different studies had findings on factors specific to their environment and may not represent all students globally. Most factors appear to develop from earlier studies on Service Quality in educational institutions using Parasuraman, Zeithaml and Berry's (1988) SERVQUAL, with other variants like HEdPERF (Silva et al., 2017) that are proclaimed to appeal to the education industry.

I confess to being lured toward a 'realist' view of measuring performance and identifying the more concrete constructs (Easterby-Smith et al., 2015). I changed towards a relativist perspective as it appeared evident from the readings that factors of choice, in general, and with students, appeared to be influenced by the immediate environment, the country-specific environment and culture. Measuring factors of students' choice is likely essential in management, but we could be measuring irrelevant factors or measuring correct but unimportant factors. An exploratory study was desired to ascertain the unique factors in Singapore. These unique factors include how society perceives and pursuits HE, private HE and a degree certificate.

Interpretivism

Students experience and form perceptions of their environment, constructing their reality (Grix, 2019; Moon & Blackman, 2014; Silverman, 2017). The students' environment is changing incrementally and radically. As students interact with their environment, their perceptions, values, and beliefs may alter. This study investigates

the relationship between students and their environment to discover influencing factors in their decisions.

Crotty (1998) maintains that people make sense of their reality when engaging with it and that different cultures can view “the same phenomena” but have a “diverse understanding” of it (Ch. 3). This constructionism epistemology steered the study towards an interpretivism approach, where “interpretations of reality are culturally derived and historically situated” (Moon & Blackman, 2014, p. 3); an enquiring and subjectivist perspective (Saunders et al., 2016). Grix (2019) explains that interpretivism is an “umbrella term that covers a very wide range of perspectives in the human sciences” (Ch. 5).

The “theoretical perspective” of this study, its philosophical stand behind its methodology (Crotty, 1998, Ch. 4), takes an interpretivists’ view. Crotty (1998) explains that interpretivism helps to form “human and social reality”, providing “a framework to human inquiry” (Ch. 4), supporting this study as it “looks for culturally derived and historically situated interpretations of the social life-world” (Ch. 4), seeking what is ‘idiographic’. Grix (2019) suggests that an insider view is taken with knowledge of the social situation and their “common sense meanings” (p. 35), where research describes and attempts to understand processes that make up the settings in organisations (Gephart, 2004, as cited in Grix, 2019, p. 35).

The interpretive research allows producing what Grix (2019) proclaims, “historically situated tales of what particular people do in particular places at certain times” (Ch. 4), helping to shape inquiry that links theory, practice and meaning in providing well-supported knowledge. The interpretive approach supports this study to develop insights into the social world and its convention that students find themselves in (Smith & Osborn, 2008). The interpretivist seeks to understand social phenomena, the meaning in social life and “the role language plays in constructing ‘reality’” and not just to explain from observation (Grix, 2019, Ch. 5).

Rejected Approaches

This study rejected several methodologies because the researcher's ontology shifted when developing the research question. I started this study from an empirical approach of measurement to allow the presentation of figures and findings based on numbers to achieve validity, reliability, and generalisability of data. As the literature review progressed, it appeared evident that factors used in the realism and internal realism ontology of single and multiple truths (Easterby-Smith et al., 2015) studies may not apply to the Singapore context. Factors used to develop questionnaires were derived from past studies, and some of these past studies relied on factors from previous studies. I questioned the viability of these factors given changes in sociocultural values and conventions, changing narratives and other internal and external "idiosyncratic influences" within and outside countries (Chapman, 1981, p. 499).

I assessed that using factors derived from earlier studies may not apply to the research context and decided not to use quantitative methods because the findings of such an approach may not uncover unique factors influencing students' choices in Singapore. There were scarce studies on these factors in Singapore.

With a relativist ontology, this study aimed to explore and discover. Grounded theory (Glaser & Strauss, 1967), a much-used approach that appears to have similarities to phenomenology in terms of data collection and an appreciation of phenomena, was considered but rejected. Charmaz (2006) acknowledges that Grounded Theory encompasses both "positivist and interpretivist inclinations" (p. 127) and that the position of constructivist theories supports the interpretivist perspective.

Specifically, Constructivist Grounded theory was considered as its approach emphasises phenomena and analyses data from shared experiences and relationships (Charmaz, 2006). It was predominantly looking at "how" (p. 130) participants construct meaning and less of the '*why'.* Given that this study was relatively small, there was a risk of what Charmaz (2006) describes as "being disconnected from their social contexts and situations" (p. 131), weakening the analysis. Objectivist grounded theory was rejected because it ignored the process of data and treated this data as objective facts.

Critical realism, an attempt to combine the positivist (the 'why') and interpretivist (the 'how') perspectives (Grix, 2019), was not considered as its key concern was with reality and how our senses may deceive us (Easterby-Smith et al., 2015). There was no perceived need to explain the social world in this study. The need for critical realism to rest on the assumptions of 'depth ontology', its focus on in-depth historical analysis of social organisational structures (looking at underlying causes and mechanisms) and its desire for the researcher to look at the bigger picture (Easterby-Smith et al., 2015) made this choice too complex for a pragmatic study.

Pragmatism (Grix, 2019; Moran, 2000; Smith & Eatough, 2012) was rejected as I was unambiguous about the sort of knowledge the study was adopting; multiple methods were likely unnecessary. Given the objectives of this study, it was more appropriate to navigate the paths of clear ontology, epistemology and axiology and its support for the study's methodology.

The '*why*' of this study resulted in choosing phenomenology that coupled with an appreciation of 'the double hermeneutic' (Grix, 2019; Smith et al., 2009), where "The researcher is making sense of the participant, who is making sense of *x*" (Smith et al., 2009, Ch. 2), which paved the way towards Interpretative Phenomenological Analysis (IPA).

Phenomenology

Phenomenology has been described as "the movement inaugurated by Edmund Husserl" (Moran, 2000, p. 1) and a:

> "… radical way of doing philosophy, a practice rather than a system… which emphasises the attempt to get to the truth of matters, to describe phenomena… to capture life as it is lived." (p. 4-5)

Gaining insights required this study to emphasise the *why* behind students' choices. This study's exploratory nature desired an insightful and inquiring approach centred on a shared experience surrounding a phenomenon which steered the research towards a phenomenological approach. This study engages past students' and their '*lived*

experiences' and how they remembered and made sense of them; a phenomenological approach (Moran, 2000; Smith & Osborn, 2008). This study identifies the factors and appreciates the consciousness of the findings and the participants' experiences and interpretations that give the phenomenon clarity, building the "essence of experience from participants" (Creswell & Creswell, 2018, Ch. 6).

This study was able to discover how students experienced their decision-making and not just 'what' was their decision (Vagle, 2018). Vagle (2018) clarifies that phenomenology is not about "getting inside" (p.51) a person's mind but rather contemplating the different ways things appear to a person and their relationship with the environment, not studying the individual per se but how the phenomenon "manifests and appears in the lifeworld" (p. 51).

This study focused on the phenomenon of students' choice factors through individuals and was not a study on the individual (Vagle, 2018). Moran (2000) describes phenomenology as an endeavour to elicit the "truth of matters, to describe *phenomena*"; "to capture life as it is lived", describing how they appear to "consciousness" (p.4).

The questions used in this study's semi-structured interviews supported Creswell and Creswell's (2018) perspective that in phenomenology, descriptive questions may be broadly indicated and focus on a single phenomenon. This study took the perspectives of the individuals viewing their consciousness (Moran, 2000) to describe and document the essence of their experiences (Moustakas, 1994; Vagle, 2018). The opportunity that phenomenology gave this research was the ability for the researcher to be reflexive (Evens et al., 2016) and focus on the phenomena the students experienced.

Moran (2000) describes Edmund Husserl as the "founder of phenomenology" (p. 60) and his view of a "suspension or bracketing" of "world-positing" attitudes to allow the researcher to go back to "pure transcendental subjectivity" and how this allowed the researcher to view the data solely on the experience of the phenomena, considering other perceptions of events, adding that without this "reduction, genuine phenomenological insight would be impossible" (p.2). In this study, each interview was

treated as a case and examined, and bracketing was done to analyse one case before proceeding to the next, allowing new themes to emerge in each case (Smith et al., 2009).

This research looks at contextual relationships by interpreting activities and the meaning they associate (Vagle, 2018). Bringing it towards the philosophy of Martin Heidegger, who felt that "phenomena are lived out interpretively in the world, and hence the world should not be bracketed but fully engaged in the phenomenological inquiry" (Vagle, 2018, p. 32). This research is interpretive-oriented in its phenomenology and focused on interpreting and understanding in the wake of Heidegger's hermeneutic phenomenological philosophy (Smith et al., 2009; Vagle, 2018). Although history points to the interpretation of biblical texts in relation to their writing context (Vagle, 2018), this study relied on not only the texts in the transcript but the overall language used, including pace and tone. Due to lockdown measures in Singapore during the Covid pandemic, video interviews were utilised. The researcher was *steered* to interpret language much more than expected, resting the study's stand on Interpretative Phenomenological Analysis (IPA).

Interpretative Phenomenological Analysis (IPA)

A concept in phenomenology is the idea of 'suspension' or 'bracketing' the "everyday natural attitude and all 'world-positioning'" until the researcher is "led back into the domain of pure transcendental subjectivity" (Moran, 2000, p. 2). From phenomenology, IPA takes the view of seeking an insider's (Atkins & Wallace, 2016; Smith, 1996) perspective on participants' lived experiences (Smith & Eatough, 2012; Smith et al., 2009; Smith & Osborn, 2015). IPA varies from Husserl's phenomenology in that it "accepts the impossibility of gaining direct access to research participants' life worlds" in examining it (Willig, 2013, p. 260). Although explorations want to discover the participant's experiences from their point of view, IPA grants "that such an exploration must necessarily implicate the researcher's own view of the world as well as the nature of the interaction between researcher and participant" (Willig, 2013, p. 260).

Smith, Flowers, and Larkin (2009) explain that Husserl was concerned with discovering the "essence of experience", whereas IPA "has the more modest ambition of attempting to capture particular experiences as experienced for particular people" (Ch. 2). IPA "recognises the central role for the analyst in making sense of that personal experience and is thus, strongly connected to the interpretative or hermeneutic tradition" (Smith, 2004, p. 40), extending past Husserl's descriptive phenomenological approach (Pringle et al., 2011).

Smith (2004) explains that IPA's aim is to discover in detail the participants' personal lived experiences and how they make sense of that personal experience, which involves a "double hermeneutic" (p. 40) in its human research. Smith (2004) clarifies double hermeneutic thus, "The participant is trying to make sense of their personal and social world; the researcher is trying to make sense of the participant trying to make sense of their personal and social world" (p. 40).

IPA merges empathic hermeneutics with questioning hermeneutics, which is concerned with attempting to comprehend "what it is like, from the point of view of the participants, to take their side" (Smith & Osborn, 2008, p. 53). Detailed IPA analysis can also ask crucial "questions of the texts from participants" (Smith & Osborn, 2008, p. 53) through "a process of interpretative engagement with the texts and transcripts" (Smith, 1997, as cited in Willig, 2013, p. 260).

Smith (1996) introduced IPA in the 1990s, declaring its aim was "to explore the participant's view of the world and to adopt, as far as is possible, an 'insider's perspective' of the phenomenon under study" (p. 264). Smith and Eatough (2012) explain that "phenomenology and hermeneutic inquiry form the dual epistemological underpinning of IPA" (Ch. 18). IPA has been explained as an interpretative process linked to phenomenology, with its origins traced to symbolic interactionism (Dean et al., 2006; Smith & Osborn, 2008).

Finlay and Ballinger (2006) described IPA as a "variant of phenomenology" aiming to explore individual perceptions and experiences, focusing on individuals' "cognitive, linguistic, affective and physical being" (p. 260). Finlay and Ballinger (2006) summarised

IPA as a "methodological approach that draws on several different theoretical perspectives and incorporates them into an analysis of the meaning an individual ascribes to their lived experience of particular phenomena" (p.141). IPA suits this research because it permits the individual to discuss their own story, describing their experiences.

Ethical Considerations

Axiology, derived from the Greek *Axios,* which relates to the Latin *Valere*, suggesting "to be strong" or "to be worthy" (Given, 2008), provides the compass for the research's values and the research process. The researcher's axiology must be addressed, especially in a qualitative approach, as it has an immediate impact on the ethical context of research, providing the foundation for appreciating and understanding the research (Given, 2008).

Ethics is "a set of moral principles, rules, or standards governing a person or a profession"; "to be ethical is to do good and avoid evil" (Lichtman, 2010, p. 54). This study adhered to the standards of ethical practices outlined in ENU's "Code of Practice on Research Integrity" (Edinburgh Napier University, 2018). It did, as far as possible, what was right, treat the candidates fairly, not hurt anyone, nor put them in a position that could potentially be harmful (Lichtman, 2010). Although the 'ultimate guide' to ethics might be the researcher's moral compass, there are several principles of ethical conduct that this study did its best to follow (Lichtman, 2010; Mann, 2016): do no harm, privacy, anonymity, and confidentiality, informed consent, trust, rapport, and friendship, intrusiveness, data interpretation, avoid intrusiveness, data analysis and representation, and data ownership.

Ethical Issues Faced and How They Were Dealt With

This study's ontological and epistemological stance and its qualitative approach required the acknowledgement of self and context, and with a particular perspective adopted (Neuman, 2014). As the study began with a pre-determined perspective or

philosophy, the results and processes led towards this perspective that is acknowledged and reflected upon by the researcher, which required an admission of the researcher as an insider (Atkins & Wallace, 2016). The researcher is an employee of a PEI and must acknowledge the advantages, disadvantages, and issues of being an insider researching within the industry and interviewing PEI students.

Researcher as an Insider

Insider research (Atkins & Wallace, 2016; Darra, 2008; Hellawell, 2006; Humphrey, 2012) studies one's social group or society, or where the members share similar characteristics (Atkins & Wallace, 2016; Chavez, 2015; Greene, 2014; Smetherham, 1978), having *a priori* knowledge of the community and its members (Merton, 1972).

The custody of intimate knowledge may not automatically mean being a member of the community (Hellawell, 2006). There were concerns that former students being interviewed may not speak their minds or be truthful because the researcher is a teaching staff at a PEI. To reduce bias and other potential influences, the respondents chosen were not the researcher's past students, enabling some detachment from the community (Chavez, 2015). All respondents had graduated and were no longer associated with the PEI, classifying this researcher as an "external-insider" (Chavez, 2015, p. 475).

Being an insider has positive and negative aspects. There are strong arguments for being an insider researcher (Atkins & Wallace, 2016; Chavez, 2015; Smetherham, 1978). There was easy access to respondents through the researcher's professional network, allowing access to past students from different PEIs, and there was more trust in the researcher (Given, 2008). There was also the knowledge of the processes for PEI and its background, with an understanding of "social contexts and their commonsense [*sic*] meanings" (Cassell et al., 2018, p. 35), providing more significant insights like the observation of obvious and unobvious emotions and behaviour than otherwise possible (Grix, 2019).

Denzin and Lincoln (2018) argue that the insider may overlook familiar occurrences, "it would hardly be a fish who discovered the existence of water" (Kluckhohn, 1949, as cited in Denzin & Lincoln, 2018, p. 102). Chavez (2015) discusses the advantages and disadvantages of insider research, acknowledging that what might be an advantage to one person may not be to another or not experienced entirely (Table 6).

Table 6-Methodological Advantages and Complications of Insider Positionality, by Chavez, C. (2015). Conceptualizing from the Inside: Advantages, Complications, and Demands on Insider Positionality. Qualitative report.

Advantages to Insider Status	Complications to Insider Status
Positionality •a nuanced perspective for observation, interpretation and representation •an equalized relationship between researcher and participants •expediency of rapport building •immediate legitimacy in the field •economy to acclimating to the field	*Positionality* •Insider status unchecked can complicate or overwhelm researcher role. •over-identification or over-reliance on status obscures researcher role or goal of research •social roles in group or community constrain researcher role and objectives •expectation to participant in community events or affairs •overload with exchange or reciprocity requests from participants •requests to take sides in community political and moral issues •the rise of value conflicts as a result of research and community member role •compromised professional ethics and/or research results •participants' perceptions and expectations co-opt researcher or constrain role
Access •expediency of access •access to more in-group activities	*Access* •bias in entering field and establishing rapport •limited access based on political climate
Data Collection/Interpretation/Representation •insight into the linguistic, cognitive, emotional, sensory and psychological principles of participants •knowledge of the historical and practical happenings of the field •stimulation of natural interaction and behavior •detection of participants' hidden behaviors and perceptions •detection of nonverbal gestures of embarrassment and discomfort •detection of informants' actual behavior versus their performed selves •identification of unusual and unfamiliar occurrences	*Data Collection/Interpretation/Representation* •observer and/or participant role may be culturally inappropriate •large amounts of impression management to maintain rapport and/or identity •selective reporting •difficulty with recognizing patterns due to familiarity with community •bias in selecting participants •breaking or maintaining relationships with participants when leaving the field •community interaction style compromises interview process or observation •insiderness obscures representation or implementation due to turbulent or changing political and historical climate of the field

Díaz (2002) recognised that participants and the researcher together create interpretations that are "the data" (p. 251) and go beyond simple reflection on the handling of the research. Pillow (2003) argues that reflexivity might only produce a rehearsal of what is recognisable, which replicates hegemonic structures. Hesse-Biber and Piatelli (2007) contend that how much and what kinds of reflexivity are feasible and how they are realized remain tricky questions.

This study recognises the issues of insider research (Chavez, 2015; Darra, 2008; Greene, 2014; Hellawell, 2006; Humphrey, 2012; Smetherham, 1978) and addresses it by the researcher being reflective and reflexive (Boud et al., 1985; Finlay & Gough, 2008; Mann, 2016; White et al., 2006).

> Reflexivity demands steady, uncomfortable assessment about the interpersonal and interstitial knowledge-producing dynamics of qualitative research, in particular, acute awareness as to what unrecognized elements in the researchers' background contribute. (Denzin & Lincoln, 2018, p. 277)

Reflexivity is about the researcher appreciating how their involvement in the study or research process can shape its outcome (Cassell et al., 2018). Chavez (2015) argues that assumptions on reflexivity are mainly theoretical with little empirical backing, ignoring contemporary trends of "thinking in social construction and polyvocality" (p. 475), and there is an apparent failure to describe what insiders actually experience accurately and systematically.

Chavez (2015) explains that knowing where the "self and other begins and ends" (2015, p. 490) may not always be possible, suggesting that not all qualitative research might be suitable for insider research; proper training to guide the researcher to recognise the distinctive advantages and complications is needed.

Reflexivity has been defined as "disciplined self-reflection" (Wilkinson, 1988 as cited in Gubrium et al., 2012) and is not to be confused with 'reflection'. Finlay and Gough (2008) explain that reflection can be considered "thinking about" something, whilst reflexivity is an ongoing self-awareness. It is essential to understand the concepts of 'being reflective' and 'being reflexive' and their challenges (Mann, 2016, pp. 1-29). We can appreciate 'being reflective' from the simplest, "reflection means thinking about something" (Mann, 2016, p. 7) to more complex:

> Reflection is an important human activity in which people recapture their experience, think about it, mull it over and evaluate it. It is this working with experience that is important in learning. (Boud et al., 1985, p. 19)

Chavez (2015) confirms the recognition, validity and necessity of insider research and posits that the insiders should realise that their research experiences involve "the

struggle to come to terms with what it means to be an insider and the ability to conduct sound research while an insider" (Labaree, 2002, as cited in Chavez, 2015, p. 491).

White, Fook and Gardner (2006) suggest several models that guide the reflective process, including structured, hierarchical, interactive, synthetic, and holistic, varying in their levels of typologies reflected upon, prescriptiveness and flexibility. I used critical reflection, a theory and process that has had many perspectives (White et al., 2006):

> …there is no way we can take off our emerald (or crimson or aquamarine) spectacles and see the world, our actions, and those of others as they really are.... [Reflective practice] is an approach in which the learner is encouraged to be as reflexively aware as possible of their own social, political and psychological position, and to question it, as well as their environment. (Bolton, 2001 as cited in White et al., 2006, p. 145)

White, Fook and Gardner (2006) suggest articulating and questioning assumptions, acknowledging feelings and thoughts, being aware of subjectivity, affirming tacit and experiential knowledge and their value, acknowledging a variety of views and perspectives and appreciating the importance of context and influence of values and beliefs. I followed this advice as closely as possible in the research process, taking the key guiding principles, being truthful and respectful, and doing what was right for all involved in the study.

Other Ethical Issues

Another issue faced was the interview method. The initial proposal suggested a focus group (Krueger & Casey, 2015) interview. Covid-19 lockdowns forced changes that ensured no harm came to anyone involved in the study. Before Singapore's lockdown, this study moved to individual online interviews instead of face-to-face focus group interviews. There were no physical meetups as personal health and safety were paramount, upholding the ethics of 'doing no harm' (Lichtman, 2010).

It is "not possible to do the form of interviewing required for IPA without tape recording" (Smith & Osborn, 2008, p. 64), as merely writing everything down might make the researcher miss "important nuances" (p.64). Recordings were made explicitly

known to participants, and files used in the interviews were anonymised. Recordings were immediately transferred to a secured PC after the interview. Files were backed up and copied onto removable portable storage and locked in a drawer. Smith and Osborn (2008) explained that recording the interviews and not only just writing down everything helped build rapport and was smoother.

Friendliness between interviewer and candidate was limited, and interviews were conducted at the candidates' convenience. An interview consent form (Appendix B) and an information sheet explaining the study's aim and objectives, plus the research process, were provided to participants. Participants could contact the researcher or the university for clarification. Consent forms were signed and returned before the interviews, and participants were reminded that they could exit the interview or study at any time and were not obliged to answer questions should there be any discomfort. As part of informed consent (Cassell et al., 2018), complete transcripts of their interview were provided to the participants to check for accuracy or to remove unwanted portions. This study used Seidman's (2006) eight parts of informed consent as a guide; an invitation to participate in what, to what end, how, how long, and for whom, risks, rights, possible benefits, the confidentiality of records, dissemination, special conditions for children and contact information and copies of forms (pp. 61-62).

Application to the ethics committee for research ethics approval was submitted on the 5th of March 2020. Approval was granted by the Research Integrity Committee, Edinburgh Napier University (ENU), on the 16th of March 2020 (Appendix A).

The Pilot Study

The purpose of conducting the pilot study was to ascertain the feasibility of methods and procedures for the main study (Thabane et al., 2010).

> *"You never test the depth of a river with both feet ",* an African proverb from the Ashanti people in Ghana. (Thabane et al., 2010, p. 1)

Pilot studies are small-scale studies done before the main research study to improve the design and feasibility of the main study (Eldridge & Kerry, 2011). It is “a version of the main study that is run in miniature to test whether the components of the main study can all work together” (Arain et al., 2010, p. 5), helping to ascertain the process and resource requirements for the main study (Thabane et al., 2010).

Pilot studies are instrumental in developing the research interview process, and the researcher’s listening to focus and allow for overall practice before the main study (Mann, 2016). Linking to reflexivity, Mann (2016) explains that piloting is essential in building reflexivity, both of “the unanticipated twists and turns of the interviewing process” (Seidman, 1991, as cited in Mann, 2016).

Learning experiences were used to improve the actual study. A couple of candidates chose Skype video communication and, Zoom. One interview was discarded because of poor connection; the candidate was outdoors in a busy café in another country. In most parts of the interview, the transcript read, “can you hear me now? how about now? Sorry? Can you repeat that please?”. The researcher apologised and informed the participant that the interview could not be accepted due to the ‘noise’ in the communication process.

Two open-ended (Gizir, 2007) questions were used, “Why did you decide to obtain an undergraduate degree?” (Hill et al., 2003) and “Why did you choose a Private Education Institute?” with unstructured sub-questions (Rowley, 2012). A semi-structured approach with more questions was desired as the two questions were for a focus group interview that might have been more interactive.

The interviewer reflected on the pilot, discovering areas for improvement. One issue was the interview which was too ‘formal’ and business-like, appealing to a convergent interview style (Mann, 2016). The style in the main study switched to responsive interviews (Rubin & Rubin, 2012) after reflection and consultations with communities of practice (Wenger, 2009). There were many interruptions from the interviewer, and more active listening was desired.

For the main study, candidates were informed about internet connection expectations, semi-structured interviews with several questions were given in advance, a conversational style was used to put respondents at ease, and the interviewer followed some 'flexible' procedures in the line of questioning with better listening skills. Learning experiences gained in the pilot were applied in the main study successfully.

The Main Study Process

Covid-19 lockdown measures were in place during the interviews; no physical face-to-face or focus group was conducted. A focus group trial on Zoom video with colleagues found this method unacceptable as it lacked fluidity and clarity.

Adjustments

Before the main study, lessons learnt from the pilot were used to improve the research process. One of the key areas was the type of interview wherein the main study adopted 'responsive interviewing', where the interviewer prioritises the social aspects of the talk and avoids formality, striving to make the participant more relaxed, revealing different interpretations of the same questions (Mann, 2016). The choice of respondents considered internet connection and recency in the graduation year. The interviewer's style and approach were also improved.

Data Collection

This study used a qualitative research approach employing in-depth interviews (Patton, 2014) and adopting a responsive interviewing style (Rubin & Rubin, 2012). Semi-structured interviews "might be considered the exemplary" (Smith & Eatough, 2012, Section 18.9) for IPA and is widely used (Dean et al., 2006; Smith, 1996, 2004; Smith & Eatough, 2012; Smith et al., 1995).

Interviews are one of the most common methods of generating knowledge in the human and social sciences (Denzin & Lincoln, 2018). Smith, Flowers and Larkin (2009) proclaim that the suitable primary questions for an IPA study are open and exploratory

rather than closed and explanatory. Smith and Eatough (2012) suggest that IPA studies need a flexible method of data collection in which experience is given a key place while at the same time acknowledging influences like historical and cultural situatedness, "including language and social conventions, norms and practices" (Section 18.5).

Written narratives, diaries and focus groups (Clarke, 2009; Pringle et al., 2011; Smith et al., 2009) were rejected because the writing may have frightened some participants and a focus group was complex given the lockdown. Smith (2004) is generally cautious about the use of focus groups for IPA but does not wholly discount its use and its ability to reveal intimate personal experiences from participants. Qualitative research is an interpretive act where more than one story can be created from data, where the process of analysis starts when the first piece of data is collected (Corbin & Strauss, 2008). Data was collected using the one-point-in-time approach where there was one person per interview, acknowledging the breadth-versus-depth trade-off in qualitative design options: taking the middle ground (Patton, 2014).

Sampling

The study population and its characteristics were determined from the research question, full-time undergraduate students from Singapore PEIs. Participants were former students of PEIs who graduated within the last five years to lessen insider researcher issues of power asymmetry. There was no discrimination between local or international students or any programmes or university, race, ethnicity, or gender (leaving this to possible future studies should more focus be desired).

It was undesirable to study the entire population or to obtain a large sample. Sampling is the process of selecting a set of data sources drawn from a larger population to maximise efficiency and validity (Given, 2008; Palinkas et al., 2015; Patton, 2014).

Patton declared that qualitative investigation, in its focus of depth, could have a relatively small sample size, even single cases, "selected *purpose*fully" (Patton, 2002, p. 169) for a "quite specific purpose" (Patton, 2014, p. module 30). Purposeful sampling's logic and power lie in selecting cases that are 'information-rich, cases where the

researcher can obtain insights from in-depth understanding and not through empirical generalisation (Patton, 2014).

Patton (2014) also clarifies that there is no difference between the term ‘purposeful sampling’ and ‘purposive sampling’ (2014, Module 30). In purposeful sampling, the selection is based on individuals who have specific knowledge on some matter or have experience with a phenomenon (Creswell & Plano Clark, 2018). Other factors like the participants' willingness, availability, capability to communicate their opinions, and experience articulately and reflectively (Bernard, 2017; Palinkas et al., 2015) are also considered. Smith and Eatough (2012) contend that IPA studies have small sample sizes and published work have had sample sizes “of 1, 4, 9, 15 and more… There seems to have been some convergence in British clinical psychology doctoral programmes that six to eight is an appropriate number for an IPA study” (Ch. 18).

The purposeful sampling strategy used was ‘homogenous sampling’ and ‘snowball sampling’ (Palinkas et al., 2015; Patton, 2014). Homogeneous sampling is choosing a small homogenous sample to describe the subgroup in-depth (Patton, 2014). The subgroup selected were graduates of full-time degree programmes from PEIs in Singapore. Snowball sampling is simply asking people who else the researcher can talk to, efficiently used through the “Internet or social media” (Patton, 2014, Module 36).

This study initially used homogeneous sampling in its pilot study group to obtain participants through colleagues using social media. The unintended consequence of using social media resulted in some former students asking classmates (who were not on the same social media). These former students then asked others, and it snowballed, reaching a point where a few volunteers were rejected.

Patton (2014) appeared amused when writing on the topic of sample size, “Nowhere is this ambiguity clearer than in the matter of sample size. I get letters. I get calls. I get e-mails”, providing an ambiguous answer, Patton (2014) wrote, “it depends” (module 40).

Qualitative inquiry is for individuals with a high tolerance for ambiguity (Patton, 2014).

Qualitative studies focus on an in-depth and highly contextualised understanding of particular phenomena, and too large sample sizes may result in the researcher 'drowning' in more data (Charmaz, 2006; Given, 2008).

Although the findings in the pilot were inconclusive, it was determined that between six to nine respondents would allow some point of saturation (Charmaz, 2006; Hennink et al., 2019), where no further data are being found (Glaser & Strauss, 1967). This study discovered that after the seventh interview, no new data seemed to appear.

The Interviews

> "Go forth now and question. Ask and listen. The world is just beginning to open up to you. Each person you question can take you into a new part of the world. The skilled questioner and attentive listener know how to enter into another's experience. If you ask and listen, the world will always be new."—From Halcolm's Epistemological Parables as cited in Patton, 2014, Ch. 7

The Participants

There was a total of nine participants in the interview, and the following is the outline of the participants' characteristics:

Table 7 Characteristics of Participants

Participant	Nationality	Gender	Age Group
P-A--	Singaporean	Female	26-30
P-B-	Malaysian	Male	21-25
P-C-	Singaporean	Female	26-30
P-D-	Singaporean	Male	26-30
P-E-	Indonesian	Male	21-25
P-F-	Indian	Male	21-25
P-G-	Indonesian	Female	21-25
P-H--	Singaporean	Female	21-25
P-I-	Singaporean	Male	21-25

Except for one, the Singaporeans were presently living and working in Singapore. The international students had all returned to their home countries. Three international students were actively applying for jobs in Singapore at the time of the interview.

Interview Approach

This study used semi-structured in-depth interviews to collect data, an appropriate method when "the person you are interviewing has a personal stake or interest in the matter at hand" (Wheeler, 2021).

An unstructured approach was rejected as it would require more training and expertise (Bogdan & Biklen, 2007) than the researcher possessed, and a structured approach was rejected as it would not have allowed for the necessary depth of inquiry intended. In-depth research using semi-structured interviews was used because the study's objective was to gain meaning people make out of their lived experiences (Seidman, 2006). To recount people's rich interpretation of their experiences and not simply to obtain answers to questions; poorly collected data would result in poor or incorrect analysis (Patton, 2014).

Gubrium (2012) claims the idea of interviewing people about their lives and that the word *interview* did not appear before Henry Mayhew's study, *London Labour and the London Poor* (1861-1862). The interviews were instrumental in capturing the necessary verbal data (Flick, 2014) through purposeful conversations, treating the interviewees as 'experts' in their experiences (Bogdan & Biklen, 2007) and where 'stories' are a "way of knowing" and a "meaning-making experience" (Seidman, 2006, p. 7). Seidman (2006) explains that in the stories people tell, every word is a microcosm of their consciousness, and this consciousness provides the researcher access to complex social and educational issues because these are based on the actual experiences of people. Patton (2014) adds that at the heart of interviewing research "is an interest in other individuals' stories because they are of worth", and that is the reason why it is "hard to code with numbers" (p. 9).

Patton (2014) warns that although interviewing appears straightforward, there are various types, and they can be done well or poorly. This study used in-depth interviewing, where the inquiry is relatively long and exploratory. The interview approach was in-between the 'hermeneutic interview' and 'pragmatic interviews' (Patton, 2014).

The hermeneutic interview approach looks at experiences as aspects of life constructed through dialogue, producing text to be interpreted and clarified (Patton, 2014). The pragmatic interview focused on the practicalities of beliefs and actions; a 'utilisation-focused assessment (Patton, 2014). The interviewer was conscious of the collaborative process of 'conversational partnership', a term used by Rubin and Rubin (2012) to convey the researcher's respect for the interviewee's experience and insights, viewing the interviewee as unique with distinct perspectives, knowledge and experiences uninterchangeable with anyone else.

There may be an imbalance as the researcher ask most of the questions. However, the interviewee does also shape what the researcher subsequently asks from their responses (Rubin & Rubin, 2012). A "listen more, talk less and ask real questions" (Seidman, 2006, p. 84) approach was taken in the interviews. Leading questions were avoided, and open-ended questions were used. In many instances, participants were posed questions to answer to someone else, like "if you were to tell your friends,…" and when possible to tell a story, like "how did your undergraduate study begin?" Reconstruction was encouraged and not just to remember details; laughter was regularly used to promote responsiveness; silences were tolerated and mostly left uninterrupted to allow participants time to express themselves (Seidman, 2006).

This study considered the ten skills and competence that Patton (2014) suggested (Table 8) to improve the quality of information obtained during the interview:

Table 8-Ten principles of and skills for high-quality interviewing, by Patton, M. Q. (2014). Qualitative Research & Evaluation Methods: Integrating Theory and Practice (4th ed.): SAGE Publications, Module 57

INTERVIEW PRINCIPLES/SKILLS	ILLUSTRATIVE EXAMPLES
1. *Ask open-ended questions.* Ask relevant and meaningful open-ended questions that invite thoughtful, in-depth responses that elicit whatever is salient to the interviewee.	*What is a strong memory you have of your first year of high school?* not *Do you have any strong memories from high school?*
2. *Be clear.* Ask questions that are clear, focused, understandable, and answerable.	*What was most important to you about your experience?* not *What was important that you'll remember and can use and will tell people about and that made the program effective at least as you think about it now?*
3. *Listen.* Attend carefully to responses. Let the interviewees know that they've been heard. Respond appropriately to what you hear.	*That's very helpful. You've explained very well why that was important to you.*
4. *Probe as appropriate.* Follow up in complete responses with clarifying probes. Interviewees will only then learn what degree of depth and detail you seek through probes.	*It would be helpful to hear more about that. Tell me more about what happened and how you were involved.*
5. *Observe.* Watch the interviewee to guide the interactive process. Acknowledge what is going up. Adapt the interview as appropriate to fit the reactions of the person interviewed. Every interview is also an observation.	*I can see that the question evoked strong emotions. Take your time, or if you'd like, we can change topics for the moment and come back to this later.*
6. *Be both empathic and neutral.* Show interest and offer encouragement *nonjudgmentally: empathic neutrality.*	*I appreciate your willingness to share your story. Every story is unique and we've heard all kinds of things. There's no right or wrong answer to any of these questions. What matters is that it's your story.*
7. *Make transitions.* Help and guide the interviewee through the interview process.	*You've been describing how you got into the program. Now the next set of questions is about what you experienced in the program.*
8. *Distinguish types of questions.* Separate purely descriptive questions from questions about interpretations and judgments. Distinguish behavior, attitude, knowledge, and feeling questions.	Descriptive behavior question: *What did you do in your art class?* Interpretive opinion question: *What were the strengths and weaknesses of the class in your opinion?*
9. *Be prepared for the unexpected.* The world can intrude during an interview. Be flexible and responsive.	Despite a commitment to a two-hour interview, only a half-hour may be available. Make the most of it. Interruptions occur. Things may emerge that need more time.
10. *Be present throughout.* Interviewees can tell when the interviewer is distracted, inattentive, or uninterested.	Checking the time regularly, glancing at your text messages, looking around instead of staying engaged with the person talking, these things are noticed.

Candidates were given the interview questions weeks before the meeting. Interviews were spaced out to not more than three per week to allow adequate reflexivity post-interview. All candidates were early for the interview allowing for ice breaking, casual conversation and checking for technical issues. The interviewer introduced himself and the purpose of the interview, asking a few simple questions about life in general. The interviewer confirmed receipt of the consent form and asked if the candidate had questions about the research aim and objectives and their part in the process. A few

had questions about the application of the study's findings. Permission was asked to record the interview. The casual conversation continued a few minutes before the first question to all respondents was asked, "Why study for a degree?"; more on data analysis in chapter four.

The researcher maintained 'eye contact' by looking into the camera regularly in between taking notes. Candidates were encouraged to discuss the 'meaning' of their experiences (Seidman, 2006) and interviews were generally about an hour long. None of the candidates appeared in a rush to end the interview, distressed or wished to stop. Depending on how the candidate explored the first questions, subsequent questions were either rephrased from the semi-structured list or integrated with follow-up questions.

Tone, pace, evasiveness, body language and facial expressions were notated throughout. For a couple of instances where the agreed-upon time had exceeded, the interviewer explicitly asked for permission to extend. After concluding the exploration through questions, the interviewer moved the session back to a casual conversation and checked if they had questions to ask.

The researcher thanked the candidates and only exited the video application after the candidate had logged off. A few participants offered other potential candidates for the study, emphasising snowball sampling (Patton, 2014). Recordings were immediately checked to ensure it was 'intact', after which the researcher listened again (after half an hour's break) and compared with the notes taken. Additional notes were taken reflexively, considering the researcher's responses and counter-responses. Recordings were transferred to two portable devices, and both were kept in separate locations in locked drawers; no cloud copies were kept. Follow-up messages were sent to candidates, and transcripts were emailed in a password-protected '.zip' format, with the passwords sent separately.

A challenge in the interview process was using online video calling/videoconferencing tools to communicate with participants. The pilot study found that internet quality was crucial in online video interviews as even small lags may affect the quality of spontaneity

and rapport building. The tone, pace, and voice clarity of the interviewer were important factors, as were visual cues like smiling and nodding into the camera to put the respondents at ease and 'show' listening skills. It was worthwhile to spend the first few minutes in casual conversation to put interviewees at ease and ensure the connection quality was adequate and resolve issues. Participants usually resolved issues like voice and video clarity themselves by moving to a better location where the Wi-Fi signal was better or using an earpiece.

Data Analysis Process

> Analysis brings moments of terror that nothing sensible will emerge and times of exhilaration from the certainty of having discovered ultimate truth. In between are long periods of hard work, deep thinking and weight-lifting volumes of material. - (From Halcolm's Iron Laws of Evaluation Research as cited in Patton, 2014, Ch. 8)

The data analysis process provided richness, attention to detail, balance, and the nuances of the interviews (Rubin & Rubin, 2012) by analysing the interviews, "transforming raw data into knowledge" through its findings and, along the way, making sense of large bouts of data (Patton, 2014, p. module 65). It was challenging to separate the two processes of gathering and analysing data. Seidman (2006) explained that the researcher has expectations and anticipates results during research preparation and "works with the material as it comes in" during the interviews, processing what the interviewee is saying as the interview moves along (p. 113).

An in-depth analysis of data was done after completing all the interviews to avoid imposing meaning from an earlier participant's meaning to the next (Seidman, 2006). However, prominent topics were identified when reviewing and reflecting on the interviews immediately after they were conducted to improve follow-up questions and other nuances learnt.

There exists no predefined formula to analyse qualitative data or methods of entirely duplicating the analytical thoughts of the researcher, and researchers are typically unable to agree on how data should be analysed (Lichtman, 2010; Patton, 2014). Patton

(2014), however, suggests there are guides available; Corbin and Strauss (2008) refer to the guides as “thinking strategies” (p. 66).

Transcribing

Recording files were anonymised and checked to ensure that the entire dialogue was captured. Where there was a lack of clarity, the researcher reflected on the interview through notes and memory.

Transcription went through several stages, with the first stage using a well-known paid online service with a reputation for security and accuracy. After the first transcription, the researcher did the first read to ascertain relative accuracy, followed by a second reading shortly after that, anonymising names and removing phrases or words that identified the interviewee. Later, corrections were made to the transcript because of inaccuracies and errors stemming from localised slang and accent.

After transcribing the recordings verbatim, this process was repeated to ensure the transcripts reflected the recordings. The transcripts were reread and verified with the recording as needed. Once the researcher was satisfied with the transcription, it was downloaded and filed anonymously and systematically; ready to be a “working interpretive document” (Denzin & Lincoln, 2018, p. 60). The online copies of the recordings and transcripts were deleted. The transcripts were now ready for analysis.

The Choice for Data Analysis

Analysis, the act of providing meaning to data, has many thinking strategies or analytical tools (Corbin & Strauss, 2008), and there is “no single interpretive truth” but many interpretive communities with each their own standards of assessing an interpretation” (Denzin & Lincoln, 2018, p. 60). Data analysis requires that the researcher interprets the data based on an understanding of events as related by the participants, where these interpretations are constructed and where it is not only the methods that assure truth but it also the processes of interpretation (Denzin & Lincoln, 2018).

Analytic tools have been defined as the "mental strategies that researchers use when coding" that consciously or unconsciously every analyst uses when analysing data (Corbin & Strauss, 2008, Ch. 3). Finding *the* one tool for analysis was difficult for a novice researcher. Corbin and Strauss (2008) warn that researchers lacking guidance often do not know what "good" analysis is and end up going from "method book to method book" (Ch. 3). It was pragmatic for the rookie researcher to use analytical tools that provided structure and aligned with the study's aim and objectives and phenomenological approach.

Choosing Interpretative Phenomenological Analysis

Interpretative Phenomenological Analysis (IPA) was chosen as it takes the view of seeking an insider's (Atkins & Wallace, 2016; Smith, 1996) viewpoint on participants' lived experiences (Smith & Eatough, 2012; Smith et al., 2009; Smith & Osborn, 2015). IPA's aim is to discover in detail the participants' personal lived experiences and how they make sense of that personal experience, which involves a "double hermeneutic" (Smith, 2004, p. 40) in its human research. IPA ask crucial questions through "a process of interpretative engagement with the texts and transcripts" (Smith, 1997, as cited in Willig, 2013, p. 260) and explores individual perceptions and experiences, focusing on individuals' "cognitive, linguistic, affective and physical being" (Dean et al., 2006, p. 260).

IPA resonates with this study because it allowed the individual to speak about their own story, relating their experiences and that the researcher's interpretation is acknowledged as valuable. IPA's in-depth interpretation of participants allowed the study to focus on a small number of individuals and is useful for a novice researcher. IPA has practical guidelines and procedures which the researcher found pragmatic (Dean et al., 2006; Smith et al., 2009; Smith et al., 1995; Smith & Osborn, 2008) and comprehensible. IPA is proper where the topic being studied is "dynamic, contextual and subjective, relatively under-studied and where issues relating to identity, the self and sense-making are important" (Smith & Osborn, 2007, p. 520).

Data Analysis – 'Attractive Nuisance'

Data analysis was inspired and guided by IPA's interest in "learning something about the respondent's psychological world" (Smith & Osborn, 2008, p. 66), where meaning in the data analysis is central, and the key aim is to understand content and complexity and not their frequency which involves the researcher "engaging in an interpretative relationship with the transcript" (Smith & Osborn, 2008, p. 66).

Miles (1979) espouses the attractiveness of qualitative data, how it is holistic, 'real' and precise in accessing causality leading to "serendipitous findings" and undeniable quality (p. 590). However, Miles (1979) warns that qualitative data is labour intensive, stressful demanding, and "methods of data analysis are not well formulated" and have few guidelines (p. 590), suggesting a reduction of these 'nuisances' through "methodological inquiry" (p. 600).

Analysing the data requires that the researcher interprets the data based on an appreciation of events as related by the participants, where these interpretations are constructed, and where it is not only the methods that assure truth but also the processes of interpretation (Denzin & Lincoln, 2018).

Smith and Osborn (2008), Smith, Flowers and Larkin (2009) and Smith and Eatough (2012) provide guides on data analysis. These guides were not taken as prescriptive but adapted based on the researcher's "own personal way of working" (Smith & Osborn, 2008, p. 67). Smith, Flowers, and Larkin (2009) emphasise that literature on IPA "has not prescribed a single 'method' for working with data" and that there is "healthy flexibility" when it comes to analytic development where the essence lies in its "analytic *focus"* (Ch. 5).

The processes for IPA have common characteristics and principles which can flexibly be applied to the analysis according to the task where the analysis is an interactive and inductive cycle where there is no clear right or wrong way of conducting the analysis and room for the researcher to innovate along the way (Smith et al., 2009). This study developed a data analysis process that is strongly influenced by IPA and is illustrated in the flow diagram (Fig 11) on the following page.

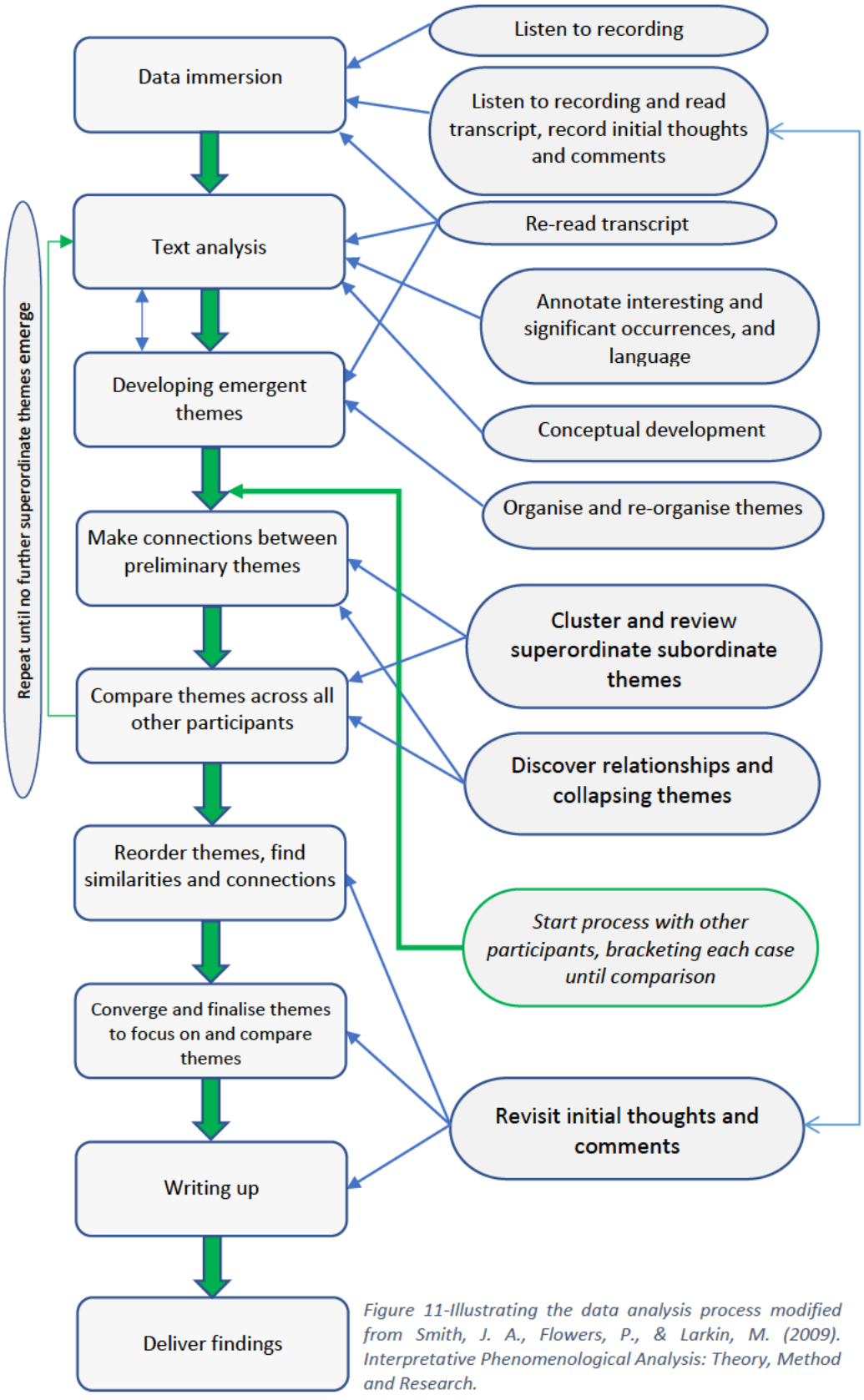

Figure 11-Illustrating the data analysis process modified from Smith, J. A., Flowers, P., & Larkin, M. (2009). Interpretative Phenomenological Analysis: Theory, Method and Research.

Data Immersion

The analysis was a "joint product of the participant and the analyst" (Smith et al., 2009) (Ch. 5) that started with an immersion into the data. The researcher bracketed each interview (case) (Smith et al., 2009) up to the point of comparing themes. Data immersion and engagement started with listening to the interview recordings and taking notes on language and expressions. Short notes were taken, and the participant was now the researcher's focus, noting down strong recollections of the interview and remarkable initial observations. Completing the listening process, the researcher now proceeded to listen to the recording while reading the transcript process (Smith, 2011; Smith et al., 2009; Smith & Osborn, 2015). New notes were taken against this step without comparing it to earlier observations. A separate reflexive notebook was used for the researcher's thoughts.

Text Analysis

After listening to the recording, the researcher proceeded to read the transcript closely; the transcript read almost in the participant's voice, as though entering their world (Smith et al., 2009). The text did not read like text; it appeared *alive*, like listening to its owner (Smith et al., 2009). After a couple of readings, open coding was initiated, where significant and interesting occurrences were annotated. These occurrences were then compared and compiled with initial notes during the listening and listening with transcript steps. There were many overlapping observations and several in the listening only stage that were not picked up in the later stages.

The analysis paid primary attention to the explicit meaning of participants, where they discussed and described events and other things that were important to them. The text analysis consisted of making explanatory notes and commenting on the researcher's observation. Questions were asked at times to discover the meaning behind words or expressions used; for example, a few participants used the local slang "siong ..ahh". This expression is commonly used to describe a challenging situation; its degree of severity is conveyed in the emphasis of the words and facial expressions of the participant.

Another local term was “ok lah”. This expression can mean that an experience was good (being modest) and not just ‘ok’, or it was terrible (concealing embarrassment, maybe). Context and expression are essential. The researcher found the local slang became regular as the participants became more comfortable with the interview.

A few links of comments were made to derive meaning from the participant’s world, taking a step back from the words to appreciate their concerns and experiences. Some parts of the interviews were richer than others and warranted more commentary. Core descriptive comments emerged as the analysis developed, most with a clear and consistent phenomenological emphasis. Comments and observations were distinguished into a few separate processes (Smith et al., 2009).

Descriptive words focused on the content of the interview, its subject matter and context; linguistic comments made use of participants’ language; conceptual comments provided a conceptual and more interrogative level of comments (more interpretative and moved away from explicit claims of participants) and non-verbal observations like body language and facial expression.

This part of the process was bracketed for each participant, and notes on interviews were not yet compared. A detailed textual analysis was done by writing notes and comments on the transcript and the researcher’s own reflexive practice through a separate notebook. There was close engagement with the transcript, including focusing on content, use of language, context and interpretative comments that arose from the researcher’s engagement with the material (Frost, 2011).

Developing Emergent Themes

This stage involved revisiting the transcripts and converting the initial notes, ideas and observations into specific themes/categories or phrases. The researcher was careful to ensure that the link between words used by the participants and the researcher’s interpretations was not lost (Smith & Eatough, 2012). Bryman and Bell (2011) explain that a theme is a category identified by the analyst in data analysis, relates to the

analyst's research focus, builds on codes identified in the transcripts and provides a researcher with the basis for a theoretical understanding of the data. The focus here was to capture what was important in the text, influenced by the whole text, recalling the hermeneutic circle where "the part is interpreted in relation to the whole; the whole is interpreted in relation to the part" (Smith et al., 2009, Ch. 5).

The researcher progressed to work primarily with the notes and less on the transcript. In most instances, it was unnecessary to revert to the transcript as the explanatory noting was bound closely to the transcript. The narrative flow of the interview had to be broken up when identifying the emerging themes, which was awkward at first. Still, it led to succinct statements and categorisation of what was crucial from the researcher's notes. The focus here was on the chunks of discreet observations and recalling and reviewing the process of initial noting where data immersion and text analysis occurred.

Superordinate themes were identified with phrases and words, and subthemes were only addressed after no new core themes were revealed. These superordinate themes were taken one by one and written in hierarchical order with the participants' accounts and moved towards a more interpretative level (Frost, 2011). In addition to the participant's original words, the themes also included the researcher's interpretation, reflecting the "synergistic process of description and interpretation" (Smith et al., 2009, Ch. 5). Theme development was still bracketed, and each participant's analysis was not yet explicitly compared.

Searching for Connections Between Themes

Up to now, the analysis had been bracketed, with individual case themes established and arranged chronologically (Smith et al., 2009). At this step, the cases were brought together, and preliminary clustering based on conceptual similarities of themes was performed (Frost, 2011). The initial connection was made chronologically based on the sequence of how they appeared on the transcript (Smith & Osborn, 2008), and tables

were spread out to look for patterns and discovering connections between cases, helping one case theme to illuminate another (Smith et al., 2009).

Each cluster was given a descriptive label to convey the conceptual nature of the themes within, enabling the researcher to gain a bird's eye view of the emerging themes (Smith & Eatough, 2012). This step allowed the researcher to experience the first look at all the cases together and work out minor inconsistencies.

A table was developed where superordinate themes were identified, reviewed, and organised, discarding several weak themes because they did not fit well with the emerging structure or had a weak evidential base (Smith & Eatough, 2012). Most themes connected easily, while a few required more analysis due to minor inconsistencies in language and expression in the notetaking. Superordinate themes were developed in the following ways, as suggested by Smith Flowers and Larkin (2009, Ch. 5):

- **Subsumption** – emerging themes developed superordinate status, bringing tighter related themes.
- **Abstraction** – putting like with like, patterns between emerging themes were combined and labelled with a new name for the cluster and at times classified as a new superordinate theme.
- **Contextualisation** – looking at theme connections by looking at temporal, cultural and narrative themes to frame the local understanding uncovered in the interviews.
- **Numeration** – the number of times the theme was supported to indicate the relative importance of the emergent themes.

Converging and Finalising Themes

After the initial stage of connecting the themes between cases chronologically, the researcher worked closely with the themes looking for patterns and produced a structure that helped highlight converging ideas (Frost, 2011). Themes were examined closely, thinking about them and relating to one another. The connections between themes allowed the researcher to develop meaningful clusters. As this progressed, preliminary conceptual clusters were re-examined, and labels changed for consistency in description and to align the patterns formed. There were instances of clustering by

shared meanings or references, while others were illustrated by tiered relationships with one another (Frost, 2011). Some clusters were categorised *in vivo* because their utterance, although not repeated, was pivotal in the analysis or where several participants used the exact words to describe similar experiences (Willig, 2013).

Clustering themes was valuable in providing structure to the analysis, allowing the researcher to interpret the connection between themes better and highlight singular non-repetitive observations that were critical. Willig (2013) suggests two levels of interpretations (p.275):

- **Descriptive** – an empathic level that allows the researcher to enter the participants' world.
- **Probing** – the researcher critically interrogates the participants' accounts to obtain deeper insights and meaning and origin, moving beyond the participants' own words.

Several descriptive interpretations forced the researcher to deepen the level of interpretation with a slow "step-by-step process from the particular to the more holistic" (Smith et al., 2009, Ch. 5).

Themes were selected based on their richness, significance and illumination and prevalence within the data (Smith & Osborn, 2008). This iterative process of moving back and forth between the analytic stages was repeated several times to ensure the preservation of the participants' voices (Smith & Eatough, 2012). A final table of the clusters and themes was developed to provide order and coherence (Smith & Osborn, 2008). Superordinate themes were reorganised with a few merging, and some relabelled for consistency and clarity; some themes were abandoned as they did not sit well with the developing structure or had a weak evidential foundation from the transcripts (Smith et al., 2009; Smith & Osborn, 2008).

Writing Up

The analysis continued with writing up "a narrative account of the interplay between the interpretative activity of the researcher and the participants' account" (Smith & Eatough, 2012, Section 18.7) of the experiences to help outline the meaning inherent

in the participants' experiences (Smith & Osborn, 2008). This involved translating the themes into a narrative account where "themes are explained, illustrated and nuanced" (Smith & Osborn, 2008, p. 76). This stage was done in summary as the researcher had inadvertently narrated many of the interplays when searching, connecting, and converging the themes.

Reflexivity and the Researcher

In its aim to understand how participants view and experience their world, IPA concedes that the researcher's interpretation of the participants' thoughts is inevitably influenced by the researcher's personal assumptions, conceptions, and way of thinking (Willig, 2013, p. 287). Instead of being seen as biased to be removed, "they are seen as a necessary precondition for making sense of another person's experience," where "understanding requires interpretation" (Willig, 2013, p. 287).

It is essential to be clear about the distinction between participants' comments and the researcher's interpretation of those comments, where insights on data analysis are essentially the product of interpretation. The researcher's interpretation suggests that the researcher is unavoidably implicated in the analysis, resulting in an analysis that is both phenomenological (representing the participants' views) and interpretative (dependent on the researcher's own conceptions and perspective) that requires a reflexive attitude from the researcher (Willig, 2013, p. 289).

Finlay and Gough (2008) define reflexivity in qualitative research as "where researchers turn a critical gaze towards themselves" (p. 3). Reflexivity is a process where the researcher reflects on and ponders the intersubjective interaction, interpretation and dynamics between themselves and the data (Biggerstaff & Thompson, 2008; Finlay & Gough, 2008; Willig, 2013). Willig (2013) clarifies that although IPA recognises the importance of the researcher's perspective, it "does not theorize reflexivity" (p. 287) and does not inform the researcher on how to integrate this reflexive insight into the research process and how the "researcher's own conceptions are implicated in a particular piece of analysis" (p.287). Biggerstaff and Thompson (2008) explain that

because of this interpretative process, IPA researchers usually keep a reflexive diary to "record details of the nature and origin of any emergent interpretations" (p. 217) or through discussion with colleagues and research participants (Finlay & Gough, 2008).

This study adopted the intersubjective approach to reflexivity where Finlay and Gough (2008) state that this process of reflexivity "involves more than reflection. Instead, a radical self-reflective consciousness is sought where the self-in-relation-to-others becomes both the aim and object of focus" where the researcher explores "the mutual meanings involved within the research relationship" (Finlay & Gough, 2008, p. 8). The researcher kept a reflexive diary throughout the study to capture thoughts and feelings, present questions, document learning experiences, discussions with colleagues and interactions with participants and the data.

The researcher, a graduate from PEIs in Singapore and a teaching staff in a PEI, acknowledged the emotional attachment to the topic and empathy towards the participants and their world-view. Emotional responses and reactions to interactions with colleagues, participants, literature, and the data were explicitly recorded and analysed. Defensive or biased responses and reactions were given a post-mortem to discover the roots of the emotions and potential partiality towards data analysis and interpretation. Frequent verbal discussion with communities of practice (Wenger, 2009) exposed the researcher to critique, reduced bias and explored deeper understanding related to the data.

Quality Assessment of the Research

Trustworthiness in qualitative studies was a criterion developed by Egon G. Guba from a challenge by editors of an education journal who were "at a loss as to how to judge the rigour of those studies" (Guba, 1990, p. 70). Guba (1990) developed the criteria "trustworthiness" to distinguish them from "rigour" "that was applicable to the conventional paradigm, paralleled, the standard criteria of internal validity, external validity, reliability, and objectivity but were framed in different manner" (p.71). These parallel criteria were credibility, transferability, dependability, and confirmability, to

which Guba (1990) conceded, “could not establish quality with the confidence and assurance that the older rigour criteria did, … but were nonetheless useful” (p.71), with a few other criteria added later. Guba (1990) insisted that in conventional inquiry, “pure process led to pure results” (p.72), whereas for qualitative inquiry, the process is “only one means of determining the utility, responsibility and fidelity of the inquiry” and that ‘action’ and ‘understanding’ were additional components “of the judgements regarding the goodness of any given inquiry” (p.72).

Guba and Lincoln (as cited in Denzin & Lincoln, 2018) noted that “trustworthiness is never absolute proof, but by persuasion, one is compelled to accept the findings” (p. 1380), and this persuasiveness is supported through greater transparency in the research process (Riessman, 2008, as cited in Harreveld et al., 2016). Patton (2014) adds that qualitative research has moved towards the reference of terms like ‘trustworthiness” and ‘authenticity’. The criteria outlined by Guba (1990) are accepted by many qualitative researchers (Connelly, 2016) and have been used and modified by various authors. Denzin and Lincoln (2018) claim that reliability and validity are not merely claimed by researchers or awarded by reviewers but are “built into the process of inquiry” (p.1384).

Validity

Bryman (2012) defines validity as the “integrity of the conclusions that are generated from a piece of research” (p. 49), and Peräkylä (2016) explains that “validity of research concerns the interpretation of observations: whether or not the inferences that the researcher makes are supported by the data, and sensible in relation to earlier research” (Ch. 25). Several participants were provided with preliminary findings and an interview summary of the research to enhance respondent validation (Bryman, 2012), and drafts were given to colleagues to receive feedback.

Participants were open to questioning the data collection technique and fixing the researcher’s idea about the meanings investigated by the researcher (Willig, 2013).

Reflexibility ensures that the research process as a whole is examined, and the researcher endlessly reviews the research (Darawsheh, 2014; Willig, 2013).

The research has been carried out, as best as possible, in a manner to enhance the probability that the findings are credible; there was transparency in the detailed description of the research processes and key steps, from data collection to the final analysis; there was sufficient data to provide the necessary depth of analysis (Cassell et al., 2018); the data analysis process was discussed with peers for constructive feedback and to avoid bias.

Summary of Chapter Three

This chapter highlighted the various processes in the research methodology using frameworks by Crotty (1998) and Easterby-Smith, Thorpe, and Jackson (2015), and Grix (2019) to guide the researcher. Moon and Blackman's (2014) discussion on ontology was assessed and used to help frame the research within 'bounded relativism' along with 'relativism' (Easterby-Smith et al., 2015).

The research ontology led to an epistemology leaning towards social constructionism, where people determine their social reality, which moved the researcher on a reflexive journey that identified interpretivism as the choice that sat well with the aim and objectives of the study. The personal axiology of the researcher embraced this study's ontology and epistemology comfortably.

The methodology addressed the literature and was guided by its ontology, epistemology, and axiology to move towards a phenomenological approach in the study. Reviewing the personal reflexive diary, the researcher ascertained that Smith's (2009) IPA was the focused area of phenomenology more appropriate for this study.

Given the subjectivity of the study and to assist with its trustworthiness, it was necessary to state the ethical considerations and acknowledge insider research explicitly. The pilot study was summarised to exhibit the processes involved and steps taken to ensure transparency in the study. The main study process from population

identification, sampling data collection and analysis has been revealed for critical review and validity. Research trustworthiness was summarily addressed with steps noted, and reflexivity acknowledged.

Chapter Four – The Findings

Introduction to the Findings

This chapter offers the researcher's interpretative findings of participants' world-view through their experiences and perceptions of enrolling in a full-time undergraduate program in a Singapore PEI. In-depth interviews were conducted with nine graduates in varying disciplines from several PEIs in Singapore. To allow a better appreciation of each participant's world-views, quotes are preceded by *P-A, P-B, P-C, P-D, P-E, P-F, P-G-, P-H* and *P-I* to indicate the relevant contributor. Table 6 in chapter three on page 71 provided a brief description of the participants' characteristics.

I initiated data analysis with hard copies of the transcript but soon moved to NVivo as I found it more productive given my background with computer software (Smith et al., 2009, Ch. 5). NVivo was used without any 'automatic coding', manually developing themes, taking notes, and making reflexive observations in addition to the reflexive journal. Institution names have been anonymised; PEIs are listed as PEI-A, B, C… autonomous universities as AA-1, 2, 3, and other institutions as 'P'.

This findings chapter is separated from the discussion chapter to allow the researcher to immerse in the interpretation of the data without much reference to the literature (Smith et al., 2009). The findings (Table 10) have consistency with the pilot study, and the increased number of participants allowed more significant insights and confirmations with the development of new themes. Some themes have been reworded and reviewed from the pilot with the help of comparatively greater insights and improved interpretation.

This chapter has two main clusters, 'sociocultural conventions and norms' and 'perceived personal pressure'. The former represents the dominant themes interpreted from the data and is presented in its superordinate themes. The latter explores the factors from a more personal perspective. Themes were bracketed during the analysis but not strictly as they had strong relationships with one another and were experienced by participants uniquely. This chapter's discussion is provided from the researcher's interpretation of the themes' significance.

Table 10-Summary of Findings

Concept/Cluster	Superordinate themes	Superordinate themes Summary	Subthemes
Sociocultural Conventions and Norms	Parents	Direct and indirect influence from parents.	Cost as an influence
			Employability
			Friends and relatives
	Employability and Higher Salary	Jobs, income, and status.	Parents
			Relatives and friends
			Competitiveness
	Friends and Relatives	Affirmation of values and information.	Employability
			Competitiveness
			Parents
	Barriers to Entry	Inability to enter primary choices and its influence.	Qualifying for autonomous university
			Overseas universities-studying abroad
	Availability of Alternatives	What is next for students?	Employability
			Parents
			Relatives and friends
			Expenditure and cost
	Accessible Alternatives	Eligible alternatives.	Entry requirements and mode
			Flexible structure and programmes
			Reputation and ranking
			Location and campus life
Perceived personal pressure	Competitiveness and Speed	How and why competitiveness is perceived.	Parents
			Relatives and friends
			Social convention
			Employability
	Expenditure and Cost	Cost to participants.	Parents
			Employability
	"It's more like a backup"- Playing it safe.	The alternative is 'nothing'.	Employability

Sociocultural Conventions and Norms

This cluster examined the 'invisible hand' of deeply rooted values and beliefs and the influences that support the participants' world-view and perceptions. My initial impression was that the factor influencing students' enrolment in PEIs undergraduate programmes were mostly externally driven. Participants did not appear to have a clear grasp of *why* they wanted to possess a university degree other than employability. From

this cluster, I developed a few superordinate themes with accompanying subthemes to explore influences further.

In most instances, I addressed the superordinate themes and a few subthemes that were important to highlight. In several cases, a superordinate theme may be a subtheme of another superordinate theme. Employability was the expected critical theme that established the critical foundation of the participants' influence.

Parents

P-A-"I didn't think about it back then, right because mom and dad said okay, you know, like just get your degree." This sentiment about parents' influence was echoed by most participants and was strongly related to employability, with one participant expressing, *P-D*-"Yeah, say you need to have a degree to find a good and stable job that kind of very Chinese family kind of family… a very Asian thing" when asked why her parents wanted her to pursue an undergraduate programme. Participants did not express discomfort about their parents' influence nor question it.

One participant, welcoming her parents influenced when her route to autonomous universities was exhausted, *P-A*-"So I was out of ideas, and then that's when my mom told me about private institutions"; there was no mention of getting a job.

Reflexive diary entry:
Most seemed to accept and welcome their parent's influence well. Perhaps to improve their employability with a degree and maybe relieved they can do so. Here was the 'carrot' of full fees being paid by their parents, and the cultural norm of being a filial child and fulfilling their parents' wishes. Not much choice when considering the near impossibility of living independently due to hight rent and housing prices perhaps. Also, it appeared to their advantage; so why not?

Participants hinted at their parents' fears, *P-H*-"Yeah, and this was at the time when I was out of Poly for a couple of months, and they were like scared that I would go astray or something like that." One participant hinted to his parents about

Reflexive diary entry:
He doesn't seem to have the luxury for a gap in between studies to discover what he really wants. pressure from time crunch, FOMO and parents. Do they have a choice?
Are they afraid? Unsure perhaps…

working to gain experience after his National Service, saying this, *P-F-*"Everyone is like asking me to just finish my degree first. And then do whatever I want."

There was a strong sense of urgency and no mention of the choice of undergraduate majors or interest areas. It was simply to get a degree. One participant commented on her parent's rush, *P-H-*"like within two weeks of checking out the courses, like my parents made me sign up."

Another commented, *P-E-*"I mean, it's natural that my parents expect me if I didn't take university, I should have at least a job." Participants did not appear to question their parent's expectations, with one participant commenting, "my parents' kind of made me join 'PEI-B' because it started the soonest, like faster go and be in Uni like I don't want you to skive around anymore."

Another participant indicated his filial obligation, *P-F-*"And then that's another part to doing the degree as well, it's like when your parents say that you have to do a degree to like impress people you just have to do it."

Reflexive diary entry:
He was laughing when he said this, but it appeared more of a nervous laugh and resigned to fate. Not bitter, just void of alternatives, "just do it", that's what's expected, I guess.

The data appeared void of independent choice by participants in their decision to pursue a degree. Perhaps it was also their aspirations that have been fuelled by parental expectations. Participants mostly made their own choices when selecting a PEI and programme. Still, one participant commented on her choosing a double major and her mother suggesting something else and pointing to another brochure, *P-A-*"my mom told me like, oh, that'd be an interesting course." It is unclear if resistance to parents was a viable alternative if participants had decided against enrolling for a degree. Participants' parents have expectations for their children.

Reflexive diary entry:
It would be insightful to study students who opted not to go to PEIs. Why didn't they? Another study opportunity here.

There appears to be a strong influence from parents, and participants seem reluctant to resist, perhaps from a deeply rooted sense of social and moral obligations and the

participants' dependence on their parents, money, and shelter; the social norm for students to stay with their parents during their studies:

- *P-A-*"…my parents being like the good Asian parents, actually sponsored my whole education."
- *P-D-*"Even when I show my dad the the fees he was like, har ok lah like I go Go Go.. I sponsor you."

Everybody appears to be doing it to get better jobs and higher salary, following the social convention of the degree route and its perceived employability outcome. Participants are influenced by not being burdened by tuition and other costs as it is taken care of by their parents. In fairness, participants have aspirations and ambitions and would do well to take the opportunity presented.

Employability and Higher Salary

This theme on employability was highly anticipated and is the foundation for all other influences. The key influence appears to be parental expectations and personal ambitions. The data suggest that the degree is seen as a step to better-paying jobs, *P-I-* "a degree being a key to unlock the door."

Participants were convinced through social influences, casual job searches and the media that degree-level jobs paid higher salaries and were more prestigious. One participant mentioned a friend, *P-C-*"I realised how low his diploma pay, degree is not very high, but at least something is enough for you to like survive." Having a degree signals greater value as an employee, *P-E-*"In order for employers to hire you, you have to be able to have a certain value. And I felt that I can evaluate myself by going to university and taking a degree. That's primary. That's my primary reason."

I asked all the participants one common question, "Why do you want a degree?" Their responses support the theme of employability, perceived higher salaries and following social convention:

- *P-I*-"Is something that would actually go a long way in helping students find prospective jobs."
- *P-H*-"Yeah. Mainly on the job market, I suppose."
- *P-F*-"Personally, like me, better job market, actually. And then personally also speaking, like having a degree is like you have a value in the market when you meet people you say you have a degree it's much better than having a diploma."
- *P-A*-"I could see how the studies could actually helped me in in my career, you know."

Reflexive diary entry:
Would there be any other reason to get a degree cert? Better qualifications = better paying jobs and that's what we've been told…

One participant mentioned 'money', *P-B*-"to be honest, society around our age, you need to fight for your you know, money, everything." Another chose "income", *P-H*-"I'm not saying multiple streams of income. But as in like that, there's multiple ways that you can survive in case one thing doesn't work out." One more mentioned, *P-D*-"Pick up management skills then... the most the most commented one would be better job prospects and higher pay? Yeah." In a way as tough seeking affirmation that it does, another participant said, *P-E*-"Because the idea is if you go to a public university, you tend to have better career prospects, right?"

Reflexive diary entry:
Isn't sure about getting more income and appears to be seeking affirmation… following convention.

Reflexive diary entry:
Money was not discussed much. Words like "income", "pay", "prospects" and career" were used to talk about income and perhaps a better lifestyle and social prestige.

The data indicate that participants desire a better lifestyle or at least be able to afford something reasonable. This assertion is not unfounded, given the fast pace of life, competitiveness, and high living cost in Singapore.

The data reveals that participants appear to be following social conventions. As I went over the data repeatedly, it was apparent that the sociocultural convention and narrative provided the overall impression that a degree would lead to better jobs and higher salaries.

Reflexive diary entry:
I can't think of any reason to get a degree too. I got my degree to improve my job and salary. Can't remember much of what I learnt. Does everyone think this way? We're all unsure. Many are following social convention. Don't we all? Can we not follow?

> *P-G*-Why degree programme... hmmm … Maybe to get a better job in the future, maybe if you want to like develop your career.

One participant commented on the value of the degree, *P-C*-"with my degree, and cert think combining I'll have like a higher chance and opportunity." 'Higher chance' here likely reveals the higher chance of employability and income. Another mentioned, *P-D*-"But more of family. Yeah, say you need to have a degree to find a good and stable job", appearing partially convinced of her statement and maybe hoping this was true, fulfilling expectations, and following convention.

The data revealed that participants perceived graduates had higher chances of employability:

- *P-D*-"Because after degree, I knew I had to get a job."
- *P-E*-"In order for employers to hire you, you have to be able to have a certain value. And I felt that I can evaluate myself by going to university and taking a degree."

One participant sums it up, *P-H*-"Yeah. Mainly on the job market, I suppose." Participants appeared unsure, but they 'knew' they had to do it for employability,

Reflexive diary entry:
Some appear to be seeking confirmation and affirmation, others seem to repeat what they hear and believe; a believe system that is well entrenched in social convention and norms. They are not wrong per se, but they appear to be espousing the sociocultural narrative and somewhat unsure themselves. Perhaps also absorbing media reports.

> *P-I*-A degree being a key to unlock the door. So, it doesn't matter whether your keys is made of gold, silver, bronze, or whatever school

Just get a degree. It did not appear to matter what programme it was as long as it was a degree. All other themes in the data analysis support this fundamental theme of employability, or to survive, *P-H*-"But as in like that there's multiple ways that you can survive in case one thing doesn't work out", *P-A*-"…you know, it's how you know the survival of the fittest, right?" Participants are finding ways to develop their employability potential and earn an income they feel is adequate to support a lifestyle, and they think having qualifications below a

Reflexive diary entry:
This was expected. Degrees for employability, prestigious jobs, better income, and lifestyle. Pragmatic and has worked for many people. Social convention at work; do we know a better alternative?

degree level provides lesser income and career prospects. This perception is supported by the media, parents, relatives and friends and social conventions and influences. Participants scarce mentioned preferences for programmes or majors, indicating that it may not matter what type of degree they had, as long as they had one. The social convention and accompanying narrative have strong support from relatives and friends.

Friends and Relatives

I had expected the theme of relatives to be as strong an influence as parents, but it was not a substantial direct influence. This section combines both friends and relatives as they appear to have similar levels and manner of influence that were instrumental in providing, confirming, and affirming information to support the participants' world-view and social conventions.

The values and beliefs of parents, filial obligations, and having few choices with the degree route appears primarily embedded in the participants' own values and beliefs. Friends and relatives within the same culture help reinforce the social convention of the ‘degree route’ and its employability prospects and appear to be a strong indirect influence.

The data highlighted more influence from friends than relatives even after I prompted participants about their relatives as an influence, with some appearing surprised that I asked. Most indicated no influence, a few deflected the question, and one simply shrugged his shoulders. I feel this is a key theme because friends hold similar values and beliefs and support the participants’ decision to enrol in their undergraduate programme. They reinforce the general social convention that this ‘natural progression’ route was to get a degree and a better, more prestigious job. The alternative was to ‘lose face’, a predominantly Asian value, “And the society will be like, Oh, you're just a diploma graduate student. Something like that.” There were instances where participants revealed their world-view of the degree route and its social convention:

- *P-A*-"I really need to get my degree because everyone has a degree nowadays"
- *P-C*-"Yeah. It's a very straight-cut thing in Singapore education system actually. Yeah."
- *P-E*-"In order for employers to hire you, you have to be able to have a certain value.
- *P-F*-"And then personally also speaking, like having a degree is like you have a value in the market when you meet people you say you have a degree it's much better than having a diploma."
- *P-H*-"So you know, because like, if everyone is doing it.

Reflexive diary entry:
Interesting how he said, "straight cut thing in Singapore", part of the culture and lifestyle? Is there an alternative?

Reflexive diary entry:
He does not appear, or sound convinced here. His tone and expressions appear to be asking for affirmation; to confirm that this was the right thing to do. I nodded.

I looked at this data repeatedly, pondering the participants' preconceived ideas before concluding that perhaps they did not have a real choice in the pursuit of getting a degree. It was more convenient to follow social convention and narrative "if everyone is doing it." I get the impression the participants do not know, other than getting a job, of any other reason to get a degree, following convention.

Barriers to Entry

Qualifying for Autonomous Universities

This section is the elephant in the room. Degrees with better employability opportunities and salary prospects are conferred by autonomous universities, making them students' primary choices. Entry standards are higher, and the inability to qualify for an autonomous university influences participants to find alternatives.

Some participants were candid about not qualifying for autonomous universities, whilst others were embarrassed or defensive. It was an uncomfortable discussion for all participants, and several laughed embarrassedly as they addressed my question.

I asked all participants bluntly why they did not pursue their degrees at autonomous universities like AA-1, AA-2, AA-3, AA-4, AA-5 and AA-6. The following are some of the responses, from defensive deflection to just telling it as it is:

- *P-D*-"But then I realise it's very competitive. Let's say if you were to apply to like AA-1, AA-3. Yeah."
- *P-E*-"But based on my understanding of the public (autonomous universities) sector, it's a lot more competitive. And I don't like to engage in that environment… So I feel like the pressure is weighing down on everyone who applies there. And that's what makes it very competitive."

There was one response I had to re-read several times:

> *P-I*-"One of the main reasons why I chose the private education institute over a government university, for example, was for the reasons that I mentioned, I think, it was it was also happening at a time where paper qualifications were starting to slowly lose a little bit of importance where you could kind of think of the metaphor you know."

Reflexive diary entry:
Participants used different words and terms to say, "I did not qualify to get in." 'Competitive' appears a few times.
Those who were blunt with their answers did not elaborate further and somewhat 'shut the door' on this topic. I was expecting at least a couple of participants who might mention that they did not find the area of study or preferred a particular university. I feel that all participants, if they qualified, would have enrolled in one of the autonomous universities. Not a comfortable topic to discuss. I know, I have been there.

I could not find any reasons he mentioned earlier. He did not want to talk about it. There were candid responses:

- *P-A*-"I couldn't go into the, you know; I couldn't get to the top three universities."
- *P-B*-"Qualification is too high. I don't think I can get in, so never think about it. Siong lah."
- *P-C*-"I cannot get in. No, I did check. Actually, I did check."
- *P-H*-"'AA-1','AA-2'not smart enough (laughing), unfortunately."

The autonomous universities were participants' first choice, but they could not meet entry requirements for any programmes, *P-C*-"So it depends on your results." Their second choice after the autonomous universities was to study abroad.

Overseas Universities-Studying Abroad

Several participants mentioned overseas universities or studying abroad as the next best alternative to local autonomous universities. One participant indicated his choice when asked why he decided on a PEI, *P-C*-"I wanted to like go overseas play a while first" but mentioned the relatively high cost.

A participant compared her education with her siblings who went overseas, *P-A*-"The lodging, the food, the rent, yeah. You know, like all that their education costs, at least five to six times more expensive than that mine did."

Reflexive diary entry:
Deflected my question when I asked why not go overseas like her brothers; completely changed the subject. Many instances in the conversation had 'cost' based words.

Another participant echoed this view saying, *P-H*-"I wanted to go overseas but like finances didn't make sense at that point of time", while another did not want to relate the cost issue to herself but seemed to present her views when she said,

> *P-A*-When I think about it, when I think about my kids, you know, if I would just send them to school it in I'm overseas for I understand like the cost of how much you need to consider if you're going to send your kids overseas. So... so it's very straightforward for you for for your choice of a private education institute.

Reflexive diary entry:
Social convention appears to support studying abroad as the next best alternative for those who do not enter autonomous universities. This was expected because there is an expectation that the onsite campus had better facilities and maybe quality control and exposure to foreign cultures provides better character building? Regardless, PEIs were not the preferred choice yet.

It appears that participants' perceptions of entry requirements and costs are derived from their social influences and that the perceived quality of studying overseas was greater than studying in a local PEI. This attitude is explicable given local media coverage of PEI quality issues and employability prospects. All participants who mentioned overseas universities were clear that cost was the primary factor restricting their choice.

The inability to study overseas drives participants to look at more accessible degree alternatives.

Availability of Alternatives

The data revealed that participants had decided, or had it decided for them, that they would need a university degree, almost any degree. Their first choice was one of the autonomous universities (commonly termed 'public university') in Singapore, *P-E*-"that's one of the reasons I didn't go to public route… if you go to a public university,

you tend to have better career prospects, right?" PEIs appear to be the next choice only after overseas universities.

This strong desire for a degree influenced participants to find alternatives that were supported by convention. PEIs are considered an acceptable alternative for obtaining a degree but are not perceived as better than or equal to local autonomous or overseas universities. Other than a degree through a PEI, the alternative was to get a job with a perceived lower income and status, *P-B-*"getting a job without a degree for me at that time was quite tough."

Reflexive diary entry:
I don't think it is only about getting a job. Jobs in Singapore are not too difficult to get if you're not fussed. It is likely they are looking for good careers, status, and income. Something a degree might provide perhaps.

The factors that influenced participants to enrol with a PEI were accessibility, entry requirements, flexibility, reputation, and location. I will address these factors in the following sections.

Accessible Alternatives

This section analyses how participants discovered their alternative choices and the factors influencing their enrolment choices. The data revealed that participants relied on PEI's perceived reputation and popularity before learning more about their partner university and programme availability. It was noticeable that participants encountered the partner university only after contacting the PEI directly or obtaining preliminary information through PEI websites, *P-F-*"I just Googled it up, and I found it pretty good in the website." A participant recalled:

- *P-I-*"I actually went down to the school itself, physically went down. And I had a look at all their brochures because some of the things that they list online has a lot of terms and conditions. So, I think it would be better to actually like, you know, go down in person."

It appears that participants identified and contacted the PEI first before discovering programmes and partner universities available to them:

- *P-B-*"Go over to 'PEI-B' but 'PEI-B' at first...errrmmm I not sure. I think it's because of the course lah because I want to focus on marketing.

- *P-F-*"And plus, 'PEI-B' also had like partner institutions with a lot of institutions from others, they are just like other universities."
- *P-H-*"Like there were quite a lot of courses that initially seem interesting enough."

An international student explained how he made his choice:

> *P-F-*I just Googled it up, and I found it pretty good in the website. Also, the location was a major factor for me right in the middle of the city."

There were instances where participants discussed the university partner programmes but referred to the PEI. The courses he refers to are programmes offered by partner universities:

> *P-F-*The courses that 'PEI-B' were offering also interested me a lot and just the fact that it's not just you have to do business, I could do business and psychology as well.

Reflexive diary entry:
Most talk about programmes when at the PEI. I think they are anxious if they can qualify for entry and if selection is based on entry ability and then only the choice of university occurs. I feel it is mostly to get a degree, nothing much else. Programmes mattered but entry ability mattered more.

An informal chat with a PEI salesperson revealed that if a student did not qualify for a university they preferred, he would suggest another similar programme with another university or different programmes with any available university based on entry requirements. The last resort would be a diploma bridging program if the candidate failed to meet entry requirements; 'It's like a buffet", he said, referring to the selection of partner universities. It did not seem to matter to most participants which university they enrolled in, provided they perceived it to be of reasonable quality:

> *P-D-*I think it's like, I don't know, I just see university-A, and I feel that okay. I'm kind of like, okay, I like this school. And I think it offers quite decent programmes. So, I just went with it, so and to my, like, okay, because I okay, I just didn't, I just didn't go and find out more about other unis. Just just didn't. I just wasn't very interested. Yeah.

Entry Requirements and Mode

PEI entry requirements are typically dictated by partner universities and are relatively lower than the autonomous universities in Singapore:

- *P-A*-"…but then with with 'PEI-C, which is a private institution, you had the choice there was no there's no prerequisite like you didn't have to like you had this number of points in order to get in. You just could get in, you applied, and you got into your choice."
- *P-B*-"I just go to 'PEI-E' three's no other any tests or whatever. Just asked me to enrol... Okay, then yeah, just go ahead."
- *P-B*-" …they demand me on having a test on the add math … I end up I just go for the test and … I think I fail … I just give up then … I just go to 'PEI-E' there's no other any tests or whatever. Just asked me to enrol to the higher diploma."
- *P-F*-"So, it's a pretty, it's like, it's kind of difficult for us to get like international students to get into government aided schools back in Singapore, … So, I was just making myself secure by going for a private education back in Singapore."

Reflexive diary entry:
Entry requirement appears another relatively uncomfortable subject. There were few instances where participants mentioned not getting into their choice programme. Those who were weak in core subjects like maths typically selected programmes that avoided math. The relief of choice could also be from being able to deal with more manageable subjects.

Degree certificates were usually the natural route for participants who were diploma students at the PEIs:

- *P-D*-"I remember right after the last lesson of the diploma courses, right, then suddenly, the student management team came in, and then they were like handing out the leaflets for university-A. I was thinking, Okay, okay, I'm just going for this one already."
- *P-B*-"Okay, alright, I just continue my diploma then degree…"

The influence of entry requirement was crucial for participants and there appeared to be no other alternatives available to obtain a degree.

Flexible Structure and Programmes

Another influence was the flexibility PEIs offered in terms of time and subject combinations. Participants were pleased with their ability to sign up for single or double majors, enrolling in classes that fit their perceived learning desires and capability. A participant compared with friends from an autonomous university and was proud to claim,

Reflexive diary entry:
Analysing the data several times revealed that participants appeared to discuss flexibility of time and course offering from a post enrolment perspective. The main pre-enrolment consideration was if it was a single or double major. This appears to be a differentiating factor between PEIs.

P-A-"the courses that 'PEI-B' were offering also interested me a lot and just the fact that it's not just you have to do business, I could do business and psychology as well." Several participants mentioned the value of programme choice and flexibility, *P-A*-"the choice that you have, is definitely a huge plus", indicating that this was not a key factor but a bonus factor. Participants discussed flexibility and choice based on what they experienced after enrolment and did not appear as an explicit consideration before enrolling:

- *P-I*-"… you pretty much can choose which modules that you would like to do first… So it was very flexible."
- *P-D*-"Because in 'university-A' I know that because we get to plan our schedules, like quite flexibly. So, I will have taken out like a small part-time job also. So yeah."

Choice of programmes was a plus point, although there was a sense that most PEIs offered similar programmes. Double major programmes appeared to be a selling point:

- *P-A*-"And I'm very, I feel very thankful that you know, for now, I can put on my CV that I have a double major completed in two years."
- *P-D*-"Okay, 'university-A' was because I know that it has a lot of like choices to choose from for the double majors. Yeah."
- *P-I*-"I, myself have was a graduate of the 'university-A' double major program with PEI. And I think what really kind of drew me to it over other private education institutes."

Participants appeared uplifted when discussing their programme choices. The excitement could have been that they now felt they had accessibility to a university via the PEI route, *P-A*-"I had a set accessibility now to just choose whichever course I wanted." There was not much influence from parents on the programme or major that participants should do. Most participants seem to have decided on the course on their own, deciding based on interest or job prospects and perhaps entry requirements.

Reflexive diary entry:
Almost everyone lights up when talking about their choice of programmes. Is this because they appear to have autonomy or is it because they get to pursue what they think they are interested in? Is it possible that they are now excited because they can pursue their preferred degree via their next best alternative?

They appeared delighted at the prospect of selecting what they perceived they wanted or needed to study. I was unsure how this was so until one participant said,

> *P-A*-And the things that I don't, I don't even know if that's an option to in like, if you went to the top three universities, and I'm not sure you get the choice …

It became apparent that if they were accepted into an autonomous university, it might not matter what they studied there if they got in. Once this route was unavailable, the PEI route allowed them to pursue a program of their choice if entry permitted, with no or minimal parental pressures if they finished their degree. The key theme of choice and flexibility emerged when participants were asked about factors influencing their enrolment decisions. Typical responses on choice were:

- *P-A*-"Yeah, because you have the luxury of choice… you have to do business, I could do business and psychology as well."
- *P-I*-"And I think, 'PEI-B' is pretty good at that in the sense that they are not only do they have the variety in the first place, but I think they are also very transparent in terms of what is actually required for each."

Programme flexibility and structure were not strong influences but differentiating factors within the industry. A key influence on enrolment was the reputation and presence of a PEI.

Reputation and Ranking

Discussions with participants on their choice of institution focussed primarily on 'reputation' and 'ranking', and at times it was unclear if they meant the reputation of the partner university or PEI. Participants were conscious of PEI's perceived reputation even though reputation and 'ranking' was sometimes used interchangeably for partner universities:

- *P-H*-"If you're wanna go private, it depends on what which Uni you're going and how, how they rank for that course."
- *P-G*-"And I will do some research about the rank of the university."

- *P-C*"Yeah. Timing is not more of my concern is more of the recognition."
- *P-G*-"When choosing my degree programme…I will do some research about the rank of the university."
- *P-D*-"Need to do your homework at home? Ah, yeah. So really find out more about the branding of the school."

Reflexive diary entry:
Should have probed more on what they meant by 'reputation' and 'ranking'. I had used my own preconceived notion for these words and assumed the usual Time Higher Education ranking, QS World University ranking and such; or perhaps using a search engine. 'Reputation' of PEI appears to be come from social influences and media.

Participants were influenced by the 'reputation' of PEIs when deciding on their preferred choice for their degree first before discovering more about the university. The reputation of PEIs appears to rest on the perceived quality of partner universities. Participants were aware of popular PEIs and their perceived choices:

> *P-C*-But 'PEI-B' the way I chose it. I guess. That's the only alternative I have. There's no more other alternatives. Like you compare the 'PEI-D', 'PEI-C' and all these, it's not as recognised … And I went down to the campus. And I thought the campus that 'PEI-B' is, like, more acceptable to me.

'PEI-A' was perceived to have higher entry requirements, higher academic standards, and status:

> *P-C*-Actually, I only wanted to stay in 'PEI-A'. But really, it's like if I want to remain in 'PEI-A' don't think I can catch up again. So I thought I went to like searched on more private institutions. And I came across 'PEI-B' . 'PEI-C' is definitely is not one school that I actually did consider, because it's not as recognised actually.

Reflexive diary entry:
'Based on what they said'; who is They? Did he refer to websites, reference groups? I should have probed. How is 'PEI-A' more recognised? Its affiliation with the government and perhaps 'status'?

Participants had a hierarchy of choice for PEIs, with some being perceived as more reputable and desirable. Most ranked 'PEI-B' as the next best alternative after 'PEI-A', *P-C*-"If I can 'PEI-A' is the main choice…And you will get a like, a more recognised degree thing over there", *P-E*-"I already had made my choice. It's only between 'PEI-A' or 'PEI-B' …'PEI-A' and 'PEI-B' are probably the most reliable ones, based on what they said. Yeah, I was considering 'PEI-A' …"

The data suggested that participants did not perform an in-depth information search about PEIs and did not appear to venture beyond the more prominent PEIs, relying predominantly on preconceived ideas and information from media and their immediate social influences. Participants were asked how they found out about the PEIs and what information they looked for:

- *P-B*-"I'm not sure where I get it from…"
- *P-D*-"So really find out more about the branding of the school."
- *P-I*-"I would say, pretty much just the overall image that we have also placed."

Many participants appeared influenced by friends:

- *P-F*-"One of my friend who did diploma with me after diploma he just went to he went to 'PEI-D', I guess. Yeah, he went to 'PEI-D'. So, he was saying is pretty good. So, I would definitely consider over there."
- *P-B*-"I have a few friends from 'PEI-C' they do, like, ask me to continue in 'PEI-C', try try again for that."
- *P-A*-"… the campus was really nicely set up you know it was it come in is bright looks very professional it's clean, and I think I had some feedback from other students as well that I knew were already participating with 'PEI-B' and had good reviews about it."

Most did not appear to remember despite attempts to ask participants how they found out about the PEI.

The knowledge of PEI and information search appeared somewhat unstructured and emerged from sources convenient to the participants with limited external search. Support for PEI choice seemed to come from sentiments derived via a mixture of media exposure and word of mouth. A couple of participants said, *P-G*-"if you if you go around Singapore right, like if you're strolling around Singapore, you you can just see all the 'PEI-B' advertisements, like ok, very good", *P-B*-"I saw the advertisement. I'm not sure where I get it from then I just go to 'PEI-E'."

Participants appeared to be influenced by the courses they were interested in and the perceived quality of the partner university after considering the PEIs. The significance and perceived attractiveness of the PEI was a key concern, followed by the courses participants were interested in and the perceived quality of the partner university

offering the programmes. Discussions on PEI partner universities we usually short and appear as an afterthought to the choice of course. Even though participants seemed to choose the PEI first, the quality of the partner university was often considered:

> *P-G*-err.. When choosing my degree programme, first of all, "think about the reputation."

It was only at that time that participants made some effort to find out about the university. The favoured word used was 'ranking' and 'reputation'. The information appeared to come from the PEI sales representative, online search engines, ranking institutions, and word-of-mouth. One participant who relied on a PEI sales representative's advice said,

> *P-I*-She provided a very, very neutral opinion. She even she even went out of her way to compare some of the courses that we have with the other private educations private institutions in Singapore. So, I think there is something that really impressed me a lot and I think, I would say definitely did sway my decision as well.

Although participants mainly discovered the partner university after contacting PEIs, the ranking and reputation of the partner universities also reflected on the perceived quality of the PEI.

Reflexive diary entry:
How are they finding out about the PEI? Words like 'homework', advertisement', 'ranking', 'size' and 'campus' are used when we discuss the PEI. It mostly became uncomfortable when I tried to ask more about how they got their information. I am gathering from their tone and gestures that there was no real information gathering on the PEI other than casual conversations with family and friends with brand awareness in their memory and perhaps internet search engines and forums. PEI. It mostly became uncomfortable when I tried to ask more about how they got their information. I am gathering from their tone and gestures that there was no real information gathering on the PEI other than casual conversations with family and friends with brand awareness in their memory and perhaps internet search engines and forums.

Location and Campus Life

The theme of location was initially dismissed as it appeared irrelevant, but further analysis revealed that it did matter to an extent. Participants were unbothered about the location because most PEIs are already in relatively convenient locations with access to public transport. It was initially construed that, given the physical size of Singapore,

the location was not a concern. Still, it appeared that PEIs located in central locations with less travel time were favoured:

> *P-B*-yeah, and travel distance. Oh my God. Seriously you have to go to the green line. You have to walk the distance. Oh, my God. Very terrible.

The word 'central' appeared to mean within walking distance to a train station or in the central region of the island:

- *P-A*-"'PEI-B' campuses were more central"
- *P-F*-"Also, the location was a major factor for me right in the middle of the city."

Location did not appear to be a key influence:

> *P-I*-But still, I think even if PEI was located at slightly further distance, or if I had to put in a little bit more effort just to get to school, I don't think it would have been a deal breaker in my opinion.

It may be that at this age cohort, the participants are looking not just to get a degree but to experience an undergraduate 'campus lifestyle':

- *P-H*-"I mean, I guess having an actual campus would be nice"
- *P-E*-"The facilities, and the amenities, the whole image of having a campus"
- *P-A*-"So yeah when I came to 'PEI-B' you know the campus was really nicely set up you know it was it come in is bright looks very professional it's clean."

One participant was blunt towards her PEI's 'campus' environment, saying, *P-H*-"Yeah, like a business hor, like a tuition centre. There isn't a sense of school perhaps." Some lamented the lack of a 'campus' atmosphere, with one participant comparing with 'PEI-A', *P-E*-"'PEI-A' has, …the facilities, and the amenities, the whole image of having a campus."

Reflexive diary entry:
I feel that they seem to want to experience the 'campus life'; I am curious how they perceive this 'campus life'. In hindsight, I should have probed a little more but for now I guess they are influences by the media and preconceived ideas.

The data indicate that participants feel the autonomous universities and overseas universities have a traditional campus-like environment with open areas, cafeteria clubs and anything else they may conceive. Location and a campus-like climate may influence participants when choosing between PEIs, but given the lack of clear alternatives for degree programmes is unlikely to be in influence when enrolling in PEIs in general. Given the relative size of Singapore and public transportation effectiveness and efficiency, location is unlikely to weigh in much should other factors like entry requirements, cost and programme choice take precedence. The appeal of campus life may be an influencing factor in differentiating one PEI from another, and this, coupled with better-ranking university partners, would be a strong influence.

Reflexive diary entry:
I wonder, what if a PEI had a campus like AA-1? Some are drawn to 'PEI-A' due to its campus-like environment. I have been there, and it does feel like a university. Would this be a key influence if coupled with a 'reputable' university partner?

Perceived Personal Pressure

This concept is separated from sociocultural conventions and norms to address the participants' world-view to emphasise how individuals are affected by and contribute to social convention.

Competitiveness and Speed

Participants compared with their peers and seemed fearful of being 'left behind' if they did not have a degree or achieve employability and career success:

- *P-A*-"I really need to get my degree because everyone has a degree nowadays."
- *P-B*"To be honest, society, around our age, you need to fight for your you know, money, everything."

There were several instances when I sensed anxiety and the competitiveness participants felt, *P-A*-"…felt like you know, there was like a lot of competition… Like it was I knew that I had to get it done. I knew I had to get my degree." It did not seem like the learning experience mattered nor the journey. It was a matter of fact, getting it over and done with:

Reflexive diary entry:
This was my saddest theme to analyse. Reviewing this theme in the recording, I realised that all participants appeared 'stressed' or 'serious' and where there was laughter or smiles, there was veiled stress. I could hear it in their tone, feel in in their expressions and see it in their eyes. I felt stressed too; the competition for job, not really knowing what exactly to do and a strong sense of rushing. There was no 'joy of learning', the ends justify the means. It was about getting a degree only.

- *P-H*-"You're supposed to connect with people and meet new people… I guess the campus, the campus life, and the cohort is a bit different. Because it's like its its speed. So like, it doesn't really feel like you're going to school is like visiting a place. You know what I mean?"

- *P-E*-"But the whole competitive aspect where it feels like if there can only be there can only be one winner. It's not like we are, I don't feel like we are there to learn actually, we're there to get the highest grades."

One participant paused when asked if his parents put pressure on him, *P-E-*"… the the pressure of trying to further your education or work… A lot."

Reflexive diary entry:
The conversation lost its upbeat atmosphere, I sensed his reluctance to discuss this further. There was melancholy in his eyes when he said, "A lot."

The influence of competitiveness and its surrounding social pressures contribute to the influence of employability and career, *P-G-*"I think, nowadays society, right, they will judge you, if you if like, especially in Indonesia, if you don't take like at least a bachelor's degree…".

Participant *H* bluntly stated, "I guess is that it's not really a fear of losing out, I know that I would lose out without it." The explicit and recurring expression of time can also be alluded to recent narratives on retirement, specifically FIRE (Financial Independence, Retire Early). This shift from previous generations of working until retirement in their sixties or later is unappealing to the present cohort. The fast process to complete an undergraduate programme is a factor, but not too fast that it detracts from what is deemed conceivable and 'realistic', that conforms to social convention:

Reflexive diary entry:

She said it is not the fear, but a fact she will lose out or fall behind. This appears deeply rooted in her values and beliefs, not unlike the rest.

- *P-C-*"It wasn't under my consideration is because it's really too short. I don't really think I can learn much. It's too short overly short. But after I went in, I thought its short, but they squeeze everything into that term."

- *P-B-*"I have applied job to … they doubt me like, why your degree is just eight months? No, they don't recognise it."

Participants might have the attitude of getting it over and done because this was not their first choice, and the lack of a whole university experience may be missing altogether. There is a sense of determination to complete the programme as fast as possible. This desire to speed up the process is coupled with the flexibility provided by PEIs to complete the undergraduate programme at a faster pace.

Many participants mentioned time in one way or another and appeared to be in a rush like time was 'running out':

- *P-A*-"I think a lot of people go in thinking like, Okay, I need a degree, what's the fastest? What's the easiest I can do?"

The data suggests that most participants were attracted to undergraduate programmes with shorter completion times; this was a key pull factor within the industry:

- *P-G*"Back then I think like the length of the programme is one of the thing that I'm considering also."
- *P-I*-"The time as well is something that factored into consideration."
- *P-H*-"My parents kind of made me join 'PEI-B' because it started the soonest."
- *P-A*-"I wanted to get it over and done with as quickly as possible."
- *P-C*-"The main reason was because of the speed. I can't wait to end studying."
- *P-D*-"The duration coz the duration matters to me. Yeah."
- *P-E*-"One of the reasons I went to 'PEI-B' was because their programmes tend to be shorter than 'PEI-A'.
- *P-F*-"But then I dropped that. And then I lost another year. So basically, I lost two years… So time was a little bit of major concern for me."

Reflexive diary entry:
I wasn't surprised here. This theme was the most common and influential. It was like a race to complete the degree and get on to work. Little was mentioned about activities, learning or friendship formed. I get this feeling also from teaching similar cohorts of students; if it is not in the exam, they're uninterested. This somehow reflects the fast-paced nature of life in Singapore and the pressures to get a job, to be a success and to make money.

Reflexive diary entry:
A campus or student life did not appear to be a strong influence, but I wonder if it may be a competitive advantage for PEIs. The speed of completion is also coupled with the flexibility provided; they do have the choice to slow down if needed and this I feel gives them the confidence to complete their undergraduate programme.
Cheaper, better, and faster? But PEIs are already much more expensive than subsidised autonomous universities.

The competitive theme highlights the desire for students to gain a competitive advantage amongst their peers in terms of employability. Speed of completion or at least the ability to speed up (flexibility) may be a differentiating factor between PEIs and autonomous universities.

Expenditure and Cost

Participants were concerned about the cost in terms of time and effort to complete their undergraduate programme. The out-of-pocket monetary cost did not appear to

influence at the start of the analysis, even though PEIs cost more than autonomous universities. As I listened to the interviews and dived into the data more, money appeared to be an influence but not on participants directly.

Participants, in almost all instances, did not seem overly concerned or stressed about paying for their studies as it was apparent that their parents were paying. Parents appeared willing and able to pay for university fees without an explicit obligation by participants to repay. Participants were sometimes direct about the financial support received:

Reflexive diary entry:
I invited two trusted colleagues to discuss some themes and check my bias. My analysis considered their feedback and perspectives. At this theme, one of them joked, "they're being blackmailed!" when discussing programme cost. Not an accurate term, but I got the meaning. Parents were paying the school fees to support participants to pursue their undergraduate programmes, removing the obstacle and burden of cost. A big investment considering the higher PEI cost.

> *P-A*-And I'm one of the lucky few who you know, I don't talk about price because I was the lucky few that my parents being like the good Asian parents actually sponsored my whole education.

University cost was an influential factor in participants' enrolment, but only to the amount parents found acceptable and were willing to pay:

Reflexive diary entry:
Parents appeared familiar about the cost and had apparently set it aside, fulfilling their obligations. Will this social norm change? How long did they save up the money? Autonomous universities would have been cheaper.

- *P-D*-"I didn't compare but I feel that it was okay for me. Even when I show my dad the the fees he was like, har ok lah like I go Go Go.. I sponsor you. I was like, okay."
- *P-B*-"Just asked me to enrol … Okay, then yeah, just go ahead. Yeah, and the cost is quite reasonable also."

Although participants were not paying for their education, they were conscious of costs:

- *P-E*-"You have to consider the cost and what you want."
- *P-D*-Quite fair actually. Yeah"

Participants made some comparisons on the course fees. They had found it to be somewhat similar in the industry in most instances, "I think in terms of everything else, fees and courses and things like that, I think it is pretty uniform across the board."

Social convention in Singapore would support that participants live with their parents throughout their undergraduate studies and are likely given pocket money; a few mentioned having part-time work. The cost of studies would likely only include direct tuition and administration fees, and textbooks. Cost appears an influencing factor to the point that parents are able and willing to pay for the expenses. PEIs may be unable to charge higher than their competitors as it appears there are many comparisons made by students. There must be key noticeable and tangible benefits to a student if fees were to be high. Parents may also be comparing with autonomous universities and studying abroad to gauge what constitutes a 'fair' amount.

Reflexive diary entry:
It is tough being unemployed in Singapore, an expensive city. I can understand the participants' rush to work and fear of being left behind. There is no welfare system and no opportunity to take long breaks, not even after finishing school. There are no roses to smell along the way.

It's More of a Backup! -Playing it Safe

I summarised in my reflexive diary the underlying influence for participants to enrol in a full-time undergraduate programme in a PEI, "better to have one if possible than not." One participant was frank in her reasons for undertaking an undergraduate programme, "Because I need to, I have to have that cert." When I asked why she felt she had to have a cert, she exclaimed:

> *P-H*-It's more of like a backup! I guess it makes me feel more secure. It's like, it's not just knowing that I have that knowledge, but an education, like an institution backs up, backs me up that I have that knowledge, you know?

Another participant shared the sentiment of 'playing it safe',

> *P-E*-And, and I like to play on the safe side, I like to err on the safe side,… to show that I have the credentials.

Without PEIs and their partner universities and the opportunity to study abroad, participants would not have been able to find an alternative route to pursue their undergraduate studies. As social convention suggests, they would likely have had to join the workforce with their qualifications, resulting in less prestigious jobs and status, career paths, and lesser salaries. The underlying sentiments appear to be the fear of

being left behind. The fear of not doing what others are doing, the fear of going against parents' expectations and their other sociocultural influences have instilled in them about getting a job and its underlying relation to employability and 'success'. There is no active welfare system in Singapore and employability is essential to fulfilling basic needs. There is also the social stigma of being unemployed, rising in the ranks, and being 'successful'.

A participant said what everyone felt, "so better to have one than don't have one I guess." If they do not have to pay for it themselves, and everybody is doing it, they might as well; better safe than sorry. Rather in line with the local 'kiasu, kiasi' culture (popular local perspective on competitiveness meaning, 'afraid to lose out, afraid to die'). Unsurprisingly the 'kiasu' sentiment is also associated with 'playing it safe'; better to have one than not.

Summary of Chapter Four

PEIs did not possess decisive pull factors and would not influence enrolment if students qualified for autonomous universities. Students were 'pushed' to PEIs as they were turned away by the autonomous universities. It was 'just a degree', any degree from almost any institution; better have one than not. It did not appear to matter which university if it was reputable enough. Their next choice after autonomous universities was overseas universities, but this was unattainable due to high costs.

The overall structure of IPA proved helpful for a novice researcher to investigate the data and reveal insights. Some of the findings were expected and aligned with past studies, and others, although not unexpected, were illuminating. The revisiting of data proved helpful in teasing out themes, and the reflexive diary helped the researcher to revisit thoughts and perceptions and avoid bias where possible.

This study developed two main concepts: 'sociocultural conventions and norms' and 'perceived personal pressure'. These concepts were not exclusive and shared themes between them. The separation helped to identify major external and internal influences

on participants. The ‘parents’ theme was not unexpected but was of greater influence than expected and closely linked to social conventions and norms, values and beliefs and financial aid. Friends and relatives did not appear to be an explicit factor, but they were influential in providing information and affirming the participants’ preconceived ideas or confirming information. The influence seems to be the participants’ perception of social pressures and conformity.

The need to obtain a degree resulted from parental expectations and support stemming from the underlying employability theme. Getting a degree was seen as a commitment to sociocultural values and a perceived means for employability, career success and better income. Participants were clear of their hierarchical choice of institutions, with the autonomous universities being the first, followed by overseas universities, and then PEIs.

Participants revealed that a key influence to pursuing their undergraduate programme in a PEI was an inability to achieve entry to an autonomous university and the relatively high cost of pursuing it overseas. When choosing a PEI, participants were influenced by its perceived reputation, popularity and social acceptance. The university partner’s ranking strongly influenced this reputation and the course offered.

Participants were relatively uninfluenced by travel and distance, given the size of Singapore. Most PEIs were already ‘centrally’ located or had good access to public transport infrastructure. Participants were happy that the choice of programmes was available. The data pointed out that participants would have likely taken almost whatever programme offered based on entry requirements if they had gained admission to an autonomous university. PEI’s double major programmes were influential when deciding on programmes. An influencing factor was the campus-like atmosphere that students desire, without which students perceive PEIs as tuition centres and business-like.

Participants were conscious of the competitiveness in the job market and how a degree may relate to employability and perceived career success. The data revealed an immense amount of pressure on participants to get a degree and get a job as fast as

possible to complete their undergraduate programme in an almost business-like fashion.

Money was an influencing factor but not to the participants directly. This cohort of participants were full-time students, and it appeared that their parents sponsored most of their HE. Parents felt it was their duty to pay for their children's education and had planned for the cost. Cost was a factor, and there was a preconceived idea of what was 'fair' in terms of cost for an undergraduate programme at a PEI; most participants did not discuss cost as it was taken care of and if it was 'fair'.

Without alternative routes to obtain a degree certificate, participants would be competing in the workforce without a degree. Social convention suggests that a degree qualification leads to quicker employability, better jobs, higher salary and status. With the availability of alternatives, the perception is to play it safe and get a degree even though it is not perceived as equal to an autonomous university. It did not matter what kind of programme, as long as it was a degree from a reputable enough institution.

Chapter Five - Discussion

This chapter discusses the findings' meaning, significance, and implications considering what this research discovered. This study explored key factors influencing students' choice to enter private education institute full-time undergraduate programmes in Singapore to help PEIs in formulating policy changes if necessary. The findings support that there are country-specific "idiosyncratic influences" (Chapman, 1981, p. 499) and varying levels of influences that might indicate factors that may be unnoticed (Kumar & Pattanayak, 2018) and influence students' choice.

The concept of sociocultural conventions and norms and two themes of parents and employability were more influential than expected. Guided by IPA (Smith & Eatough, 2012), the data analysis uncovered influential critical factors and factors that should be regularly monitored to ensure PEIs keep abreast of the changing nature of influential factors.

This chapter relates to Hossler and Gallagher's (1987) three-phase model (Fig. 14) discussed in chapters one and two. Parents played a pivotal role at the predisposition stage in establishing expectations that resulted in student aspirations and ambitions, leading to the pursuit of HE. Friends were critical factors that influenced students by maintaining social conventions and propagating the HE narrative, further driving students' ambitions.

Figure 13-Factors and the three-phase model-an adaptation, by Hossler, D., & Gallagher, K. S. (1987). Studying student college choice: A three-phase model and the implications for policymakers. College and university, 62(3), 207-221.

The search phase is how students and HE institutes seek each other out and the initial encounters with institutions and information search (Hossler & Gallagher, 1987). This

stage includes the search for entry requirements, and trustworthiness of institutions, and evaluating alternatives. The choice stage considers the reputation and ranking of institutions and fair tuition fees. The search and choice phases are not mutually exclusive and may overlap.

Sociocultural Conventions and Norms

The findings revealed a strong influence from participants' sociocultural environment and alluded to an 'invisible hand' (Baker, 2009) influencing choice. This section does not debate the terms 'convention' and 'norms,' referring to Southwood and Eriksson's (2011) explanation that "norms are essentially normative, behaviour independent, and desire independent, whereas conventions are not normative and are behaviour dependent and desire dependent" (p.196).

Social conventions help guide people "through complex interactions" where there is "no established institutional code" (Kooti et al., 2012, p. 194). Norms are normative principles agreed in a particular community, while conventions are "solutions to coordination problems" (Southwood & Eriksson, 2011, p. 197) that behaviour is generally agreed upon. There is the confidence that others will behave in the same way and conform to the believed behavioural regularity, and there is a desire to conform to the behaviour (Southwood & Eriksson, 2011). The social norm influences participants in their community or country and by the conventions of agreed-up behaviour where everybody follows and that fulfils desires (Bicchieri, 2006; Southwood & Eriksson, 2011).

Following sociocultural conventions and norms lessen the need to investigate in-depth decision-making to pursue an undergraduate programme. Following this degree route has been entrenched in the community's values and beliefs. The pursuit of HE has been embedded and evolved over time in the local culture (Kooti et al., 2012), and participants expected that obtaining a degree led to better jobs, income and success (Bicchieri, 2006; Southwood & Eriksson, 2011).

Participants' sociocultural environment is critical because their actions and affirmation of decisions are derived from expectations and learning experiences. The sociocultural approach to learning suggests that learners consider their environment and interaction with others (Lloyd & Talja, 2010, p. 146). The following of sociocultural conventions and norms and their contemporary narrative are studied through several themes discussed in the following sections. Participants entered a degree programme because they 'felt' it was the right thing to do. This 'right thing' had several main themes supporting it, particularly parental expectations and support and employability.

Parents

The theme of 'parents' was more profound than anticipated and had a strong direct influence on participants' decision-making. The sociocultural convention to pursue an undergraduate programme was strongly supported by parental expectations and influenced by sociocultural conventions to get a degree, then a 'good' job, and 'succeed'. Several studies have identified parental influence on HE (Alemu & Cordier, 2017; Anam, 2019; Briggs, 2006; Dao & Thorpe, 2015; Eidimtas & Juceviciene, 2014; Gmici et al., 2014; Haryanti et al., 2016; Hossler et al., 1999; Khan et al., 2016; Mazzarol & Soutar, 2002; Mogaji et al., 2020; Owusu et al., 2018; Palmer et al., 2004; Pimpa, 2003, 2005; Rika et al., 2016; Walsh & Cullinan, 2017; Yamamoto, 2006).

Studies that did not find parental influence as a factor either did not consider it in their study (Bezuidenhout et al., 2016), considered cost as a factor or used the term income (Azzone & Soncin, 2020; Haron et al., 2017; Khan et al., 2016) without mentioning the payor. Studies that did not indicate parental influence were primarily quantitative studies that had not factored it in their variables or criteria (Fosu & Poku, 2014; Haron et al., 2017) or had questions like "reluctance to dismiss parents" (Grigolienė & Tamoševičienė, 2020, p. 35) which might explain some influence, but lacked clarity.

Hossler, Schmit, and Vesper's (1999) longitudinal study in Indiana, USA, supported the lack of resistance to parental influence as a key influence in determining students' aspirations to attend university and highlighted the role of parents as key predictors

that their children will go to university through their influence. Parents influence their children at an early school-going age setting the parameters for the kinds of institutions their child might consider (Hossler et al., 1999). Gmici et al. (2014) suggest that the aspiration for high-status jobs develops in childhood, about the age of fifteen, which, coupled with parental expectations, is the most substantial influence on attending university. Other studies support social achievement and occupational achievement (Hearn, 1984; Sewell et al., 1980) as key influences.

The findings revealed strong cultural norms of parents supporting their children to pursue HE. Parents' financial support at university allows them to influence students' decision-making and is a key influencing factor (Gaspar & Soares, 2021). This influence is seen even after the early school-going age, differing from studies by Hossler, Schmit, and Vesper (1999), who mentioned parents' influence is reduced later when students "are making the break from relying on their parents to make decisions for them" (p. 87).

Koshy, Dockery, and Seymour (2019) found that parental expectations are a key factor that impacts HE influence and access, also suggesting that PEIs would do well to relate to and appeal to parents proactively. Studies on international students indicate strong parental influence, particularly financial backing (Alemu & Cordier, 2017; Hung, 2021; James-MacEachern & Yun, 2017; Li, 2020; Nicholls, 2018; Roga et al., 2015; Sim et al., 2020; Yao & Garcia, 2017).

Parents appeared to fully sponsor their children's education despite the relatively higher fees in PEIs compared to public or autonomous universities. Still, the findings did not reveal if payments were through savings or bank loans, although there was strong evidence that parents were 'prepared' to assist with their children's education as it was the social norm, their duty. Only a few studies explicitly discuss how parents sponsor their children (Fuente-Vidal et al., 2021; Gaspar & Soares, 2021). In Ghana, parents are consulted on HE choices and influence through financing but discourage private HE due to their inability to sponsor the high cost of tuition (Mogaji et al., 2020). In a Turkish study, Yamamoto (2006) found parents a "great influence" (p. 564) but did not elaborate on this influence in detail.

The traditional Asian norm of filial piety and 'duty' appeared to influence participants strongly. Altbach (2007) mentions Indian parents encouraging their children to study, preparing for "lucrative careers in business" (Ch. 5), and the willingness of Korean parents to finance their children HE, while a UK study by Heathcote, Savage and Hosseinian-Far (2020) did not indicate any parental influence.

Other factors influence parental expectations like education level, occupation, income, and their assessment of their children's school performance (Koshy et al., 2019; Mullen, 2009) which are not within the scope of this study and will be assumed as a social norm for this cohort of parents. In this study, it is considered that participants' parents had formal education as studies indicate that parents with less formal education are less influential (Ceja, 2006; Hossler et al., 1999; Koshy et al., 2019; Ozdemir & Hacifazlioglu, 2008; Palmer et al., 2004). Koshy, Dockery, and Seymour (2019) indicated that parental educational attainment is a key factor in establishing their expectations for pursuing a degree.

This social norm of 'duty' as a parent and child was not explicitly challenged, and there was no apparent evidence of resistance. Mogaji, Maringe, and Ebo Hinson (2020) found that for the middle-class, the university path was "a taken-for-granted parental expectation" (p.114). Trow (2007) contends that students see their entry into university "as a right earned by fulfilling certain requirements… as a matter of course" (p. 262). Parents are also influencing their children through their expectations and persuasion, as discovered in a study in Ghana (Mogaji et al., 2020).

High living costs in Singapore coupled with relatively 'low' non-graduate wages discourage an independent lifestyle leaving many to live with their parents until marriage and sometimes even after. This view is supported in Asian cultures but not in others. A Polish study (Rembielak et al., 2020) found that students wanted to leave their parents and become independent and "learn to be an adult" (p.90).

Parents' willingness to support their children (Ozdemir & Hacifazlioglu, 2008) allowed participants to not 'waste time' getting a degree and starting their graduate-level employment. Sabbaticals and study breaks are not part of the cultural fabric in

Singapore. Working without HE to gain experience and extended breaks are discouraged, perhaps fearing lost opportunities or falling behind their cohort.

Trow (2007) explains parental support as “one of the few advantages parents can give to their children in a rapidly changing world”, adding, “and more and more people will become aware of that” (p. 275), supporting the perceived benefit of following social conventions of giving their children a head start in life.

Contemporary sociocultural narratives and changing sociocultural norms and conventions should be monitored by PEIs and proactively addressed. The Singapore census 2020 (Department of Statistics Singapore, 2021) highlights several sociocultural shifts worth motoring; more residents attaining HE; oversupply of graduates (especially in business programmes) and underemployment; more people without religion; more individuals remaining single and leading a ‘baby-free’ life and higher incomes and creeping wealth gaps.

The government may reduce the number of graduates in general or in business programmes specifically by altering sociocultural narratives through propaganda or policy measures. PEIs could increase skills-based education that resonates with high-income employability. Should this convention incrementally or radically shift, PEIs should appeal to the changing conventions proactively or have resources planned to react to unplanned radical shifts in policies. Radical policy shifts in the private HE industry and tighter enforcement have been common over the decade (Dhaliwal, 2011).

The increase in residents without religion (Department of Statistics Singapore, 2021) may result in social norm shifts within the typical Asian families, aligning with western or US cultures where parents may not subscribe to the norm of saving and paying for their children’s education. Shifts in the social convention may encourage alternative routes to higher-income jobs or new higher-paying jobs that do not require a degree (Toh, 2018). The pursuit of higher income and not wanting to be left behind in the increasing wealth gap might be addressed through the appropriate means to achieve them.

Parents with increasing levels of education and income are more likely to have expectations of their children to pursue HE and aspire for jobs with high status. This could lead to an even greater demand for degree programmes. PEIs may also consider greater parental involvement and be more discerning in terms of the quality of teaching and partner university. With more graduates in the population (Department of Statistics Singapore, 2021), PEIs must expect more influence and involvement from parents in choosing PEIs as they are more conscious of available alternatives and the quality of institutions and have higher expectations.

Parental influence as a factor for students to enrol in a degree programme in a PEI in Singapore has a more pragmatic financial aspect, but their influence on programme and partner universities choices appears limited. There is substantial influence from parents in their expectations that their children obtain a degree in pursuit of better jobs and social and economic status (Altbach, 2007; Gmici et al., 2014; Hargrove et al., 2002; Koshy et al., 2019; Levy, 2009; Ozdemir & Hacifazlioglu, 2008; The UNESCO Institute for Statistics, 2014), which in turn, influences the aspirations of their children. The financial influence of parents is considerable, and parents foot the entire university fees and provide lodging, food, and pocket money.

Parents of local and especially international students are the primary source for tuition fees and expenses. Perceptions of quality and value should be explicitly conveyed and somehow experienced by parents to enable higher acceptance of degree programmes at a PEI through the selection of better ranking partner universities, hiring of more qualified full-time teaching faculty, developing a research focus (in-house peer-reviewed journals), ensuring strict compliance with policies, working with key industry organisations to increase employability opportunities and marketing related communications to enhance visibility and credibility.

Porter's five forces model (Porter, 2008) might help management look at these factors and develop appropriate strategies to mitigate the changes.

Studies suggest parents influence and set expectations for their children at an early age (Gmici et al., 2014; Hossler et al., 1999). PEIs can reach out to early-year education

institutions or community institutions to work with parents and reinforce their quality perceptions. Engagement with parents is crucial as their increased socioeconomic status improves, and their expectation of their children increases (Bandura et al., 2001). PEIs must be able to find ways to convince parents of their value in meeting the aspirations of students, considering even to have this conviction in parents at the early school-going age of their children. This requires a change in perception of PEIs as a second or third choice (Cheng, 2017), from a non-elite to a semi-elite (Bjarnason et al., 2009; Levy, 2009) or perhaps somewhere in between, a 'near semi-elite.

"Any policy intervention that successfully leverages the influence of parents and peers may thus provide a substantial pay-off in terms of raising aspirations "(Gmici et al., 2014, p. 20), suggesting that PEIs should address parental influence directly or indirectly to strengthen parental influence in the students' decision making that favours their institution.

Employability and Higher Salary

Employability is the deciding factor that influences students' decision to enrol for a full-time undergraduate programme in a Singapore PEI. The findings suggested that the main reason for students enrolling in an undergraduate programme was to obtain a degree to improve employability and improve social class standing; this social convention is expected as more students go on to HE (Altbach, 2007; Trow, 2007). Better jobs and employability opportunities and their rewards are reserved for those who have completed a university degree, and "this greatly contributes to the sense of obligation that many students feel upon entry to a higher education institution" (Trow, 2007, Ch. 13).

The role of education in social class propagation has long been argued (Bourdieu & Passeron, 1990; Levy, 2006b; Palmer et al., 2004), suggesting that employability is not an end in itself but a means to better income, quality of life and social status (Koh, 2014).

Hossler, Schmit, and Vesper (1999) argue that attaining a good job was the most important reason for getting a degree, supporting participants' views that having a degree led to better jobs. Participants relied on a multitude of factors, especially academic requirements in job advertisements, where they found that jobs with higher pay required at least a degree. Trow (2007) posits that as economies develop, "advanced societies will continue to increase the demand for a labor force with more than a secondary school education and reduce the size and numbers of the occupations that do not" (p.275).

Aspirations of students to obtain jobs with higher social and economic status is a common influence for students to pursue HE (Altbach, 2007; Gmici et al., 2014; Koshy et al., 2019; Levy, 2009; The UNESCO Institute for Statistics, 2014). Students' aspirations are closely linked to parental expectations and influences (Hossler et al., 1999; Palmer et al., 2004). Gmici (2014) et al. indicated that students whose parents expected them to attend university had higher expectations of occupational status.

Most studies on HE highlight employability or jobs as a key factor for students. Mitić and Mojić (2020), in their research on HE in Serbia, found "finding employment" and "expected earnings after finishing studies" (p. 3515) to be the most important influence on HE. Bezuidenhout, de Jager, and Naidoo (2016) found employment prospects an important factor in their study. Fuente-Vidal et al. (2021) discovered students had "expectations of high employability and income or admiration" (p. 9). Hemsley-Brown and Oplatka (2015) stated, "Social class status is linked closely to income… outcomes and benefits of higher education, including social and lifestyle benefits of higher education… career choice is an important factor in a respondent's choice of institution" (pp. 262-265).

The Singapore 'mindset' on elite schools and social class, "Those who enter and exit elite schools have an elite destination and pathway carved out for them" (Koh, 2014, p. 197), is a solid social convention that influences students to pursue degree programmes, further fuelling parental expectations and students' aspirations and ambitions.

The fundamental outcome of this theme is not about achieving employability but gaining better income and access to a level of social standing through jobs deemed prestigious. Parents with HE have higher expectations of their children pursuing HE (Altbach, 2007; Gmici et al., 2014; Hossler et al., 1999; Palmer et al., 2004). As economies like Singapore grow, so will the demand for a labour force with HE as jobs that do not require HE dwindle (Trow, 2007). The need for graduates may be for a job that requires such a qualification, but Trow (2007) warns that "the demand for higher education will increase what is "required" by the occupational structure" (p.275), paving the way for more degree requirements for basic jobs.

The trend toward HE has been growing in Asia (Levy, 2018; The UNESCO Institute for Statistics, 2014), and Singapore is no exception. Appendix C provides information on the growth of university graduates over the last decade and highlights a trend moving towards a degree as a basic requirement for employability (Trow, 2007). The strive for employability will likely see growth in the HE industry in Singapore that PEIs need to cater for proactively. This growth will likely result in stricter regulation or even changes in local policy towards enrolment and programmes offered.

A possible cause for policy intervention is the large number of business and administration university graduates (Fig 15), which usually have lower entry requirements and more manageable subjects in PEIs.

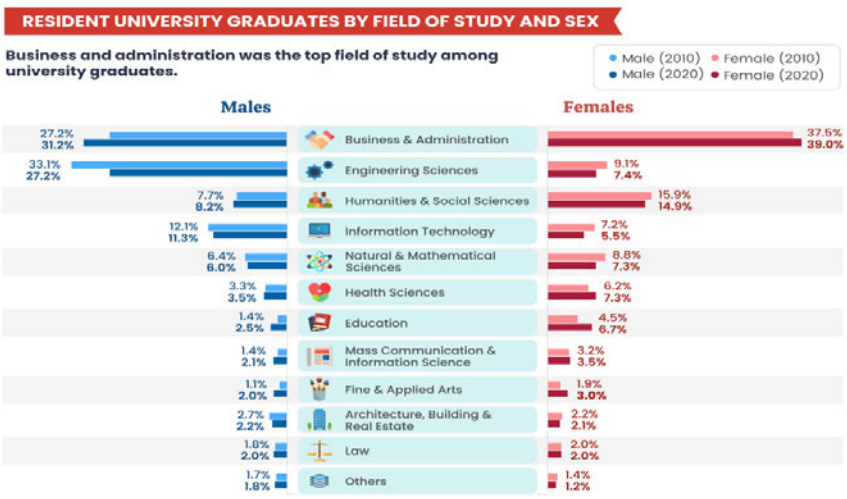

Figure 14 Graduates by field of study and sex by Singapore, Department of Statistics (2021). Census 2020. Retrieved from https://www.singstat.gov.sg/-/media/files/publications/cop2020/sr1/cop2020sr1.pdf

PEIs should also prepare for higher degree programme demand and work closely with industry players and policymakers to achieve a more balanced demand and supply.

Policy shifts in HE are not uncommon, and the 'warning signs' have been erected since 2017 when Education Minister Ong Ye Kung proposed a cap on the number of university places (Davie, 2017b) and, in 2020, suggested, "So, there's no need to front-load four years of education before you go out to work. You can have a chance to get a university degree or further education, anytime, through your working life" (Davie, 2021).

Although the cap appears relevant to autonomous universities, it would not be unexpected should this extend to PEI full-time programmes. The positive aspect is the nudge toward programmes that develop gap-filling skillsets (Douglas & Brodie, 2009) in the country that is relevant to the changing economy. Adult education provides opportunities for PEIs to consider policy adjustments on programmes and partnerships.

Individual PEIs could steer away from the heterogeneous mass programmes (Praphamontripong et al., 2012) toward more value-added offerings. There is an opportunity for PEIs to diversify their core business that is appropriate in developing a more skills-based learning focus, be they degree programmes or not. The narrative of a graduate glut is not new (Ginzberg, 1979), and PEIs may still do well in pursuing their present business model and reacting to changes. However, this study suggests that as the narrative changes, so do social conventions, suggesting that PEIs may want to revisit their business models to do more than provide demand-absorbing (Levy, 2009) and 'market-friendly' courses (Manchanda, 2020). Such a model may consider an alignment with key government and private organisations catering to enhancing students' employability; not all jobs need a business and administration graduate.

Friends and Relatives

Friends appeared to be a strong indirect influence even though the influence of relatives was not as prominent and explicit as expected, especially relatives, given the Asian culture in Singapore. The findings highlighted the indirect influences that friends and relatives play in supporting the social convention for better career and social success by

obtaining a degree certificate. This theme was an influence that lent support to the participants' decisions by contributing to the social conventions of agreed behaviour that everyone follows (Bicchieri, 2006; Southwood & Eriksson, 2011).

Most studies on family imply parents or immediate family in their discussion and findings or are vague about it (Altbach, 2007; Gaspar & Soares, 2021; Grigolienė & Tamoševičienė, 2020; Heathcote et al., 2020; Hemsley-Brown & Oplatka, 2015; Hui & Lent, 2018; Kinser & Levy, 2007; Mishra & Gupta, 2021; Mogaji et al., 2020; Pimpa, 2005; Qasim et al., 2021; Sim et al., 2020) and do not distinguish or discuss relatives. It is likely that relatives like aunties, uncles and cousins do not have similar influence as an immediate family, and it may be that their influential ability is like that of friends. Relatives, however, may also be the parent's source for information on tuition fees, duration, reputation, and social conventions; this is conjectured from the 'parents' theme findings and discussion.

Gmici et al. (2014) found that students whose peers intend to attend university are more likely to go to university, and it is expected that participants have surrounded themselves with friends who also aspire to attend university. Mullen (2009) describes friendship as the "final influence on students" (p. 17). Kahneman and Tversky (1981) found that social relationships were helpful in decision-making, supporting the findings where participants sought affirmation of their statements and decisions, reinforcing how they seek confirmation from others that everyone else is doing the same thing. Participants did not appear to be fully convinced of their decision and scanned their social environment to seek reassurance that everyone else thought the same and was doing the same. Brooks (2003) supports this notion of friends' influence:

> …while families have a strong influence on young people's conceptualisation of the sector, friends and peers play an important role in informing decisions about what constitutes a 'feasible' choice. (p. 283)

Friends can also be an essential source of information on potential universities and in the application processes. McDonough (1997) suggests that friends may offer a vital source of support and information mostly missing from students' families. The influences here are critical in supporting the decision that enrolling in a PEI is a feasible

alternative, supporting the social convention favourable to attaining degree certificates from these institutions.

Friends provide the narrative that promotes social convention, and participants, in return, support their friends (Southwood & Eriksson, 2011). The affirmation-seeking tone in the analysis implies that friends, relatives, and the participants themselves reinforce each other's world-view and, in a way, find the necessary support that influences their decision to enrol in their PEI degree programme. Mullen (2009) explains that friends who come from similar social circles tend to hold similar aspirations and are likely "to reinforce each other's goals and plans" (p. 17).

This study's analysis found that parents, friends and relatives' influences were linked. This interaction of influence is supported by Brooks (2003), who concluded that "a two-step interaction between family and friends best explains the decision-making processes" (p.283).

The findings in this theme provide the support that participants appear to lack real choice and do not appear to discover alternatives themselves, relying on the consensus and approval of their reference groups. The social convention that having a degree leads to better-paying jobs does not appear to be explicitly challenged. A risk-taking mindset to deviate from this convention seems absent. Friends, relatives, and parents are likely the most substantial direct and indirect influence on participants in their decision to enrol in full-time undergraduate programmes at a PEI in Singapore.

Participants perceive a degree from a PEI partner university is better than not having any degree, as evidenced by their environment, and reference groups support this convention. Friends help to affirm and reinforce participants' decision that PEIs are a viable alternative; Marawan (2011) found word-of-mouth to be a key influencing factor for PHE. This support and influence from friends are essential to PEIs, given the perception that they do not offer the best quality (Manchanda, 2020; Sam, 2017) and do not provide good employability opportunities compared to the autonomous universities (CNA, 2018; Committee for Private Education, 2018; Foo, 2017; Teng, 2018a). Media surrounding degrees from PEIs are typically negative and amplify

graduates' employability prospects (CNA, 2018; Foo, 2017; Shukaitis, 2018; Tan, 2017; Teng, 2018b).

It would do well for PEIs to leverage their existing students even more to influence their friends. This influence needs to go beyond marketing strategies as PEIs want to reduce or remove their perceived poor quality (Committee for Private Education, 2017; Davie, 2017a; Shukaitis, 2018) by improving their overall service quality, improving satisfaction and influencing their students' friends (Khoo et al., 2017) that PEIs are a 'rational' choice' (Brooks, 2003).

Barriers to Entry

Qualifying for Autonomous Universities

The straightforward assessment of the findings in this theme is that participants failed to gain entry to an autonomous university. Marginson (2011) bluntly expresses perhaps what most Singapore students may feel:

> …national examination systems at the end of schooling, which differentiate entry into tertiary education on the basis of status of institution, with the national research universities on top and low cost private (and often commercial) vocational colleges at the bottom. (p. 8)

Students' inability to enter an autonomous university drives their pursuit of alternative routes. Several studies have documented alternative route choices because of entry barriers. Shah, Sid Nair, and Bennett (2013) mention students choose PEIs because "…private colleges provides students with an alternative choice to access and participate in tertiary education which was not traditionally provided by (public) universities" (p. 404). Sim et al. (2020) stated, "This provided an alternate pathway for students" (p. 101) when discussing students' inability to qualify for a public university. McCowan (2004), when discussing the increase of university places in Brazil, wrote:

> The existence of private universities… have meant that many Brazilians have obtained a university diploma who would not have been able to otherwise… fulfilling a role in Brazilian society. (p. 460)

This theme is strongly related to ‘employability’, where students aspire for better jobs and social status through obtaining a degree. This barrier to entry into autonomous universities serves as a key influence, coupled with employability, parental and friends and relatives' influences towards searching for alternative routes to HE.

Despite threats of caps for university places, PEIs should be vigilant of factors like lesser marriages and children (Li et al., 2015), lower enrolment of international students (Davie, 2015a) and an increase in the number of autonomous universities (Davie, 2016; Ng, 2021) which may negate the barrier’s influence. Changes in values and beliefs that are supported by a changing narrative on graduates (Toh, 2018) may alter the social convention of the degree route incrementally or radically through policy changes.

PEIs should not overly rely on degree programmes to remain sustainable and should attempt to proactively source for routes that can be the best of both worlds. A narrative that may change social convention is that “there's no need to front-load four years of education before you go out to work” (Davie, 2021), where full-time students may find alternative routes more valuable than getting a degree first. This narrative may be an alternative for PEIs to develop more skills-based programmes for full-time students and route them to degree programmes studying part-time as working adults. Such a strategy would require working closely with policymakers and influential industry players.

However, it also appears that the demand for degree programmes may fall in the future, and PEIs would do well in managing their ‘next best alternative’ position to be better than students’ next alternative, which is studying abroad.

Overseas Universities-Studying Abroad

This theme was the next best alternative to local autonomous universities and linked to employability. There is also the influence of a ‘campus life’ or university environment that hovers over this theme.

Studies have suggested the employability benefits of studying abroad. Hung, Chung and Ho (2000) explain how individuals invest more in pursuits that they feel will bring higher returns; this is translated into how students who study abroad feel that their overseas education may have a positive "rate of return" (p.464). The 'returns' of an overseas study have been found to be the prospects of better employment opportunities, migration possibilities, part-time employment, the experience of a different lifestyle and culture and campus culture (Ahmad & Buchanan, 2017; Alemu & Cordier, 2017; Arain et al., 2010; Bodycott, 2009; Edrak et al., 2015; Hung, 2021; James-MacEachern & Yun, 2017; Li, 2020; Nicholls, 2018; Paulino & Castano, 2017; Pawar et al., 2020; Roga et al., 2015; Salisbury et al., 2011; Sim et al., 2020; Sisavath, 2021).

Occupational status was the main influence, and many studies support this claim, but it is not applicable to all fields of study (Schmalz, 2020; Waibel et al., 2018). Schmalz (2020) suggests that 'career identity' benefits mostly students who are in the health professions and education. Scheib (2014) found that "The employers recognized the positive qualities that people acquire from an international experience." Sisavath (2021) found that studying abroad:

> … was positively considered as being related to increasing job opportunities, which signal better educational credentials with proven skills that are demanded in the domestic labor market. (p. 547)

The literature suggests that Asian studies appear more favourable to the benefits of studying abroad and their studies focus more on the experiential benefits than the fields of study (Schmalz, 2020; Waibel et al., 2018).

Historical precedents of senior ministers and Prime Ministers in Singapore with overseas education and scholarships have enshrined overseas education's merits and qualities in the Singapore culture. The social prestige of studying abroad, with its experiential benefits and perceived academic and lifestyle quality and overall "local environment" (Mazzarol & Soutar, 2002) (p. 89), cannot compare with an overseas degree from a local PEI perhaps.

It would be unsurprising to suggest that studying abroad may be the first choice for students if not for the cost of living and other expenses and entry requirements to the elite institutions (Bjarnason et al., 2009; Edrak et al., 2015; Levy, 2009; Mazzarol & Soutar, 2002; Roga et al., 2015; Tamas, 2014). Cost of living is a relative consideration as Ahmad and Buchanan (2017) found that an influence of overseas 'branch campus' in Malaysia was its "low tuition fees compared to the home institution, low cost of living" (p. 651).

Mazzarol and Soutar (2002) found that most students perceived that an "overseas course of study is better than a local one" (p. 88). However, it is essential to consider the reputation and ranking of the overseas university, where the degree must be marketable (Ahmad & Buchanan, 2017) to lend support for social prestige. Mazzarol and Soutar (2002) also found that students who went overseas mostly went abroad because they could not enter local programmes and institutions of their choice.

Literature on the benefits of studying abroad provides findings that are a result of its sample and the country of the institutions. They are also unexplicit if the overseas institutions are elite, semi-elite or non-elite (Bjarnason et al., 2009; Levy, 2009). Singapore's autonomous universities have a good reputation in the region, and a few have a good worldwide ranking and may be considered elite institutions. Students who decide to go overseas would likely benefit more than from a local autonomous university only if they were in elite institutions. Some of these institutions may have similar or higher entry requirements than local autonomous universities, but the cost of living overseas is much higher. Students who fail to enter local autonomous universities are likely to gain entry to overseas semi-elite or, very likely, non—elite demand absorbing institutions (Levy, 2009). They may not fully gain employability and status benefits but would benefit from experiential learning.

The buffet appeal of partner universities that PEIs offer dilutes the perceived appeal of an overseas qualification. Students feel they are in a production line to receive a paper qualification devoid of university experiences. A current PEI or a new entrant (Porter, 2008) may set up a 'branch campus' (Ahmad & Buchanan, 2017) that provides a

replication or near replication of an onshore campus experience. A few PEIs in Singapore already offer such an experience at a relatively higher cost than the buffet PEIs.

The influence of demand-absorbing degrees (Levy, 2009) is still closely linked to cost, as most PEI students are from the demand-absorbing PEIs presently. A possible reason is that the 'branch campus' university may not be perceived as well recognised and ranked as cheaper alternatives, leaving a niche opportunity for PEIs to partner with a reputable overseas university exclusively; or even for overseas universities to set up a direct presence. A presently idealistic proposition given the barriers to entry (Porter, 2008) like high cost (versus student numbers) and regulatory compliance. PEIs that already subscribe to this business model may want to refine their aim and objectives and revisit their business strategy in Singapore.

Availability of Alternatives

Students who face the twin barriers of entry requirements to autonomous universities and the relatively higher cost of overseas education are inclined to search for alternative routes to obtain a degree; otherwise, they are likely to head to the workforce. Fears of less prestigious jobs, lower pay, coupled with parental expectations and support, social pressures, and their own aspirations (Bandura et al., 2001; Gmici et al., 2014; Hossler et al., 1999; Koshy et al., 2019; Mullen, 2009) influences students to embrace degree alternatives that social convention declares acceptable.

The search for alternatives appears single-minded and focused on obtaining a degree certificate conferred by a reputable university through a reliable PEI. There was no mention of Massive Open Online Courses (MOOC) (Castellanos-Reyes, 2021; Hegyesi & Kartyas, 2013; Porter, 2015) or even neighbouring countries where a few reputable overseas university branch campuses are located (Edrak et al., 2015; Migin et al., 2015; Padlee et al., 2010; Sohail & Saeed, 2003; Tang & Hussin, 2013; Zain et al., 2013) and where the cost of studying may be perceived as 'fair'.

The likely reason is students' perception of the value of the degree and the social status of the country of origin (Arambewela & Hall, 2005). Despite the availability of alternatives, students appear to pursue the routes supported by social convention. Students do not stray off the path like heading to MOOC or 'branch campuses' in neighbouring countries. There is scarce evidence of students taking this route and achieving its behavioural rewards (Bicchieri, 2006; Kooti et al., 2012; Southwood & Eriksson, 2011) that would support the evolution of this convention.

Scanning the limited alternatives available, students navigate the barriers of accessibility to PEI degree programmes in Singapore. PEIs should pay attention to the influence of alternatives to ascertain their ability to claim students' attention amidst the changing narrative of education. Neighbouring countries may compete with better quality universities by setting up branch campuses, or studying abroad may become more affordable.

Accessible Alternatives

This section discusses participants' possible routes and limited choices in their pursuit of HE. The theme of accessibility and discovery of choice is addressed, and it seems the only viable alternative given social convention appears to be local PEIs who partner with overseas universities.

Shah (2013) suggests that ease of entry into PEIs offers students an alternative to access and participate in HE, which was not traditionally provided by public or autonomous universities. Participants appeared aware of key PEIs in Singapore, which is likely the result of a good branding strategy and word-of-mouth. Branding has been described as "a mental expression or sign or quality the overall impression created in the minds of the public about an organization" (Amzat, 2016, p. 147).

There was scarce evidence that participants or their reference groups were unaware of PEIs and their degree programmes. What was unexpected in the findings was that most participants had an evoked set (Sutton, 1987) of PEI brands and a few simply used

internet search engines for information, suggesting that in-depth information gathering and investigation on PEIs were absent. Partenie (2019) found that:

> A well-structured relatable brand enables future students to identify themselves with an institution and helps them in taking an important decision that could determine the outcome of their future. (p. 17)

Critical to the findings is that participants do not venture out of their evoked set and have a hierarchy of institutions that they consider viable choices. The source of PEIs' brand awareness is uncertain and can be derived from normative and comparative reference groups and the media. Regardless of its origins, brand awareness of PEIs is not all positive as there is a consensus of what appears as good or bad PEIs, likely based on student experiences and the influence of social media. It is also linked to the perceived quality of PEI partner universities, perceived through their ranking and reputation.

The PEIs that most participants position favourably tend to have partner universities with a higher ranking in the university ranking charts like Times Higher Education (2021). Likely, those better-ranked universities are consciously partnering with the PEIs perceived to be more reliable, have proven track records and provide quality teaching and assurances. It implies that partner universities must perceive PEIs as trustworthy and dependable in delivering degree programmes, following their onshore standards.

Most non-elite degree programmes are taught and have assessments marked by the PEI's teaching faculty with assessment and teaching quality checks by the partner university's academic staff. Several programmes by PEIs have hybrid teaching where the onshore university staff flies in to teach as well. There are also a few programmes where the onshore university academic staff teaches through online and fly-in sessions; these universities are typically higher on the ranking list. It appears that the selection of PEIs by students is based on their perceived reputation, which is, in turn, related to the perceived quality of their partner universities.

Students further assess the reputation of PEIs with a physical visit to the institutions to have a *feel* of the campuses. If it feels like a university. Most are disappointed. Sales

staff are critical in providing clarity of programmes and students' avenues in accessing these programmes. Levy (2009) contents that:

> In this setting most students are not choosing their institutions over other institutions as much as choosing them over nothing. (p. 18)

This notion of "choosing them over nothing" (Levy, 2009, p. 18) highlights the students' plight of having no alternatives but to choose whatever is available to them.

This analysis highlights the importance of PEI branding but not only from the marketing approach. The branding consists of the 'pull' strength of their partner university, the quality of teaching staff and the campus-like feel of the PEI. An Achilles heel of many PEI is that they do not have a strong core of full-time teaching faculty (Ong, 2016; Sam, 2017) and rely on part-time faculty. Altbach (2007) worries that the "most serious problems are the growth of a part-time academic workforce" (Ch. 1), which may inhibit the quality of PEIs. These part-timers can provide good real-world teaching capabilities, but they do not necessarily have a long-term vested interest in the institutions. Shukaitis (2018) insists:

> If someone is hired on a teaching-only contract, why would they treat it as something other than a contractual relationship? Is it reasonable to expect a deep-seated vocational attachment to one's teaching work when there is little guarantee of continued job security? (p. 39)

PEIs need to do more to improve the real and perceived quality of their institutions. They should hire more full-time teaching faculty with good academic backgrounds, develop a research focus and enhance its campus experience to appeal to more attractive university partners that can improve its reputation in the community. The challenge is obviously balancing the costs and their benefits, and after all, PEIs exist primarily to absorb the demand for degree programmes (Altbach & Knight, 2016), and it is still a cash-cow; for now. Proactive investments that protect and build a reputation based on quality assurance are recommended to PEIs.

Entry Requirements and Mode

One of the reasons why going overseas to study is the second choice is the more accessible entry requirements. This is especially the for non-elite (Levy, 2009; Trow,

2007) and demand-absorbing (Levy, 2009) institutions. It is not that these institutions admit just anybody, but rather their entry requirements are lower than the local autonomous universities.

PEI partner universities use similar entry requirements as their onshore campus, which are sometimes dissimilar to autonomous universities. The National University of Singapore, for example, insists on the mother tongue (second language) requirement on application (National University of Singapore, na). Overseas universities do not have the exact requirement or may have an alternative way for admission. Ease of entry as a factor is found in other countries; McCowan (2004) mentions:

> The existence of private universities, with their less competitive entry exams, flexible hours, and, in some cases, location in areas outside the metropolitan centres, have meant that many Brazilians have obtained a university diploma who would not have been able to otherwise. (p. 460)

It is widely accepted that PEIs offer an easier entry ability for most students in Singapore (Cheng, 2017; Manchanda, 2020; Sam, 2017). Ong (2016) claims that "schools have not adhere [*sic*] to the entry requirements and have accepted students without the proper qualifications." Ong (2016) may be referring to PEI's bridging programmes that supplement entry requirements to the undergraduate programmes if students do not meet the university's entry requirements. Also available are diploma programmes that are conferred by the PEIs that also help bridge or supply the necessary entry requirements. This alternative entry to partner university's programmes allows PEI to take in students who may not qualify for entry into the autonomous universities or for those whose life chances were unfavourable at an earlier time in life. A second chance, or at least a chance (Cheng, 2017; Duncan & Sandy, 2007; Levy, 2006a).

The ease of entry factor has the benefit of increased student enrolment and supplying more graduates (Ong, 2021), but this supports the perception that PEIs are of lesser quality (Davie, 2017a; Manchanda, 2020; Sam, 2017) in that they take in students with lower or different qualification; a stereotype that does not consider the more individualised pace of learning. Another underlying problem is the glut in degree holders that is resulting in employability issues for graduates. PEIs ought to take

proactive steps in their long-term strategy to offer learning opportunities that provide greater and faster chances for employability.

Some students will thrive in PEIs as they are provided with an environment more suitable to them than the typical education system in Singapore. They have the flexibility to choose and pace their learning journey.

Flexible Structure and Programmes

The choices mentioned in the findings show that flexibility to adjust to students' needs influences their decision. This flexibility of choice was closely associated with entry requirements. With more accessible entry requirements, participants have options in universities and programmes offered.

Students found the flexibility of pace and intensity of learning a comforting option. The ability to choose was a highlight for participants as they had this opportunity to venture into fields they were interested in instead of having to do programmes because of entry qualification restrictions. Choice is an influence but not necessarily key and depends on what the competitors are doing. The desired outcome is a degree certificate that enhances employability, and participants would have likely still enrolled if there were limited choices. The programme choices made were strongly linked to the reputation, ranking and value of the partner university (Jackson, 1982). It is unclear which was the initial focus, but it is apparent that PEI sales and marketing efforts are instrumental to this influence.

Flexibility appeals to individuals with different needs: those who want to finish as fast as possible, those who want to take the tricky subject first, those who want to take the more straightforward subject first, and the notion of continuing their education at the onshore campus midway, taking lesser subjects per term to facilitate a suitable pace or to work, the option of pausing their studies and continuing later and the ability to change programmes and transfer credits. The flexible structure also considered the time to completion of the programmes. One influence on students is the faster pace of the programmes.

The flexibility of programmes was a factor in several studies (Mogaji et al., 2020; Qasim et al., 2021; Rembielak et al., 2020). Holdsworth and Nind (2006) found that "students' choice preferences for particular universities are largely determined by the quality and flexibility of the degree/course combinations…" (p. 98). There is no apparent consensus if the flexibility of structure or programmes is a key influence, but they do play a part.

The analysis in this study asserts that flexibility is an influence given the limited choices students have with PEIs. Levy (2009) mentioned that in this situation of limited alternatives, students do not have the luxury of choosing one institution (and perhaps programmes as well) over another. It is choosing what is available over nothing at all (Levy, 2009). Given the influence of flexibility, it is suitable for PEIs to maintain or enhance this feature as studies have shown that choice of programme and discipline are key influences in some instances (Callender & Jackson, 2008; Hemsley-Brown & Oplatka, 2015; Robertson, 2000; Umashankar, 2001).

Reputation and Ranking

PEI's reputation and its partner university's ranking are closely linked and have a strong influence (Jackson, 1982). Wilkins and Huisman (2013) explain that reputation is the accumulated multiple images that an organisation's stakeholders hold over several years and the ability of the organisation to meet "predetermined criteria" (p. 610).

There are limited choices for students within the private HE industry in Singapore, which a few institutions dominate. These institutions are the ones in the students' evoked set. Participants were already convinced to enrol in a PEI, and it was a matter of narrowing down their choices. A key influence after the PEI had been shortlisted was the programme and university choice. Altbach (2007) mentions that parents and students widely use university ranking. Mitić and Mojić (2020), in their study on HE in Serbia, found "the reputation of the degree" (p. 3515) to be the most important influence on HE and "reputational factors are often used as a signal of the quality of education service" (p. 3515). Bjarnason (2009) suggests that students and their parents have a strong interest in the reputation of the private education provider, while Hemsley-

Brown and Oplatka (2015) indicate that reputation is a critical factor in employability when choosing institutions.

Rembielak, Rashid and Parlińska (2020) found that "the reputation of a particular programme, university, and its staff, was a very important factor for students when selecting a HE provider" (p. 93). Wilkins and Huisman (2015) explain how a partner university's reputation supports the PEI, "students judged the academic quality of its international branch campus in Abu Dhabi by the reputation and rankings achieved by the institution's home campus" (p. 1266). Qasim et al. (2021) found "that the most important factor influencing student university choice was Reputation/Accreditations" (p. 129), suggesting that PEI's standing rests substantially on the reputation and ranking of their partner university.

There is a final contention that students do not really care as they have limited options. Baldwin and James' (2000) findings suggest that "such reputations are based on very flimsy hearsay evidence for most applicants" (p. 147). The analysis supports this conjecture as participants appeared casual in their choices and decision-making. Participants were likely swayed by the perceived ranking and reputation of the partner university than the PEI itself (Jackson, 1982). However flimsy this hearsay is, students still care about ranking and reputation as it influences their employability.

This section suggests that PEIs must be as selective as possible when choosing partner universities as university ranking and other subjective perceptions of reputation directly influence their reputation. This does not detract from the fact that there are other considerations to the PEI's reputation, like its quality of service and teaching. Higher-ranked universities are also wary of their partner selections, and it may be good to find the more reliable PEIs that suit them better. PEIs need to start improving their quality to attract good quality university partners to enhance their reputation.

Location and Campus Life

The location of PEIs appeared to be an influence, but most of these institutions are already well located. Given the size of Singapore and the effectiveness and efficiency of its public transport services, the location of institutions was a minor influence. Distance

to campus, if far, was more of a trivial inconvenience. A campus-like atmosphere appeared to be an influence.

Studies that suggest location as a key influence typically relate to larger geographical regions (Ahmad & Buchanan, 2017; Hemsley-Brown & Oplatka, 2015; Mogaji et al., 2020; Wilkins & Huisman, 2015) and may not relate much to Singapore. In a Canadian study, Drews and Michael (2006) found that students favoured universities closer to home because of cost implications. Participants in this study stayed with their parents, and there were no additional costs like lodging and long-distance travel.

PEIs in Singapore have been centrally located near public transportation hubs, and this may be why location has not been deemed a critical influence in this study. The primary consideration in this discussion is that PEI should not want to move to an area that may be construed as too inconvenient compared to its competitors. Location becomes a challenge for PEIs who desire a sizeable campus-like environment in land-scarce Singapore.

The findings suggest that PEIs should pay attention to the perceived physical attractiveness of their location and how full-time students seek a 'university campus' atmosphere. Given the high cost of real estate in Singapore, obtaining sprawling grounds like autonomous universities may not be cost-effective. Still, PEIs would do well to maximise their capabilities to create a university-like atmosphere to improve its perceived quality and enhance the 'student experience'.

Perceived Personal Pressure

Competitiveness and Speed

This section was developed to analyse the pressures participants perceived in their lives and the state of their mental well-being. Henning et al. (2018) describe well-being:

> The concept of wellbeing relates to objective, measurable entities, such as housing, employment, and financial situations. It is also linked to the idea of subjective wellbeing, such as perceptions regarding the quality of relationships, emotional state, resilience, and a sense of satisfaction with life. (p. 1)

The overwhelming sense of rush towards employability, a better lifestyle or social status predominates the analysis. PEIs are unable to intervene in the personal lives of students, but they can take measures to build up student well-being. The key stressor and influencer for participants to enrol in a full-time undergraduate programme at a PEI is employability. Students' primary objectives are to get a degree and get it as fast as possible; the analysis has evidenced this.

The deeply embedded values and beliefs that form the Singapore culture are expressed by Thung (1980):

> The predominant ethos in Singapore is on hard work, achievement, personal ambition and material gain. The emphasis is on physical and mental ruggedness. This is necessary for the country's economic survival as the country depends on its people as resources in competition with the outside world. Such prevailing ethos cannot but produce people who are generally individualistic and competitive with little time or energy to spare for social living. Our fight for economic survival has led us to be materialistic and to stress merit and performance-the stress is necessarily on self-interest. (p. 232)

The influence of employability, the pursuit of prestigious jobs and status is strongly embedded in the Singapore culture; Isralowitz and Hong (1990) found that:

> The path for Singapore youth growing into adulthood is one that reflects the stress and pressure associated with succeeding in school, getting a job that has status, and concern about the future. (p.362)

The heightened perception of competitiveness and time crunch the analysis revealed project a cohort that may miss out on the "joys of learning" (Carlson & Fleisher, 2002, p. 1109). PEIs can provide more integration in the learning processes that align with students' employability ambitions. Some PEIs are already supporting students with

employability workshops, talks and personal counselling sessions. The social convention on education is deeply embedded in the culture. Israelowitz and Hong (1990) found that Singapore youths are pressured to keep up with schoolwork and worry about their future.

More can be done, but not without a deeper understanding of the stressors students face amidst their changing environments. PEI management cannot assume what had worked for them during their own studies works for the present cohort. PEIs appear to ignore the potential of qualitative research to discover more about their students. Some PEIs do not do any research and rely on perhaps archaic strategies and old-fashioned marketing tactics.

PEIs could obtain and provide feedback to students to enhance their holistic learning experience. Baud and Molloy (2013) explain that feedback is "an important part of learning and it refers to an important part of learners' lives. It is not some minor feature of students' experience" (p. 1). Feedback from students may not only help with their well-being but also assists PEIs in understanding their students better and improving student retention and recruitment, and business policies (Pedro et al., 2017; Subrahmanyam, 2017). PEIs taking such an approach may distinguish themselves from the competition and be better perceived as caring and a more attractive choice for students.

The data findings related many instances where participants directly or indirectly mentioned speed. Speed was not only related to the pursuit of an undergraduate programme but also to the overall world-view of participants. There are overlaps of many themes in the finding, and time appears to overlap with almost all of them. Participants seem impatient to complete their undergraduate studies, to get it over and done with, and pursue their career success. Participants' impatience has several key influences: parental influence, social conventions surrounding career success, age, wealth (income and wealth gap), fear of being left behind and FIRE (Financial Independence, Retire Early).

Participants want to achieve more in a shorter time, and I would suggest this is no different in most communities. Singapore has several unique 'features' that would emphasise this. The relatively high cost of living is spearheaded by the high cost of housing and vehicles. At the same time, it appears that the 'normal' time was acceptable for the autonomous universities revealing a sociocultural convention of benchmarking on completion time set by autonomous universities. This benchmark has not changed over the decades, and we may expect it will not remain the same.

This discussion on speed suggests that PEIs study the time-based trends of their students and their sociocultural environment. The findings also revealed that the present mindset does not support programmes that may be too far off the benchmark or deemed 'unacceptable'. What is acceptable is also influenced by employers' past experiences and sociocultural conventions. These conventions change over time, requiring PEIs to ascertain how 'time' factors into providing undergraduate programmes.

The focus appears to be the generation of higher income as soon as possible, and having a degree is perceived as an advantage. This may allow a better competitive advantage (Porter, 1998) through the creation of factors different from that autonomous universities. PEIs have the advantage of greater flexibility than government-aided autonomous universities and could create new sociocultural conventions through new narratives. The focus may not only be on the time to completion of a programme but also on the development of potential opportunities leading to higher income.

Expenditure and Cost

There was apparently no direct cost incurred by the participant, as the findings evidenced, but it was a strong influence on students. Participants only need to be concerned if their parents were able and willing to pay full fees at a PEI, which was typically higher than the government-funded autonomous universities. Callender and Jackson (2008) found that cost was a key factor for lower social groups and students who were concerned about debt, and they would likely study near home.

The nonchalant approach participants took could also be masking their desire to lower the cost burden on their parents and choosing a local PEI that they found fair. Cost is a key influence in several studies (Mustafa et al., 2018; Nicholls, 2018; Qasim et al., 2021; Wilkins & Huisman, 2015; Yao & Garcia, 2017), but PEI might not want to compete on price only as Wilkins suggests(2015):

> Lower status institutions with branch campuses will have to be ever more innovative and creative in their marketing communications and activities to create and maintain a favourable image that enables them to compete on other than a low cost/low quality proposition. But even high status and prestigious institutions should be aware that disasters or scandals at their home campuses could damage their reputations and have a negative knock-on effect on the images formed of their international branch campuses; so, contingency planning is recommended to deal with such circumstances. (p. 1268)

Cost was a fundamental influence because it shielded participants from the burden of bank loans and the high cost of living in Singapore, which is almost always in the top ten in the world ranking of expensive cities (Mercer, 2021). Money would link to all the themes in the study; in many aspects, it allows participants to achieve what they deem as success. This success is influenced strongly by sociocultural conventions and norms.

Studies that students can pursue are primarily determined by their parent's ability to save, pay, or apply for a bank loan. The cost of education did not appear as a stressor to participants, although it was an influence and consideration. As the findings suggested, the PEI route for participants has similar cost structures across the industry, and there are no apparent alternatives.

The perspective of money and its conventions and norms will change as parents may consider co-payment for a degree to instil responsible spending or follow the US norm where students take and service their study loans. Again, there are many possibilities, and the evidence points towards changing sociocultural conventions and norms that will impact PEIs if they continue to provide only degrees. There is a possibility for future cohorts to work first and save for a degree or take routes that do not require a degree. Perhaps like the education minister said, the job of a Prime Minister does not require a degree (Toh, 2018); this may lead to the rethinking of other jobs that purport to need a

degree when in fact, they may be using a degree for ‘signalling’ purposes only (Arkes, 1999). Signals for character, competence and the general ability to do a job can and do change over time (Pericles Rospigliosi et al., 2014). Costs should be perceived as fair, and PEIs may want to signal a more significant value proposition, not just to provide reasonable prices but to couple fair pricing with perceived high quality.

It’s More of a Backup! -Playing it Safe

The findings here focused on a quote from the data to support that social conventions influence students‘ perspectives. The data provides ample evidence to support that participants do not go through a detailed or thought-through decision-making process but rely on social conventions and norms to enrol in an undergraduate programme at a PEI in Singapore. Perhaps they were unsure, and their sources of information were ‘flimsy hearsay’ (Baldwin & James, 2000), and they did not know of other alternatives. This theme likely echoed what most participants felt as they were unsure if the degree was their choice. Money was not an issue and had no direct cost to them, so why not?

Do it because everyone else is doing it, and it is perceived to land them better jobs with higher salaries and status. If they do not follow conventions, they might miss out on opportunities or even make ‘wrong’ decisions which are better than the alternative of choosing ‘nothing’ (Levy, 2009). The route to getting a degree is a strong social convention in Singapore, and this will likely continue for a while. We cannot predict the future with certainty, but the sustainability of PEIs rests on their ability to meet the changes in social conventions and proactively make organisational changes, or at the very least, have the resources to be expeditious when reacting to changes.

Palmer et al. (2004) navigated fifty years of US college choice and found complications that arose because of the changes in legislation, subsidy availability, “increased number of HE institutions and Community colleges and greater access, higher household income, changing demographics and greater accountability of HE institutions.” (p. 40). As legislative laws and regulations and institutional admission policies change, they impact students' choices (Palmer et al., 2004).

Conceptual Model for Private Education Institutions in Singapore

This study proposes a conceptual model (Fig. 16) that highlights how the influencing factors relate to and affect each other, resulting in participants' decision to enrol in a Singapore PEI.

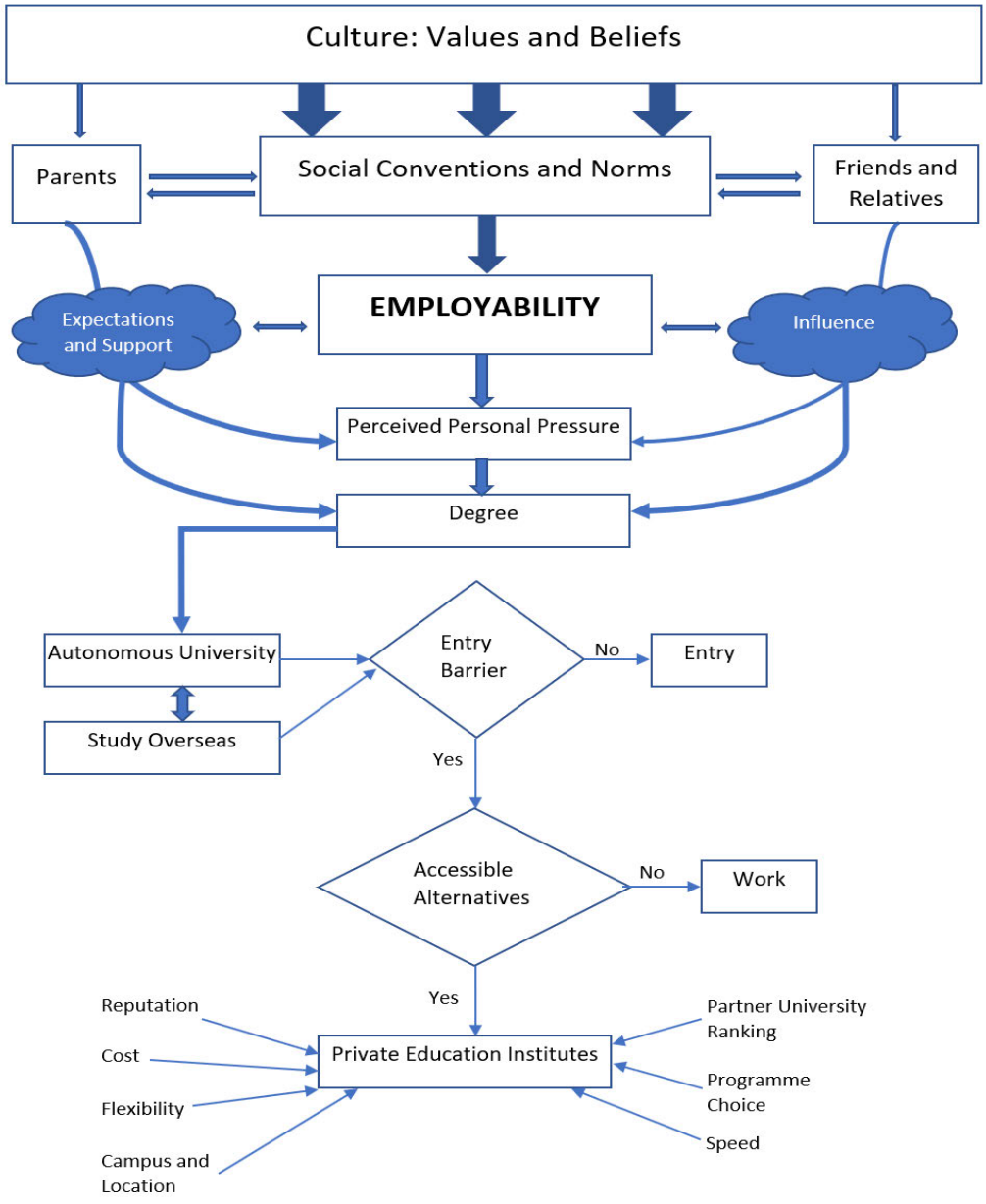

Figure 15-This study's conceptual model

This conceptual model helps to facilitate policy enhancements for Singapore's private HE industry. This model highlights the key underlying influence of students' choice

being the values and beliefs that are culture-bound. The model proposes that culture within a given society or country results in conventions and norms that drive behaviour. Parents follow cultural conventions and norms, creating expectations for their children to get better jobs and higher social and economic status through pursuing HE. They also follow the norm of supporting their children financially and through other means.

Friends and relatives subscribe to and reinforce the cultural conventions and norms of employability and better jobs and social-economic status through HE. These normative and comparative reference groups together create perceived personal pressure on students that they should pursue HE to improve their social economic status by getting better-paying jobs with higher social standing.

Following social convention, students seek entry into HE, with their first choice being the autonomous universities, followed closely by overseas universities. At this juncture, students consider higher-ranked overseas universities if cost and entry are not a constraint. Students who do not meet entry requirements for autonomous universities consider the demand absorbing overseas universities if their parents can afford it.

Should studying overseas also become a barrier, then students discover other viable alternatives that are supported by social convention. These students would select PEIs for their HE needs. Those who fail to meet entry requirements to PEIs have no other alternatives but to join the workforce. Here, PEIs are their only option for HE. Those who meet the PEI entry requirements typically select their institutions based on reputation, cost, program flexibility, University partner ranking, program choice, speed of completion, location and campus-like atmosphere.

This model summarises and incorporates the themes discovered in this research and presents the flow of influences on students in a hierarchical fashion. The model offers culture as the underlying factor that drives the social convention and its behavioural outcome. Employability is presented as the core factor for students, and their sociocultural environment influences this. The PEIs are selected by students based on a combination of factors.

Summary of Chapter Five

This chapter highlighted and discussed the significance of the results in the findings. Several themes appeared that were consistent with previous studies and presented consistencies in influences. The perceived underlying theme was employability, a theme that was highly consistent with past studies. What has not been adequately discussed were the influences on employability. Typical influences for employability were job attainment, with a few indicating status as an influence as well.

Revealing in the discussion is the impact of culture and the ambitions of students for status (Israelowitz & Hong, 1990) in Singapore, which was a strong influence. This culture of status attainment creates expectations in parents for their children (Hossler, 1984). Historical evidence of degree holders who obtain jobs with prestige sets a precedence that invariably results in a social convention for getting a degree.

The practical and ostensibly oversimplified outcome of this study is that the key factors influencing students' choice to enter PEIs full-time undergraduate programmes are culture, whose values and beliefs propel behaviour, social conventions, and paths that lead to behavioural rewards that are supported and encouraged by others and the attainment of status. This pragmatic outcome does not detract from the need for PEIs in Singapore to ascertain their competence and capability in the factors that influence full-time students' decision to enrol in their undergraduate programmes.

A PEI would consider the influences to ascertain how steering towards better-perceived quality may enhance their standing in the industry. Such quality perceptions may be favourable in improving their reputation and promoting a better alternative than their competition.

Chapter Six –Recommendations and Conclusion

The factors influencing students' choice to enter PEI full-time programmes appear to have similarities to many studies on the subject. The key discovery in this study is the strong influence of the social convention surrounding employability, particularly the expectations from parents and the aspirations of students.

Employability has been shown to be a crucial explicit influence on Singapore's demand growth for degree programmes. This employability influence propagates to the development of other influences like parents and relatives and friends. This study discovered that parents play a critical role in directly influencing their children to pursue HE. Past studies indicate that parents influence their children at an early age, creating expectations that drive the child's ambitions toward prestigious jobs. These studies also suggest that parental influence subsides as the child is near university age. However, this study has revealed that parental influence on students in Singapore persists strongly during HE enrolment and their studies.

Social class or the social circles surrounding students are an indirect but crucial influence on the ambitions of students for status. It was assumed that in this Asian culture, relatives would have been a strong influence on participants; it was revealing that relatives' influence was weaker than the influence of friends. Relatives influenced the parents and students to affirm and support the social convention on behavioural benefits of obtaining a degree. The strong Singapore culture towards education and status supports the social convention that leads students towards HE.

Parents are one of the key influences for students to enrol in full-time undergraduate programmes in Singapore. Parental expectations help propel their children's ambitions. The reasons for this influence and the other themes reveal a firm reliance on the desire for higher social status and following social conventions. This study theorises that students are mostly unaware of the explicit benefits of a degree and rely on social conventions to influence their decision to enrol with the main aim of employability to earn an income for self-sustainability.

PEIs are market followers and serve to absorb the overflow of students who want a degree. The sustainability of PEIs is led by the social convention that degrees lead to better employability opportunities. Popular PEIs with positive student perceptions can presently absorb this excess demand with ease if the convention holds. Narratives on degrees and skills-based learning are emerging, signalling changes in employability strategies and their supporting infrastructure. Social convention may take time and change incrementally, giving PEIs ample time to morph with the changes. The narratives are coming from organisations and the government, with ministers suggesting a focus on working before HE and a degree after, and high-status jobs like a Prime Minister without a degree.

PEIs are overly reliant on partner universities in terms of programmes and the borrowing of reputation through the university's ranking status (Jackson, 1982). Industry history has provided ample evidence of how a key university partner leaving a PEI can severely affect their business. Having several university partners may mitigate the risk, but the buffet PEIs are not typically favoured if students have more choices. PEIs are perceived to offer similar programmes, have similar costs and structures and are delivered similarly (Hunt & Boliver, 2019). They do not possess unique differentiating factors that might tide them beyond absorbing excess demand.

This study's findings and discussion highlight the influence of status and the pursuit of employability to improve job prestige and its accompanying higher income. Student ambition, driven by parental expectations and social conventions, propels the pursuit of a degree qualification that is perceived to deliver status. Factors influencing student choice are directly related to the perceived value of HE institutions in Singapore that would improve the possibility of employability, job prestige and higher income.

The influence of reputation and ranking is instrumental in supporting students' choice in a PEI, resonating with the value sought by students. PEIs must appreciate that they would do better in the industry to improve quality perceptions that will enhance the value of their degrees amongst employers and students. It may be a challenge to compete with government-funded autonomous universities. Still, PEIs could aspire to

increase their perceived value and promote their standing in their community as a viable and valuable alternative. It appears that parents, students, and employers are concerned about the quality of HE and its value, indicating that PEIs that address these quality concerns may improve their business policies:

- **Parents** – Expectations from parents for students to pursue HE starts from an early age. PEIs could consciously engage parents in communicating their HE value through better quality provision and regular feedback.
- **Employability** – PEIs would want to continue to heighten their engagement with employers to improve industry perceptions of PEI graduates. PEIs should not limit their efforts to the private sector and ought to work more with the public sector to reinforce the quality of their institution, their partner universities, and their graduates.
- **Friends and relatives** – Word-of-mouth communication from PEI students is a strong influence that should be backed by positive experiences. These experiences stem from the various teaching and non-teaching contact points.
- **Alternatives** – Through better quality HE, PEIs could develop pull factors and not solely rely on their demand-absorbing function. A possible step could be an alternative to studying abroad, providing a near university-like atmosphere with similar teaching quality and supporting amenities.
- **University partner** – A crucial influence on PEI is the ranking and reputation of their partner universities. Attracting universities with a good worldwide ranking is a challenge, and PEIs must be able to exemplify their ability to be a high-quality conveyor of the degree programme.

PEIs should aspire to provide more than a demand-absorbing function to differentiate themselves. Its value proposition to students towards employability and its reputation needs to rest on the fundamental quality of its degree programmes. Such fundamentals, in turn, rest on the quality provision of PEIs, their ability to provide high standards of teaching through their academic staff and their ability to attract and retain good quality university partners.

Limitations of this Study and Future Research

There are limitations to this study and a few areas that, in hindsight, could have been improved. Not all PEIs were represented in the study, and students who did not proceed via the PEI route were omitted, but this can be the basis of another study to discover their alternative route influences.

Participants were sometimes unable to remember their pre-enrolment experiences and perceptions well, as it has been a few years since graduating. Their recollection is sometimes nested on their actual student experiences.

Although necessary given the pandemic, online interviews limited the spontaneity and 'warmth' that a face-to-face interview or focus group might have provided. The online interviews were adequate but technical issues and bandwidth lag at times appeared to frustrate the participants.

A longitudinal study following students when they enrol and in their final year may have provided further insights for the present cohort.

Parental influence was insufficiently explored and should be investigated further. There were insufficient findings on parental influence because the interviews did not elicit more from participants, and parents were not interviewed. A suggestion for joint research is proposed to gain insights from parents of school-going children.

Aspirations on employability were not addressed. Interview questions were not adequately adjusted to probe this theme further. Although 'status' was ascribed as an influence, there must be more data and precision to discover this theme additionally. The meaning of employability to participants was inadequately investigated. These are, in hindsight, a frustration that this researcher hopes to uncover through further studies.

The influence of friends could be further researched. Their support within the social convention is a crucial indirect influence. The revelation of more data on this influence may also help reveal the extent of parental influence. Parents are not choosing the discipline or programmes; who or what is influencing the student, how, and when?

This study should try to eliminate survivorship bias (Elston, 2021) by sampling participants from autonomous universities and another study with participants who did not take the degree route and chose to work instead; “to find the weak spots of a bomber aircraft returning from battle, we need to find the bombers that crashed, not the ones that came back” (Bragdon, 2017).

Contribution to Knowledge

Central to this study was the desire to obtain insights into the factors that influence students to enter full-time undergraduate programmes at a PEI specific to Singapore's context and culture. There was consensus in many studies on factors that influence the desire for a degree, and this study concurs with several of these, like employability, parents, and friends. This study has managed to provide more significant insights into these influences and provide clarity on the foundations and impact of these influences.

Culture has been highlighted as a strong influence, with its values and beliefs discussed through social conventions. Most studies do not provide insights on the influence of this ‘invisible hand’ (Baker, 2009) on culture, specifically the adherence to social convention. The discussion highlights the stressors students face in their ambition to achieve ‘status’ (Isralowitz & Hong, 1990) that is fuelled by their parent’s expectations at an early age (Gmici et al., 2014; Hossler et al., 1999) based on a culture of “hard work, achievement, personal ambition and material gain” (Thung, 1980) (p. 232).

Past studies support the analysis of factors, but this study has been able to explore parental influence in relatively greater depth. Ambitions of students coupled with parents’ expectations fuel the demand for degrees in a meritocratic and status-conscious culture like Singapore. The attainment of occupational status and upward mobility through education does not depend on social background (Blau & Duncan, 1967). Parents save and borrow if necessary to support their child’s education in HE, paying non-subsidised tuition feed at PEIs if necessary. Students live with their parents, and most receive an allowance with the sole purpose of getting a degree.

Studies on PEIs have identified enrolment factors such as entry requirements, university ranking, employability, and cost, as this study did. This study reveals, however, that students choose the PEI route also because it is better than nothing (Levy, 2009) or at least gives them the status of being a graduate. This highlights the status-conscious culture of entry into elite schools (Koh, 2014) in Singapore, where students build ambitions to attend well-ranked autonomous universities. This pent-up ambition for a degree leads students to alternative routes when entry into these autonomous universities fails to materialise, creating a demand that is fulfilled by the "demand-absorbing" (Levy, 2009, p. 22) PEIs. This situation is not unique to Singapore and is witnessed in many countries (Buckner, 2018; Edrak et al., 2015; Hunt & Boliver, 2019; Ko, 2019; McCowan, 2004; Migin et al., 2015; Mishra & Gupta, 2021; Salto, 2018; Setswe, 2013; Shah et al., 2019; Teah, 2019) highlighting similarities of student ambitions.

This study's contribution is its explicit discussion of culture, social convention, parental expectations and support and student ambition to achieve a degree, any degree in the pursuit of status. It is not meant to be conclusive but an invitation for further and broader studies.

Contribution to Practice

The outcomes of this research have provided several insights on factors that influence students to enter a PEI in Singapore. These insights go beyond the pragmatic and dwell further into the values and beliefs that propel these influences, trying to discover the foundational fabric of all other factors. The revelation of these fundamental influences enables PEIs to appreciate factors that may profoundly impact their business. The demand-absorbing (Levy, 2009) function of PEIs is vulnerable to the changing narrative surrounding the social conventions that boost the present demand for a degree.

A conceptual model (Fig. 16) was developed to highlight and present the interconnectedness of factors and how these influence students in their enrolment choice in a PEI in Singapore.

A notable revelation is the perceived reputation of PEIs that is derived from the ranking and status of their partner university. This ‘borrowing’ of reputation may be precarious as history has evidenced partner universities existing in the market, moving to another PEI, or even setting up a branch campus on their own.

Strong parental influence highlights to PEIs the need to enhance their presence with parents and the community in general, to enhance and repair past perceptions of inferior quality. Parents, who are the payor, must be reassured that their child enrolling in a PEI is status bound. Such outreach to the community would influence many and help enhance the social convention of the PEI route.

There is a solid call to PEIs to discover a differentiating factor. This study reveals that there is no real differentiator than the PEI's perceived reputation and social standing, which precariously rests on its partner universities’ ranking and standing. There is also an appeal to look beyond degree programmes and consider diversification into skills-based education—a request to connect and communicate more with the relevant policymakers and major industry players.

PEIs must provide a better value proposition to their students by enhancing their quality provision. A major consideration is the investment of qualified and dedicated full-time academic staff capable of exhibiting higher-quality teaching and learning standards that mirror their partner universities. This investment could be coupled with closer academic collaborations with these partners in academic research.

This study’s contribution to practice is visualised in figure 17, which highlights areas where PEIs should consciously and regularly monitor and address. These factors and changes in them may allow or require organisational policy changes to further develop their business.

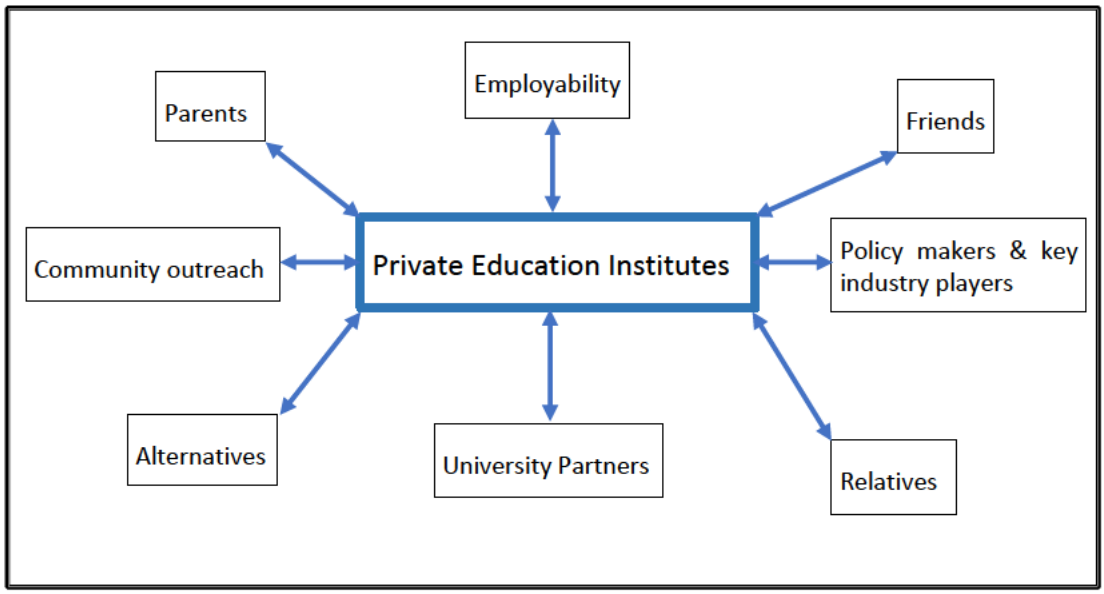

Figure 16-Areas PEIs should monitor and address to enhance differentiating factors

The fundamental pragmatic contribution this study makes is to highlight to PEIs that the influencing factors strongly relate to the perception of value and quality of its students and the hearts and minds of its society, resting firmly on strong, deeply rooted values and beliefs with behaviour that is abided by social conventions and norms. The pursuit of HE in Singapore continues to grow, and PEIs should aspire to improve the perceptions of their value to employers and students.

Palmer et al. (2004) are very clear that there will be changes in the future, incremental or radical. Regardless, PEIs must prepare for the inevitable and the unexpected. PEIs should identify, explore, and monitor all these forces to ensure relevance in the changing nature of culture and its social conventions that influence behaviour.

PEIs in Singapore are predominantly teaching institutes, with a few churning out research publications. PEIs can consider an increase in research on private HE itself, with more PEIs moving towards publishing industry-based research. Peer-reviewed research may serve to analyse the industry better and improve its perceived contribution and reputation.

The final implication is on the researcher. This study is a contribution to the researcher's lifelong learning and employability objectives.

Concluding Remarks

This study discovered pivotal influences that clarify the factors behind students' decision to enrol into full-time undergraduate programmes with PEIs in Singapore. The findings and discussions indicate that the influences are entrenched in the cultural fabric of Singapore society. PEIs' decisions to enhance student enrolment should consider sociocultural conventions and norms and not only superficial factors. PEIs can also address the various stressors parents and students navigate in their quest for HE. PEI should address gaps in quality perceptions and work closely with their partner universities in this endeavour.

The study appears to have met its key aim to discover why students engage with PEIs for their HE needs in Singapore. Several themes could be further explored, but there were insufficient resources to explore them in greater depth. The research was able to examine previous studies and develop the necessary gap for this study. The in-depth interviews were instrumental in the discovery of themes which paved the way for the use of IPA in the data analysis. This led to a contribution of knowledge to the research. A further contribution to practice was provided through a conceptual model that may be used to formulate or review policy in Singapore PEIs. This study is an open invitation to dissect, investigate and explore its findings even further.

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APPENDICES

Appendix A

Ethics Approval

Edinburgh Napier UNIVERSITY

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

16 March 2020

Application reference: ENBS-2019-20-025

Title of proposed research: Pilot Study

Dear Dinesh,

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,

[redacted]

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

Appendix B

Interview Consent Form

I .....(name), being over the age of 18 years, hereby consent to agree to participate in a personal interview carried out by Dinesh S. Dhaliwal, DBA student at the Edinburgh Napier University, to aid with the research of "*Business Sustainability in Private Higher Education- Key Factors Influencing Students' Choice to Enter Private Higher Education Institute, Undergraduate Full-Time Programmes in Singapore*".

I have read the information sheet related to the study mentioned above and understand the aims of the project. Details of the interview have been explained to my satisfaction. I am aware of the topics to be discussed.

I agree to recording of my information and participation so it can be transcribed after the interview is held. I am aware that I have the right to edit the transcript of the focus group once it has been completed.

I am fully aware that data collected will be stored securely, safely and in accordance with the Singapore Personal Data Protection Act 2012 (PDPA).

I will answer questions in the interview at my own free will but am free to decline to answer questions and may ask that the recording be stopped at any time. I may withdraw at any time from the interview or the research without disadvantage.

Whether I participate or not, or withdraw after participating, will have no effect on any treatment or service that is being provided to me, if any.

I may not directly benefit from taking part in this research.

While the information gained in this study will be published as explained, I will not be identified, and individual information will remain confidential.

I understand that I can contact either the researcher or Edinburgh Napier University with questions about this research via the contact details below.

I am aware that I can make any reasonable changes to this consent form.

Participant's name and signature **Date**

_____ _____

Researcher's name and signature **Date**

_____ _____

Dinesh S. Dhaliwal

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: Dinesh Singh Dhaliwal

Tel: +65 XXXXXXXX

E-mail: XXXXXXXXXXX@napier.ac.uk

You can also contact my research supervisor:

Name of Supervisor: Dr Gerri Matthews-Smith

E-mail: XXXXXXXXXXXXX@napier.ac.uk

What if I have concerns about this research?

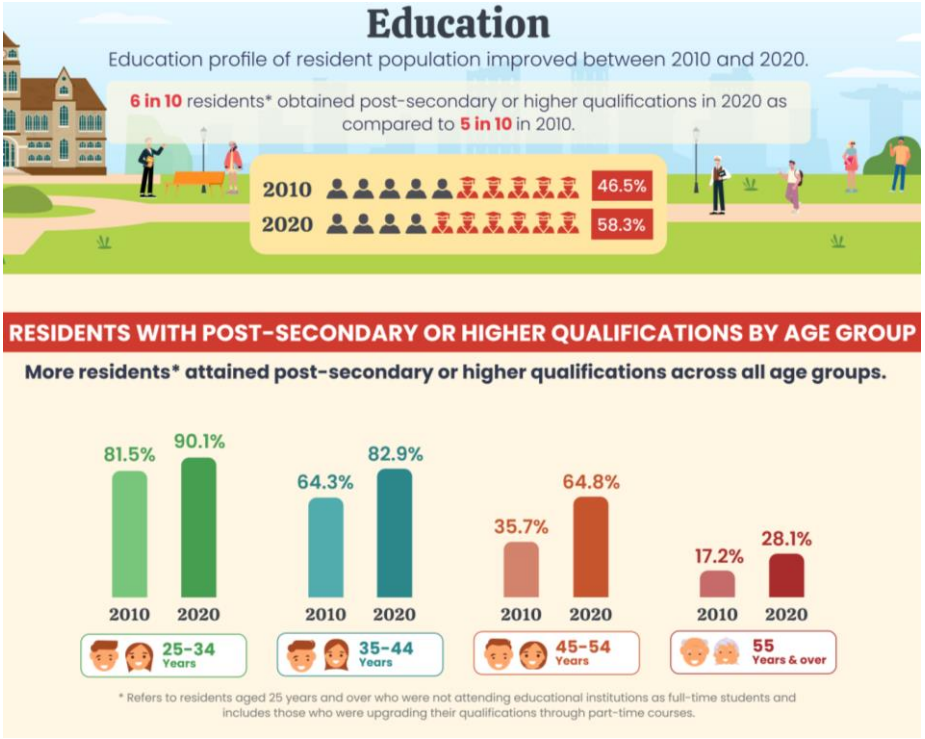
If you are worried about this research, or if you are concerned about how it is being conducted, you can contact the School Research Integrity Lead:

Dr Matthew Dutton, at XXXXXXXXX@napier.ac.uk.

Appendix C

Growth of Graduates in Singapore 2010-2020.

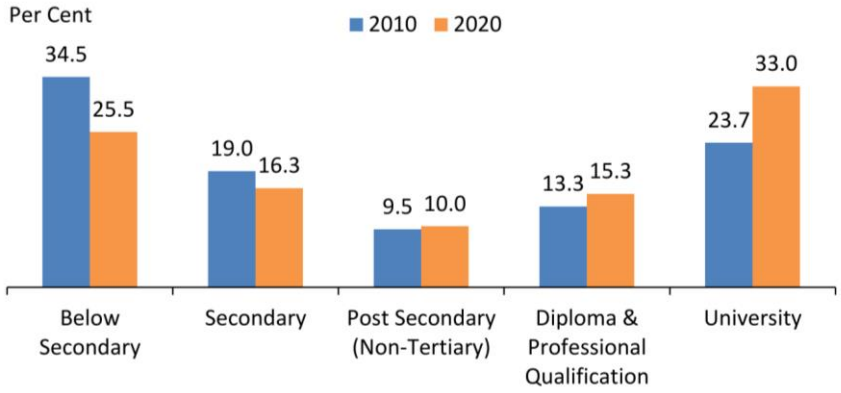
Source: Singapore, D. o. S. (2021). Census 2020. Retrieved from https://www.singstat.gov.sg/-/media/files/publications/cop2020/sr1/cop2020sr1.pdf



Education Profile

The education profile of the resident population improved between 2010 and 2020. Among residents aged 25 years and over in 2020, 58.3 per cent attained post-secondary or higher qualifications, up from 46.5 per cent in 2010 (Chart 3.1).

Chart 3.1 Resident Population Aged 25 Years and Over by Highest Qualification Attained



Note: Data pertain to residents who were not attending educational institutions as full-time students and include those who were upgrading their qualifications through part-time courses.

Education Profile by Ethnic Group

The Chinese, Malay and Indian communities all saw improvements in their educational attainment. Between 2010 and 2020, the proportion of residents with post-secondary or higher qualifications rose while the proportion of residents with secondary or lower qualifications decreased across all three major ethnic groups (Table 3.1).

Table 3.1 Resident Population Aged 25 Years and Over by Highest Qualification Attained and Ethnic Group

Per Cent

Highest Qualification Attained	Chinese		Malays		Indians	
	2010	2020	2010	2020	2010	2020
Total	100.0	100.0	100.0	100.0	100.0	100.0
Below Secondary	35.8	26.2	41.4	28.9	23.8	18.3
Secondary	18.5	15.5	27.5	23.5	16.9	14.3
Post-Secondary (Non-Tertiary)	8.7	8.4	15.8	19.8	9.6	11.0
Diploma & Professional Qualification	13.9	15.2	9.8	16.9	12.9	15.0
University	23.2	34.7	5.5	10.8	36.8	41.3

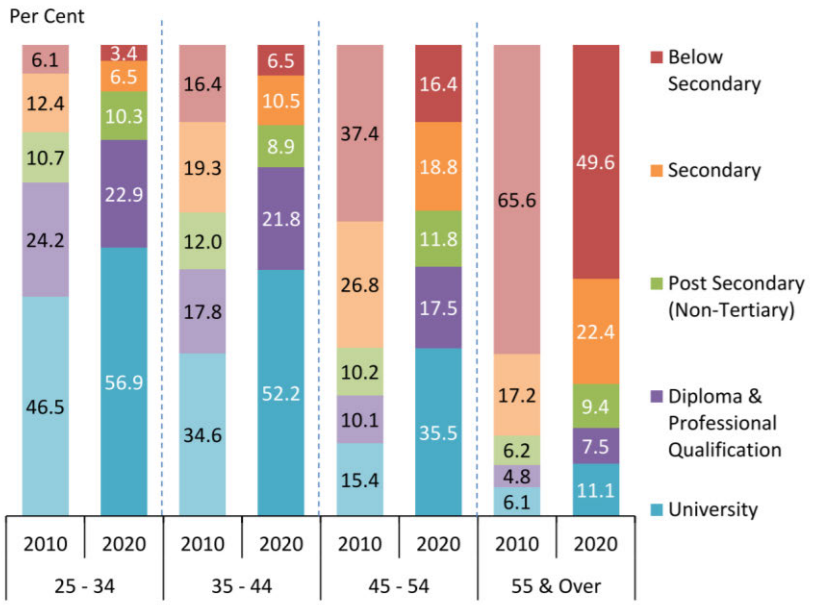
Note: Data pertain to residents who were not attending educational institutions as full-time students and include those who were upgrading their qualifications through part-time courses.

Education Profile by Age Group

The increase in the proportion of residents with post-secondary or higher qualifications between 2010 and 2020 was observed among all age groups.

Nine in ten residents aged 25-34 years and 82.9 per cent of residents aged 35-44 years had post-secondary or higher qualifications in 2020, up from 81.5 per cent and 64.3 per cent respectively in 2010 (Chart 3.2).

Chart 3.2 Resident Population Aged 25 Years and Over by Highest Qualification Attained and Age Group



Note: Data pertain to residents who were not attending educational institutions as full-time students and include those who were upgrading their qualifications through part-time courses.

University Graduates by Field of Study

Business and Administration continued to be the most common field of study among university graduates, accounting for 31.2 per cent of male graduates and 39.0 per cent of female graduates in 2020 (Table 3.2).

The next largest group of male university graduates majored in Engineering Sciences (27.2 per cent in 2020) followed by Information Technology (11.3 per cent).

For females, Humanities & Social Sciences (14.9 per cent) and Engineering Sciences (7.4 per cent) continued to be the second and third most common field of study respectively in 2020, with Natural & Mathematical Sciences and Health Sciences close behind (7.3 per cent each).

Table 3.2 Resident University Graduates Aged 15 Years and Over by Field of Study and Sex

Per Cent

Field of Study	Male		Female	
	2010	2020	2010	2020
Total	100.0	100.0	100.0	100.0
Education	1.4	2.5	4.5	6.7
Fine & Applied Arts	1.1	2.0	1.9	3.0
Humanities & Social Sciences	7.7	8.2	15.9	14.9
Mass Communication & Information Science	1.4	2.1	3.2	3.5
Business & Administration	27.2	31.2	37.5	39.0
Law	1.8	2.0	2.0	2.0
Natural & Mathematical Sciences	6.4	6.0	8.8	7.3
Health Sciences	3.3	3.5	6.2	7.3
Information Technology	12.1	11.3	7.2	5.5
Architecture, Building and Real Estate	2.7	2.2	2.2	2.1
Engineering Sciences	33.1	27.2	9.1	7.4
Others	1.7	1.8	1.4	1.2

Note: Data pertain to residents who were not attending educational institutions as full-time students and include those who were upgrading their qualifications through part-time courses.