

DARING TO TAKE THE LEAP: FACTORS AFFECTING THE DECISION IN TAKING THE CPA LICENSURE EXAMINATION

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Abstract

This study was intended to determine the socio-demographic profile of the 4th year BS Accountancy Students and the factors affecting their decision in taking the Certified Public Accountant Licensure Examination (CPALE). The study also ascertained the significant difference in the factors affecting the students' decision in taking CPALE when grouped according to their socio-demographic profile. The study was guided by the null hypothesis that there is no significant difference between the factors affecting the decision of the students to take CPALE when grouped according to their profile variable. To collect the data needed, the researcher adapted a survey questionnaire. Moreover, the descriptive method of research was utilized and purposive sampling was used. The following statistical treatment and analysis were applied: Frequency Count for the Socio-Demographic Profile, Likert Scale Value to score the Factors Affecting the Respondents' Decision to take CPALE, and findings were Weighted. ANOVA and T-test to test the difference affecting the respondents' decision to take CPALE and their socio-demographic profile. The following results were derived in the course of the conduct of this study; some of the hypotheses were accepted, while others were rejected. All factors highly affected the decision of the students in taking CPALE. It is believed that the result of this study can withstand and overcome different adversities in taking CPALE and develop an intervention program to improve the performance of Cagayan State University in the CPA Licensure Examination.

Keywords: CPALE, Students' Decision, GWA, CPA, Socio-Demographic Profile

INTRODUCTION

The purpose of education is to learn, and students' learning can be determined through examinations. Therefore, students prepare for examinations, and every student has his or her strategy for preparing for examinations. It is normal for students to experience anxiety and stress every time they think of examinations for it is designed to assess their potential and learnings. It filters students who are good and are not good at their studies. As Malcolm X said, "Education is the passport to the future, for tomorrow belongs to those who prepare for it today."

Licensure examinations measure and ensure the quality of education provided to the students. It determines the degree of competence of graduates to practice the profession in the field. The Professional Regulation Commission (PRC) ensures that graduates have completed their college degrees and are prepared to meet the expectation within the different professions.

In the case of Bachelor of Science in Accountancy, CHED memorandum order # 27, series of 2017 clearly states that the primary goal of accounting education offered by higher education institutions is to produce competent and ethical professional accountants capable of making a positive contribution to the profession and society. Students must develop and maintain an attitude of learning to learn, to maintain their competence as professional accountants later. As

Calma (2020) said in his study, “It is not easy to become a CPA because students are required to possess higher education commitment than most other careers or professions. One must be a holder of a Bachelor’s Degree in Accountancy and pass the CPA Licensure Examination”

In light of this, the study aims to ascertain the level of influence of various factors like Financial Considerations, Study Habits, Peer Influence, School Programs, and Home Environment affecting the respondents’ decision to take the CPA Licensure Examination and the difference between these factors to their profile variables. The researcher as an accounting professor and CPA knows that BSA students are faced with high demands and pressures brought about by the CPA Licensure Examination. In this regard, the researcher considered assessing the level of influence of the above factors on the respondents as a basis to withstand and overcome different adversities in taking the CPA Licensure Examination. Further, this will serve as a basis for developing an intervention program to improve the performance of Cagayan State University in the CPA Licensure Examination.

Research Questions

The objective of the study is to ascertain the factors affecting the decision of students in taking the Certified Public Accountant Licensure Examination (CPALE). Specifically, it seeks to answer the following questions:

1. What is the socio-demographic profile of 4th year BS Accountancy Students in terms of:
 - 1.1. Age
 - 1.2. Sex
 - 1.3. General Weighted Average
 - 1.4. Average Monthly Household Income
 - 1.5. Number of Household members earning a living
2. What are the factors affecting the decision of the students in terms of:
 - 2.1. Financial Considerations
 - 2.2. Study habits
 - 2.3. Peer influence
 - 2.4. Home environment
 - 2.5. School Environment
3. Is there a significant difference between the factors affecting the decision of the students in taking CPALE when grouped according to their profile variable?

Hypothesis

Ho: There is no significant difference between the factors affecting the decision of the students in taking CPALE when grouped according to their profile variable.

Conceptual Framework

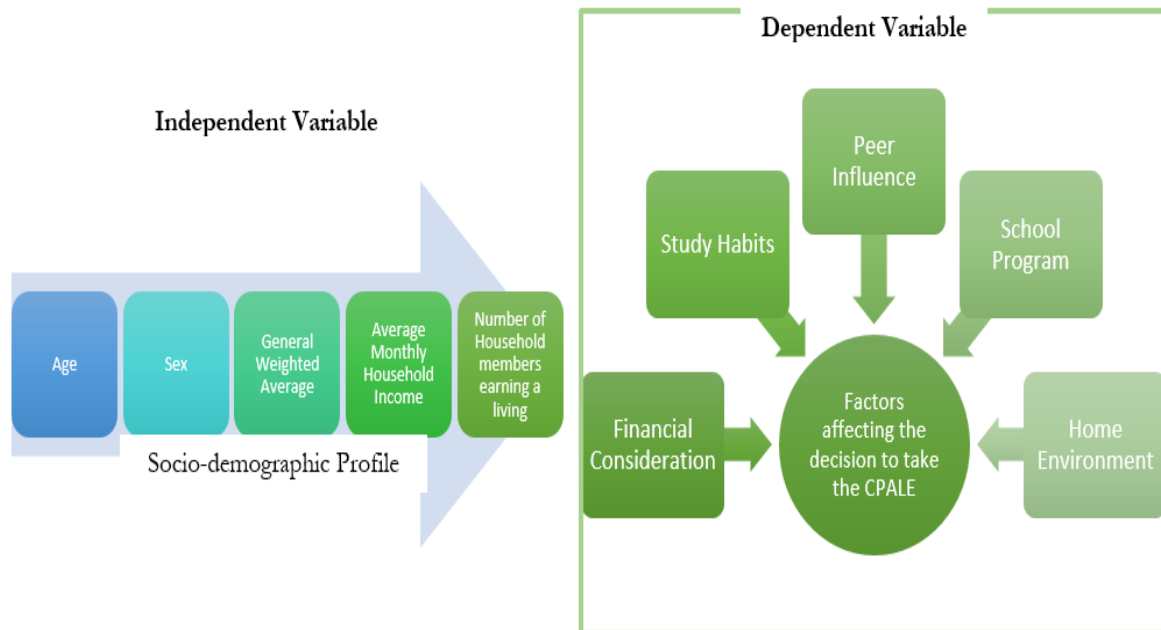


Figure 1. This shows how the Independent Variable - The socio-demographic profile of the respondents affects the Dependent Variable – the Factors affecting the students’ decision to take the Certified Public Accountant Licensure Examination

Scope and Limitation

The study was limited to the factors affecting the decision to take CPALE of the 61 BS Accountancy Students of Cagayan State University – Andrews Campus, for the second semester, Academic Year 2022 – 2023. Total enumeration was employed by the researcher, the socio-demographic profile and the factors affecting the respondents’ decision to take CPALE were the focus of the study.

RESEARCH METHODOLOGY

The researcher used the descriptive method of research. Descriptive research aims to accurately and systematically describe a population, situation, or phenomenon (McCombes, 2019). It was used to identify and analyze the factors affecting the students’ decision to take CPALE.

The respondents of the study were the 61 BS Accountancy Students of Cagayan State University – Andrews Campus, for the second semester of the academic year 2022 – 2023.

The study used a survey questionnaire to collect information about the respondents' socio-demographic profile and the factors affecting the respondents’ decision to take CPALE.

To answer the questions stated in the statement of the problem the following steps were undertaken: The researcher adapted a survey questionnaire. After this, the researcher floated

the questionnaire to the 61 BS Accountancy students. The data collected were treated statistically analyzed, and interpreted.

The socio-demographic profile of the respondents was classified using Frequency Count. The Likert Scale Value was used to score the factors affecting the respondents' decision to take CPALE and the findings were weighted. In addition, the results were evaluated using a descriptive scale (3.25–4.00 Highly Affected, 2.50–3.24 Moderately Affected, 1.75-2.49 Slightly Affected, and 1.00–1.74 Not Affected). One-way Analysis of Variance (ANOVA) and T-test was used to test the difference between factors affecting the respondents' decision to take CPALE and the respondents' socio-demographic profile.

RESULTS AND DISCUSSION

Table 1: Frequency Distribution of the Respondents as to Age

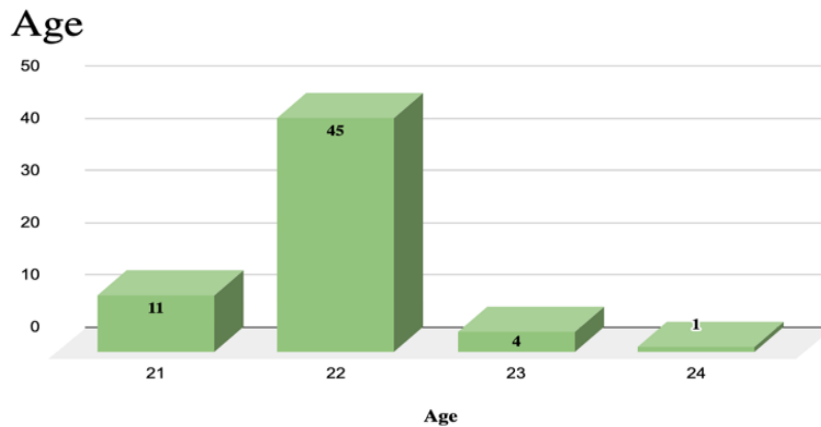


Table 1 presents the frequency distribution of the respondents as to age. It can be noted that 22 years of age obtained the highest frequency distribution of 45 while 24 years of age obtained the lowest frequency of 1. This shows that most of the aspiring CPA takers fall under the age of 22. This is about the K-12 program and the fact that the common age to finish a 4-year course is 22 years old and for students who started college at the age of 18 years old.

Table 2: Frequency Distribution of the Respondents as to Sex

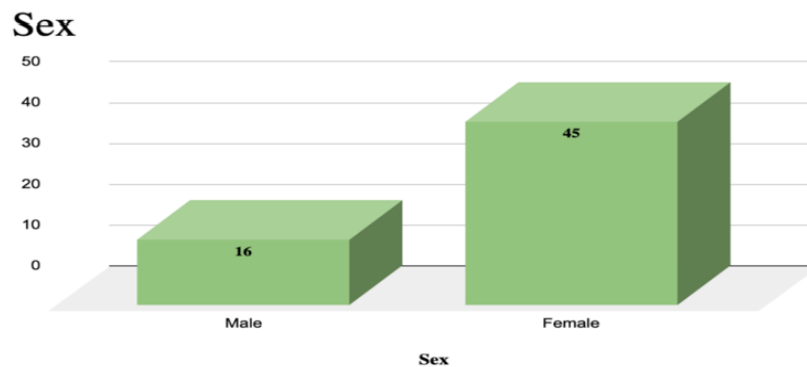


Table 2 presents the frequency distribution of respondents as to sex. It shows that the frequency distribution for females is 45 while the percentage distribution for males is 16. The data is a manifestation that the accounting profession has become increasingly attractive to female students as evidenced in the 2018 CPA Tracker Survey of the Board of Accountancy (BOA). It was revealed that more than 64% of the new CPA examination passers in the Philippines are female.

Table 3: Frequency Distribution of the Respondents as to General Weighted Average

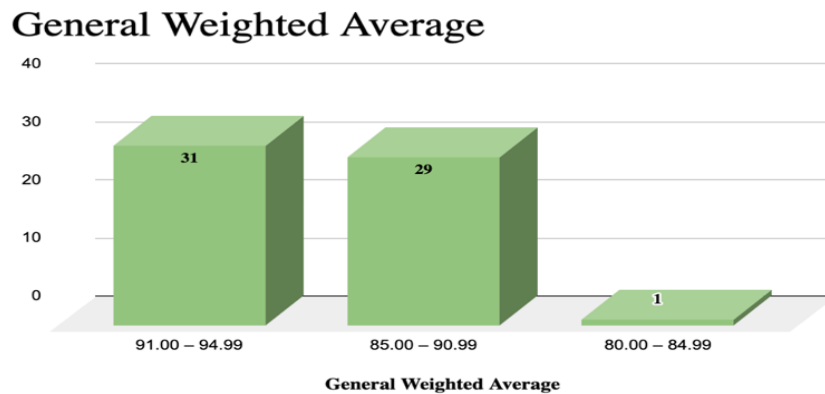


Table 3 presents the frequency distribution of respondents as to the general weighted average. It can be gleaned that 31 of the respondents have a general weighted average of 91.00-94.99, while only 1 has a general weighted average of 80.00-84.00. Paul (2013) cited in his study, that one of the common patterns of stories of deep learners was identified as 1. Those that pursue passion and not the A's, 2. Making a personal connection to studies, and 3. Reading and thinking actively. The above data is proof that the respondents know why they are in school and why they need to study hard and that is for them to pursue their dream of becoming a CPA. As stated by Karen Joy L. Baliuag, a Bachelor of Science in Accountancy, Magna cum Laude graduate of CSU “Through it all, we pushed forward, fueled by an unyielding passion and the unwavering conviction that our dreams were worth every ounce of effort.”

Table 4: Frequency Distribution of the Respondents as to Average Household Monthly Income

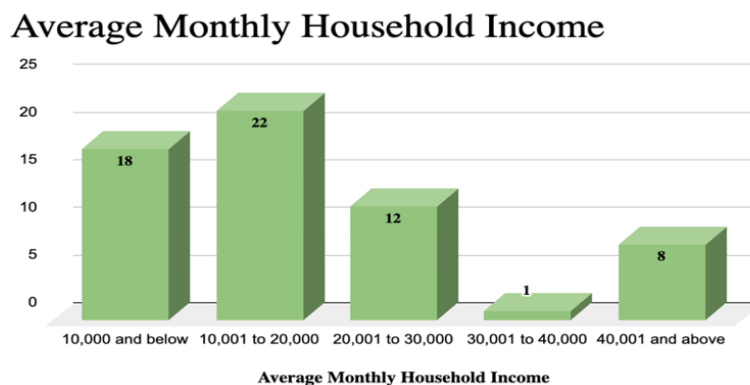


Table 4 presents the frequency distribution of respondents as to average monthly household income. It can be gleaned that 10,001 to 20,000 has the highest frequency distribution of 22 while 30,001 to 40,000 has the lowest frequency distribution of 1. The figure shows that the monthly average monthly household income of the respondents is on the poverty threshold based on the Philippine minimum wage in the Philippines which is 450,00 PHP/day. Further, the data agrees with the study of Catabay (2021) stating that the average household income per month of CSU students is low, hence, their families are generally poor.

Table 5: Frequency Distribution of the Respondents as to Number of Household Members Earning a Living

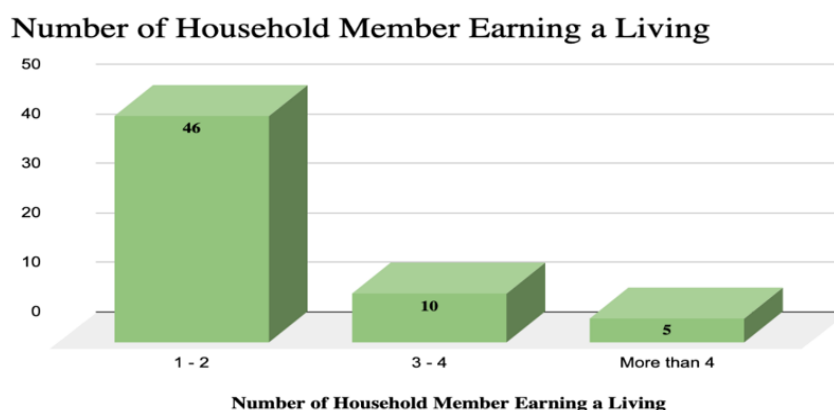


Table 5 presents the frequency distribution of respondents as to the number of household members earning a living. The table reveals that 46 of the respondents have 1-2 members of the household earning a living, while 5 of them have more than 4 members of the household earning a living. According to the data of the Philippine Statistics Authority, the average household size in the Philippines in 2022 is 4.1 per household. This is calculated by dividing the household population by the total households. Moreover, a high unemployment rate in the Philippines brought about by education, economic issues, job market issues, etc. can also be a reason why only a few household members are earning a living for the family.

Table 6: Factors Affecting the Decision of the Students in Terms of Financial Considerations

Financial Considerations	Mean	Descriptive Interpretation
The cost of CPA exam preparation is a significant financial challenge for me.	3.61	Highly affected
Financial aid options, such as scholarships or grants, would help offset the cost of taking the CPA exam	3.66	Highly affected
“I am discerning whether to work or review and prepare for the CPA examination”	3.10	Moderately affected
The potential return on investment of passing the CPA exam, such as increased job opportunities and earning potential, is worth the financial investment.	3.64	Highly affected
Category Mean	3.50	Highly affected

Table 6 presents the factor affecting the decision of respondents in terms of financial considerations. As shown in the above table the item on “Financial aid options, such as scholarships or grants, would help offset the cost of taking the CPA examination” has the highest mean of 3.66 or highly affected. The Cagayan State University has been included in CHED’s list of approved institutions that are covered by the Universal Access to Quality Tertiary Education Act. Aside from this, financial aid options are available in the university that serves as a motivating factor for BSA students to pursue the CPA Licensure Examination. This is in congruence with the study of Coe, M. (2016) that financial aid options can alleviate concerns about the financial burden and provide the necessary financial support. This will also ensure that all students, regardless of their financial background have an equal opportunity to pursue the CPA examination. On the other hand, the item, “I am discerning whether to work or review and prepare for the CPA examination” has the lowest mean of 3.10 of moderately affected. This is in line with the financial aid of the university and the financial support of their family, which can alleviate concerns about the financial burden. Hence, the above data. The Factor on Financial Considerations has a category mean of 3.50 or highly affected which means that financial support is a crucial factor considered by the respondents to pursue their goal of becoming a CPA without being hindered by financial constraints. This covers the expenses associated with the examination, including registration fees, study materials, and examination fees as stated in the Essential Guide to the CPA Exam.

Table 7: Factors Affecting the Decision of the Students in Terms of Study Habits

Study Habits	Mean	Descriptive Interpretation
Understanding the concepts of a topic, and not merely memorizing the procedures.	3.84	Highly affected
Solving a lot of problems/practice questions.	3.62	Highly affected
Studying for at least four hours a day outside the class.	3.48	Highly affected
Studying in advance	3.59	Highly affected
Getting back and focusing on topics you’re weak at.	3.74	Highly affected
Category Mean	3.65	Highly affected

As shown in Table 7, in terms of the factor on study habits. The item "Understanding the concepts of a topic, and not merely memorizing the procedures" has the highest mean of 3.84 or highly affected. Since, understanding concepts of a topic helps the respondents make inferences, comprehend and solve accounting-related problem sets effectively as compared to memorizing. Memorizing only allows recalling information for the short term and does not necessarily imply an understanding of a concept. This was supported by the study conducted by Susan Mills (2016). On the contrary, the item "Studying for at least four hours a day outside the class" has the lowest mean of 3.48 or highly affected. Although, giving time to study outside class hours can improve student's academic performance, this item has the lowest mean. This can be attributed to the fact that respondents may give their other time for pleasure to reduce stress and engage in other activities that they enjoy to improve their overall well-being and academic performance as read in the article of Davies 2015. The factor on study habits has a category mean of 3.65 or highly affected.

This explains that the study habits of students strongly affect their readiness to take the CPA Licensure Examination. The result of the said examination will gauge the study habits they had while studying the BSA degree.

Table 8: Factors Affecting the Decision of the Students in Terms of Peer Influence

Peer Influence	Mean	Descriptive Interpretation
Surrounding yourself with peers who will motivate you to do your best.	3.69	Highly affected
Exchanging thoughts and discussing lessons with peers.	3.48	Highly affected
Sharing of accounting review materials together.	3.67	Highly affected
Category Mean	3.61	Highly affected

Table 8 presents the factor affecting the decision of respondents in terms of peer influence. The item on “Surrounding yourself with peers who will motivate you to do your best” has the highest mean of 3.69 or highly affected. This implies that being with people who motivates their peers is an essential factor. As Staples (2016) enumerated the following reasons why you should surround yourself with positive people: 1. They encourage, inspire and motivate you with their energy, 2. They will motivate you to put in more effort and get yourself ahead to do more to succeed 3. It gives you a goal to work on. However, the item on “Exchanging thought and discussing lessons with peers” has the lowest mean of 3.48 or highly affected. It must to be noted that discussing lessons with peers require time. As shown in table 7 the respondents may use some of their time for pleasure. Afterall, the respondents, as BSA students, may have limited time and find difficulties to participate in peer discussions. The factor on peer influence has a category mean of 3.61 or highly affected is an indication that the respondents’ peers provide motivation and support in their preparedness to take the CPA Licensure Examination.

Table 9: Factors Affecting the Decision of the Students in Terms of School Programs

School Programs	Mean	Descriptive Interpretation
Board exam type of problems in quizzes and term examinations.	3.69	Highly affected
Qualifying examinations	3.44	Highly affected
Retention policy (quota grades)	3.23	Moderately affected
Challenging professors	3.41	Highly affected
Category Mean	3.44	Highly affected

As shown in Table 9, in terms of the factor on school programs. The item on “Licensure Examination or problems in quizzes and term examinations” has the highest mean of 3.84 or highly affected. It is a fact that accounting problems, quizzes, and examinations are essential tools for assessing the learning of the students and this will prepare them for the Licensure Examination. According to Problem Sets in Theory and Practice (2023) Problem sets promote active learning, which is essential for mastering accounting concepts and skills. “Retention Policy (Quota Grades)” on the other hand, has the lowest mean of 3.23 or moderately affected. This can be attributed to the fact that the respondents are aware of the retention policy of the BSA program especially in relation to quota grades. As a matter of fact, they are not only aware but they have tried to comply with the guidelines as evidenced in their general weighted average, shown in Table 3. This factor has a Category Mean 3.44 or highly affected. This means

that the respondents are highly influenced with school programs that will help them understand what is expected of them and navigate them to become CPAs someday.

Table 10: Factors Affecting the Decision of the Students in Terms of Home Environment

Home Environment	Mean	Descriptive Interpretation
Having parents/guardians that will support you financially.	3.89	Highly affected
Having parents/guardians that will motivate you to study.	3.82	Highly affected
Family with high expectations of you.	3.30	Highly affected
Having a conducive learning environment (at home).	3.67	Highly affected
Category Mean	3.67	Highly affected

Table 10 presents the factor affecting the decision of respondents in terms of home environment. The item on “Having parents/guardians that will support you financially” has the highest mean of 3.89 or highly affected. In the study conducted by Moneva et.al. (2020) they found that parental financial support is an essential factor in students’ motivation to learn. Since, money is necessary to provide the demands of education like textbooks, supplies, and other educational expenses, without the financial support of the respondents’ parents it would be impossible for them to pursue their dreams. In contrast, the item “Family with high expectations of you” has the lowest mean of 3.30 and is highly affected. Filipino parents have their own unique ways of motivating their children in their studies and their expectations are based on the capabilities of their children. This strategy can help parents support their children’s academic success. The factor on home environment has a Category Mean 3.67 or highly affected. This is proof that family or the home environment plays a vital role in the respondents’ decision to take CPALE.

Table 11: Summary Table of Factors Affecting the Decision of the Student’s Decision to the CPALE

Factors Affecting Students' Decision to Take the Cpale	Mean	Descriptive Interpretation
Financial Considerations	3.50	Highly affected
Study Habits	3.65	Highly affected
Peer Influence	3.61	Highly affected
School Programs	3.44	Highly affected
Home Environment	3.67	Highly affected
OVERALL MEAN	3.58	Highly affected

Table 11 presents the summary of the factors affecting the decision of the students to take the CPALE. The home environment plays a significant role in students' decision-making processes, with a mean score of 3.67 or highly affected. Support from family members, access to study materials, and a conducive study environment at home can positively influence students' decision to take CPALE (Coe, 2016). The mean score for all factors combined is 3.58, indicating that these factors highly affect the students' decision to take CPALE. This implies that students consider these factors to make informed decisions based on their individual circumstances in taking CPALE.

Table 12: Test of Difference on the Factors Affecting the Students' Decision in Taking the CPALE in Relation to Age

Factors	F - Value	Sig.	Decision
Financial Considerations	0.000	1.000	Accept Null Hypothesis
Study Habits	0.370	0.775	Accept Null Hypothesis
Peer Influence	0.314	0.815	Accept Null Hypothesis
School Program	2.044	0.118	Accept Null Hypothesis
Home Environment	1.112	0.352	Accept Null Hypothesis

As reflected in the table, all of the factors affecting the students' decision to take the examination have no significant difference in their age because the significant level computed is above the alpha level of significance which is 0.05. Mulig, M. et.al (2022) has the same findings in their study that a students' decision to take the CPA Licensure Examination is not affected by any demographic factors, including age.

Table 13: Test of Difference on the Factors Affecting the Students' Decision in Taking the CPALE in Relation to Sex

Factors	F - Value	Sig.	Decision
Financial Considerations	1.187	0.280	Accept Null Hypothesis
Study Habits	5.671	0.020	Reject Null Hypothesis
Peer Influence	15.003	0.000	Reject Null Hypothesis
School Program	0.045	0.833	Accept Null Hypothesis
Home Environment	2.464	0.122	Accept Null Hypothesis

Table 13 presents the difference in factors affecting the students' decision to take the examination as to age. As shown in the table, most of the factors affecting the students' decision to take CPALE have no significant difference in relation to sex because the significant level computed is above the alpha level of significance which is 0.05. In contrast, items along study habits and peer influence rejected the null hypothesis. This proves that students who have a good study habits are more likely to come up with a decision of taking the licensure examination. After all, based on the study of Walck-Shannon (2021) on students' self-reported study habits found a relationship between study habits and examination performance. In like manner, in terms of peer influence, the data shows that peers can affect the students' decision to take the CPA Licensure Examination by either encouraging them or discouraging them. Hence, the hypothesis for this is rejected.

Table 14: Test of Difference on the Factors Affecting the Students' Decision in Taking the CPALE in Relation to General Weighted Average (GWA)

Factors	F - Value	Sig.	Decision
Financial Considerations	1.057	0.354	Accept Null Hypothesis
Study Habits	0.260	0.772	Accept Null Hypothesis
Peer Influence	7.300	0.001	Reject Null Hypothesis
School Program	1.188	0.312	Accept Null Hypothesis
Home Environment	0.599	0.553	Accept Null Hypothesis

Table 14 presents the factors affecting the students' decision in taking CPALE in relation to their general weighted average. As shown in the data, the significance level computed is above the alpha level of significance of 0.05 for the factors along Financial Considerations, Study Habits, School Program, and Home Environment. Therefore, the null hypothesis for this is accepted. This implies that GWA does not play a significant role in the respondents' decision to take CPALE. On the other hand, the F-value for peer influence is 7.300, with a significance level of 0.001. Therefore, the null hypothesis is rejected, indicating that GWA plays a significant role in the students' decision to take the CPALE. Similarly, the study of Anita et al, (2022) revealed that students with higher GWAs may be more influenced by their peers in their decision to take the examination.

Table 15: Test of Difference on the Factors Affecting the Students' Decision in Taking the CPALE in Relation to Average Household Monthly Income

Factors	F - Value	Sig.	Decision
Financial Considerations	6.003	0.000	Reject Null Hypothesis
Study Habits	2.911	0.029	Reject Null Hypothesis
Peer Influence	1.473	0.223	Accept Null Hypothesis
School Program	1.791	0.143	Accept Null Hypothesis
Home Environment	1.215	0.315	Accept Null Hypothesis

The differences between the Factors Affecting the Students' Decision in Taking the CPALE and Average Household Monthly Income are highlighted in Table 15. Other studies have concluded that students with higher average household monthly income may have more financial resources to invest in CPALE preparation and may have better study habits, which can positively influence their decision to take the examination. The table's finding is in agreement with this, revealing that financial considerations and study habits are significantly affected by the average household monthly income in students' decision to take CPALE. The F-value for financial considerations is 6.003, with a significance level of 0.000, indicating that average household monthly income plays a significant role in the relationship between financial considerations and the decision to take CPALE. Similarly, the F-value for study habits is 2.911, with a significance level of 0.029, indicating that average household monthly income plays a significant role in the relationship between study habits and the decision to take the CPALE. However, other factors having a significant level higher than 0.05 alpha level of significance, indicates no significant difference, thus, the null hypothesis is accepted.

Table 16: Test of Difference on the Factors Affecting the Students' Decision in Taking the CPALE in Relation to Number of Households Earning a Living

Factors	F - Value	Sig.	Decision
Financial Considerations	2.389	0.101	Accept Null Hypothesis
Study Habits	0.704	0.499	Accept Null Hypothesis
Peer Influence	0.117	0.890	Accept Null Hypothesis
School Program	0.631	0.536	Accept Null Hypothesis
Home Environment	1.154	0.323	Accept Null Hypothesis

Table 16 shows the test of difference on the factors affecting students' decision to take CPALE in relation to the number of households earning a living. The data reveals that there is no significant difference in the impact of financial considerations, study habits, peer influence, school programs, and home environment based on the number of households earning a living. The F-values and significance levels for each factor indicate that the null hypothesis is accepted for all factors, indicating that the number of households earning a living does not play a significant role in the relationship between these factors and the decision to take the CPALE

Summary of Findings

1. Socio-Demographic Profile of the Students

- 1.1 Age – 11 of the respondents are age 21, 45 are age of 22, 4 are age 23 and 1 is age at 24.
- 1.2 Sex – 16 are male and 45 are female
- 1.3 General Weighted Average – 31 are within the grade range of 91.00 – 94.99, 29 are within the grade range of 85.00 – 90.00 and 1 is within the grade range of 80.00 – 84.99.
- 1.4 Average Monthly Household Income – 18 have an average household monthly income of 10,000 and below, 22 are within the bracket of 10,001 -to 20,000, 12 are within the bracket 20,001 to 30,000, 1 is within the bracket 30,001 to 40,000 and 8 are within the bracket of 40,0001 and above.
- 1.5 Number of Households Earning a Living – 46 of the respondents have 1-2 members of the household earning a living, 10 have 3-4 members of the household earning a living and 4 have more than 4 members of the household earning a living.

2. Factors affecting the decision of the students in terms of:

- 2.1 Financial Consideration has a category mean of 3.50 or Highly affected
- 2.2 Study Habits has a category mean of 3.65 or Highly affected
- 2.3 Peer Influence has a category mean of 3.61 or Highly affected
- 2.4 School Influence has a category mean of 3.44 or Highly affected
- 2.5 Home Environment has a category mean of 3.67 or Highly affected

3. Test of difference between the factors affecting the decision of the students in taking the CPALE when grouped according to the profile variable.

- 3.1 Age – there is no significant difference between the factors affecting the decision of the students in taking the CPALE and age
- 3.2 Sex – there is a significant difference between sex and the factors along Study habits and Peer influence.
- 3.3 General Weighted Average – the factor Peer Influence is the only factor affected by General Weighted Average

- 3.4 Average Household Monthly Income – there is a significant difference between Average Household Monthly Income and the factors along Financial Consideration and Study habits.
- 3.5 Number of Household Member Earning a Living - Peer Influence is the only factor affected by Number of Household Member Earning a Living

CONCLUSION

The Certified Public Accountant Licensure Examination (CPALE) is the final frontier for the students in the program Bachelor of Science in Accountancy, therefore it is a necessity to consider factors affecting students' decision to take the licensure examination. The study found that the following factors; financial considerations, study habits, peer influence, school programs, and the home environment highly affects the student's decision in taking CPALE. Furthermore, these factors are significantly affected by the socio-demographic profiles of the students particularly Sex, General weighted average, Average Household Monthly Income, and Number of Household Member Earning a Living.

RECOMMENDATION

Based on the search results, the following recommendations can be made:

1. Financial aid options, such as scholarships or grants, can help offset the cost of taking the CPA Licensure Examination. Students should research and explore financial aid options available to them, such as those offered by the Cagayan State University, to alleviate concerns about the financial burden of taking the examination
2. Consider the cost of CPA Licensure Examination preparation: CPA examination review courses require a big investment, and it is important to consider the cost before making a decision. Students should research different review courses and compare prices to find the best option for their budget
3. Consider the influence of GWA and peer pressure: The study found that GWA plays a significant role in the student's decision to take the CPA examination, particularly in relation to peer influence. Students with higher GWAs may be more influenced by their peers in their decision to take the examination. Therefore, students should be aware of the potential influence of their peers and consider their own academic performance when making a decision to take the CPA examination.
4. Students should develop effective study habits, such as time management and discipline, to increase their chances of success. Study habits have a significant impact on student's decision to take the CPA examination.
5. Seek peer support: Peer groups have a major impact on a student's academic success. Students should seek peer support and guidance from those who have already taken or are planning to take the CPA examination.

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