

**BANGLADESHI STUDENTS' CFA PROGRAM PURSUIT: KEY
FACTORS FOR GLOBAL CAREER ASPIRATIONS**

CFA Society Bangladesh

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Submitted in Partial Fulfillment of the Requirements for the Degree
Bachelor of Business Administration



Date : August, 2025

Internship Report Approval Form

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INTERNSHIP INFORMATION

Internship Organization: CFA Society Bangladesh

Internship Topic: Bangladeshi Students' CFA Program

Pursuit: Key Factors for Global Career Aspirations

Term (Tick one): ☐ Spring 2025. ☐ Summer 2025 ☐ Fall 2025

SUPERVISOR APPROVAL

(Tick One)

☐ Approved ☐ Not Approved. ☐ Partial Re-write ☐ Full Re-write

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Part - A

Chapter 1: Internship Preparation

1.1 Motivation for the internship

My genuine interest in the finance sector, along with my aspiration to either earn a global certification or contribute as an educator, motivated me to undertake an internship that would serve multiple purposes, including gaining hands-on experience. I aimed to develop industry-relevant skills that go beyond academic theory, aligning with the changing financial landscape in Bangladesh.

I believe that firsthand experience in a professional setting is essential not only for succeeding in the corporate world but also for delivering practical and impactful education.

CFA Society Bangladesh, known for its commitment to ethical standards and professional excellence, provided an ideal platform to apply my theoretical knowledge, learn from industry professionals, and challenge myself beyond the classroom. Additionally, one of my initial motivations for seeking internship was to gain valuable clarity about my long-term direction, whether to contribute as an educator or establish a career in the financial sector.

Learning goals :

- To refine my analytical, research, and reporting skills through hands-on practical tasks.
- To develop clear, professional communication appropriate for both corporate and academic environments.
- To gain exposure to professional standards and organizational practices within the financial sector.
- To gain experience working collaboratively as part of a team in a structured, professional setting.
- To participate in industry-related events and learn from the insights of experienced professionals.
- To gain insights that support teaching finance with both academic depth and practical relevance.

1.2 Internship Search Process

Application Process: My internship search commenced with the identification of organizations that aligned with my academic background in accounting and my interest in the finance sector. As part of this process, I consulted my brother, who recommended several esteemed institutions, including CFA Society Bangladesh. To evaluate potential opportunities, I thoroughly reviewed the official website and social media platforms of CFA Society Bangladesh to gain a deeper understanding of their professional activities and internship offerings. Subsequently, I prepared a well-structured CV and a formal cover letter that emphasized my academic credentials, keen interest in practical financial applications, and research-oriented aspirations. I submitted my application to the Human Resources department of CFA Society Bangladesh via email. Following a preliminary screening, I was invited to participate in an interview designed to assess my academic foundation, interest in the finance sector, and overall suitability for the internship position.

Reason for Choosing CFA Society Bangladesh : I intentionally chose CFA Society Bangladesh for my internship because it aligns closely with my professional goals: gaining valuable industry insights for a potential corporate career and acquiring practical experience that will enhance my effectiveness as a future teacher. As a member society of the globally recognized CFA Institute, the organization upholds high standards in ethical practices, research, and continuous professional development within the finance sector. Moreover, the Society provides a learning-oriented atmosphere through its involvement in research initiatives, training programs, and industry-focused events. These activities not only deepen theoretical knowledge but also offer practical tools essential for future educators and finance professionals alike.

The opportunity to participate in real projects and interact with industry professionals provided the practical insight I was seeking, making this organization an ideal choice for my personal and professional development.

1.3 Internship Interview experience

The CFA Society Bangladesh interview panel consisted of an HR representative and my future supervisor. They began by sharing insights into the Society's primary functions, such as its commitment to supporting the CFA program and encouraging financial awareness in Bangladesh. They inquired about my academic qualifications, career aspirations, and what motivated me to intern at a professional organization like theirs.

They also inquired about my understanding of the CFA program, whether I intended to pursue the certification, and how this internship aligned with my future plans. Additionally, I shared a brief overview of my proposed research topic on factors influencing CFA enrollment among Bangladeshi students, which led to a discussion on recent trends in finance education.

The interview concluded with questions about my availability, preferred working hours, and ability to work independently. After submitting academic references, I received an email confirming my selection within a few days, followed by orientation and documentation formalities.

1.4 About internship organisations

CFA Society Bangladesh was officially founded in November 2015 by a group of local CFA charterholders, to establish a professional community for investment practitioners in Bangladesh. CFA Society Bangladesh is a non-profit professional membership organization affiliated with CFA Institute. CFA Institute is the global association that sets standards for investment professionals worldwide.

Initially formed as the Bangladesh Society of Investment Professionals, it was renamed and reformed as CFA Society Bangladesh in 2017 following an increase in its membership to 50 individuals. As the local representative of the CFA Institute, it connects the Bangladeshi investment community to a global network spanning over 150 financial markets.

Key Activities. :

- **Educational Initiatives:** Organizes workshops, technical training, and preparatory programs for CFA candidates and members to strengthen professional expertise.
- **Networking Events:** Hosts panel discussions, meetups, and leadership forums to connect members with industry leaders and peers.
- **Research and Advocacy:** Through research and advocacy, the organization promotes ethical investment practices, fosters market transparency, and actively engages in policy discussions relevant to the financial industry.
- **Student Engagement:** Facilitates the CFA Institute Research Challenge, offering practical learning opportunities for university students interested in investment careers. CFA Society Bangladesh actively organizes university-level events to motivate and guide students toward careers in finance, help students understand the value of the CFA program while building essential skills for their future careers.

Employer Recognition : CFA Society Bangladesh recognizes organizations that actively support CFA charterholders and candidates. Notable recipients include Bangladesh Bank, BRAC Bank, HSBC Bangladesh, and Standard Chartered Bank for their continued commitment to professional excellence.

Members and Professional Network : With over 200 members, the Society represents a growing network of finance professionals across banking, asset management, advisory, and regulatory sectors. Members, including both CFA charterholders and candidates, hold mid- to senior-level positions in top financial institutions and government-linked organizations in Bangladesh.

Revenue Model : Like other CFA societies worldwide, it operates as a member-based, voluntary, not-for-profit organization rather than a corporate or government entity. Hence, it generates revenue through:

- **Membership Fees:** Annual dues from members.
- **Event & Workshop Fees:** Charges for training, seminars, and workshops.
- **Sponsorships:** Support from banks and corporates for events like the CFA Research Challenge.
- **Grants & Donations:** Occasional contributions from CFA Institute or industry partners.

All funds are reinvested into educational programs, events, and operational activities to support the professional growth of investment practitioners in Bangladesh.

Core Management Structure :

President - Asif Khan, CFA. Managing Partner, EDGE Research and Consulting Ltd.

Vice President - Md. Moniruzzaman, CFA. MD and CEO, Prime Bank Securities Ltd.

Secretary - Md. Iqbal Hossain, CFA. CFO, Sonali Bank Ltd.

Treasurer - Kazi Raquib-Ul Huq – Head of Capital Market & Wealth Management, BRAC Bank PLC

Society Manager - Hamid Mujtaba Siddiqi. Society Manager, CFA Society Bangladesh.

Directors - Mahtab Osmani, CFA. Executive Director, Corporate Banking, Standard Chartered Bank.
S.M. Galibur Rahman, CFA. Head of Research and Strategic Planning, Shanta Securities Ltd.

Chapter 2 : About the Internship

2.1 Job Position and Responsibility

Position: Throughout the course of my internship at CFA Society Bangladesh (CFASBD), I was appointed as an Intern under the areas of Digital Communication and Project Management Services.

Alongside these tasks, I was assigned a research-based responsibility aligned with the academic goal of my internship. This responsibility includes collecting data, reviewing literature, and connecting the findings with CFASBD's mission to promote the CFA program nationally.

Key Responsibilities :

Digital Communications

- Contributed to CFASBD's social media strategy by assisting in planning, drafting, and scheduling posts to enhance engagement and visibility for ongoing and upcoming programs such as the CFA Institute Research Challenge.
- Designed and formatted professional email templates for invitations, announcements, and follow-ups related to Society events.
- Coordinated digital communication efforts for major programs including the Charter Award Ceremony, University Outreach Events, and the CFA Institute Research Challenge.
- Supported efforts to promote financial literacy and awareness of CFA Society initiatives through online platforms.

Project Management Services

- Assisted in managing guest registration processes and maintaining event timelines to ensure smooth execution.
- Collaborated with internal teams and external vendors to coordinate logistics and timely delivery of event components.
- Collected post-event feedback and relevant data to support performance evaluation and future planning.

About Office and Work environment :

The CFASBD office maintains a disciplined and ethical work environment where confidentiality, precision, and productivity are regarded as essential priorities. During my internship, I had the opportunity to work directly under the supervision of the Society Manager, Mr. Hamid Mujtaba Siddiqi, who consistently

provided guidance and support, enabling me to gain practical experience aligned with the organization's strategic vision. Furthermore, I was occasionally able to collaborate with board members and committee representatives, which enhanced my professional exposure. Overall, the work environment was respectful, structured, and highly conducive to completing research tasks efficiently while contributing to projects of meaningful value. In addition, the encouraging atmosphere facilitated the enhancement of my research and analytical abilities, while simultaneously strengthening my confidence in handling practical responsibilities.

This professional setting reflected the organization's broader commitment to upholding global standards of integrity, competence, and excellence within the investment profession. The structured culture also aligned with CFA Society Bangladesh's mission of fostering ethical practices and knowledge advancement. As a result, the office environment served as both a practical training ground and a representation of the values that the organization promotes within the financial industry.

2.2 Skills Learned and My Contributions

During my three-month internship at CFA Society Bangladesh, I experienced significant personal and professional growth.

Skills Learned:

- **Communication Skills:** Prior to joining CFA Society Bangladesh, I lacked confidence in engaging with unfamiliar individuals. However, through consistent responsibilities such as handling inquiries, managing event communications, and interacting with members, supervisors, and colleagues, I developed greater self-assurance and significantly enhanced my interpersonal skills.
- **Event Management and Coordination:** Assisting in the organization of the Award Ceremony, university outreach initiatives, and professional development events provided me with practical experience in managing event logistics, registrations, and on-site support. This role strengthened my capacity to perform effectively under pressure and manage responsibilities during live events.
- **Technical Skills:** Engaging in tasks such as managing website content, preparing event-related email templates, and supporting social media activities enhanced my digital literacy. These responsibilities enabled me to develop proficiency in using digital tools for communication, event promotion, and record-keeping.

- **Professionalism and Time Management:** Working in a structured office environment, reinforced the significance of punctuality and efficient prioritisation. It also strengthened my capacity to handle multiple duties simultaneously while maintaining the standard work quality.
- **Teamwork and Collaboration:** Collaboration with the society's team, including regional and international colleagues, deepened my understanding of teamwork's role in achieving organizational objectives. I developed an appreciation for diverse perspectives while actively participating in discussions and project implementation.

My Contributions:

My major contribution during the internship was conducting in-depth research on the factors affecting the choice of the Chartered Financial Analyst (CFA) designation for global career aspirations among students in Bangladesh. This research provided valuable insights into the motivations, challenges, and perceptions influencing students' decisions, which can help CFA Society Bangladesh tailor its outreach strategies and enhance program promotion to better address student needs and increase engagement

- Supported the promotion and execution of events, ensuring smooth registration, communication, and post-event processes.
- Assisted in website and social media content updates to enhance the society's digital presence.
- Managed enquiries and communications professionally, ensuring timely responses to stakeholders.
- Contributed to the positive and productive office environment by maintaining a learning mindset and collaborating with colleagues.

2.3 Relating My Educational Learning to My Internship Roles :

My Bachelor of Business Administration (BBA) in Accounting from ULAB provided a strong foundation that directly supported my internship roles at CFA Society Bangladesh.

- **Research and Analytical Skills** : Courses like Research Methodology and Business Statistics developed my ability to conduct industry research, design surveys, and analyze data using Excel. I applied these skills while collecting and analyzing data on my research topic, aligning closely with the research-focused responsibilities of my internship.
- **Business Communication** : I learned to draft professional emails and formal letters, which helped me handle internal and external communication effectively. ULAB's overall emphasis on presentation skills also improved my ability to prepare clear, well-structured reports.
- **Creative and Digital Content Skills** : My experience in making engaging presentation slides or assignments that involved visual storytelling and creativity during university translated into designing creative social media content for CFA Society's platforms.
- **Ethics and Professionalism** : ULAB's emphasis on ethical practices in accounting and business management resonated with CFA Society's strong commitment to integrity and ethical standards in the finance industry. This alignment helped me maintain confidentiality and ethical conduct while handling sensitive data in the course of my internship experience.

Chapter 3 : Self Reflection

3.1 Likes and dislikes about my internship

Likes : Working with seasoned professionals in finance made my internship experience truly worthwhile. Activities such as analyzing data, preparing reports, and studying how career development initiatives for future CFA candidates operate were particularly enjoyable for me.

Additionally, observing internal board meetings and assisting with administrative preparations gave me a deeper understanding of how large-scale events are executed. Even within the formal setting, the team was approachable and encouraged interns to contribute, making the experience both educational and truly engaging.

Moreover, a key highlight of my internship was the mentorship I received from my supervisor. He was always supportive, approachable, and encouraging, which made it easier for me to understand my tasks and carry them out with confidence.

Dislikes : Although I worked closely with my immediate team, I had fewer chances to network with CFA charterholders, members, or industry professionals outside of internal meetings. Greater interaction could have expanded my professional connections.

There was limited exposure to the strategic planning aspects of the organization beyond observing board meetings, which I would have liked to explore more to understand how CFA Society Bangladesh sets long-term goals and priorities.

3.2 Areas for Personal Improvement and Organizational Utilization

Personal Improvement:

It took me some time to adjust to the structured work environment at CFA Society Bangladesh. Developing greater adaptability in new professional settings will be important for my career progression. At times, I hesitated to ask questions, even though doing so could have enhanced my performance. Upon reflection, I realize I could have been more proactive in suggesting ideas and improvements.

Although I carried out my tasks diligently, there were areas where I could have performed better. A major aspect is taking initiative. Instead of solely completing assigned tasks, I should have sought out additional opportunities within the organization. For example, given my academic background in accounting, I could have requested to work on accounting journals or accessed financial statements to better link my studies with real-world practice. Not pursuing these opportunities was a missed chance for growth.

How the organisation could utilize me better :

The organization, on the other hand, could better utilize me better by assigning projects that allow for more critical thinking and independent problem-solving. Additionally, Hosting short training sessions on data analysis tools, event management, or CFA-related concepts could help me contribute more effectively to projects and enhance my professional skill set.

3.3 Insights for Future Career Growth and recommendations for organisation

This internship has given me clarity on the professional skills I want to continue developing in my future positions. I aim to strengthen my analytical abilities, improve my time management, and become more confident in communicating insights effectively. I also learned the importance of adaptability in a professional setting, as tasks and priorities often change rapidly.

Based on my experiences, I recommend that the organization continue to refine its internship program by offering structured training modules, more hands-on projects, and opportunities for interns to participate in collaborative decision-making. Providing feedback sessions at regular intervals would also help interns identify strengths and areas for improvement more efficiently.

Chapter - 4 : Personal Development Plan**4.1 Career Development Plan**

- **Immediate Career Objectives :**

My immediate goal is to successfully complete my graduate degree with a focus on accounting.. Building on the skills and knowledge gained during my internship at CFA Society Bangladesh, I plan to pursue a full-time position in finance, investment research, or a related field. I aim to work in organizations that focus on financial analysis, portfolio management, or market research, where I can contribute to strategic decision-making and data-driven insights.

To achieve this, I will continue to actively engage with the professionals I connected with during my internship. Additionally, attend CFA Society events, and explore job opportunities that align with my interests in finance and investment research.

The research I conducted during my internship has inspired me to seek roles where I can apply analytical thinking and contribute meaningfully to financial strategy and industry development.

- **Future Career Aspirations :**

In the long term, I aspire to become an educator in the field of finance or accounting. Teaching has always been a meaningful and fulfilling goal for me, as I deeply value the process of sharing knowledge and supporting others in their academic and professional development. I believe that education plays a transformative role in shaping individuals' futures, and I am passionate about contributing to that process. Whether teaching at the university level or through professional training programs, I aim to play an active role in building students' academic foundations, enhancing their understanding of financial concepts, and inspiring them to pursue their goals with confidence and clarity.

4.2 Technical and Interpersonal Skills Development

To advance my career in finance and accounting, I recognize the need to develop a combination of technical expertise and interpersonal abilities.

Technical Skills:

- **Financial Analysis and Modeling:** I aim to strengthen my ability to analyze financial statements, perform ratio analysis, and build financial models to support investment and business decisions.
- **Investment Research and Portfolio Management:** Enhancing skills in market research, portfolio evaluation, and risk assessment will allow me to contribute effectively to strategic financial decisions.
- **Accounting Software and Analytical Tools:** I plan to improve my proficiency in tools such as Excel, QuickBooks, and ERP systems, along with data analysis platforms like Python or R, to support accurate and efficient financial work.
- **Regulatory and Compliance Knowledge:** Developing a solid understanding of financial regulations and reporting standards is essential for ensuring ethical and precise professional practice.

Interpersonal Skills:

- **Effective Communication:** I aim to refine my written and verbal communication to present financial insights clearly and prepare professional reports.
- **Networking and Professional Relationships:** Building and maintaining meaningful professional connections will help me learn from industry experts and explore career opportunities.
- **Teamwork and Collaboration:** Strengthening collaborative skills is crucial for contributing to group projects and solving problems collectively.
- **Critical Thinking and Problem-Solving:** Enhancing analytical thinking will enable me to address complex financial scenarios with informed and practical solutions.

Part - B

Executive Summary

The Chartered Financial Analyst (CFA) designation, administered under the authority of CFA Institute, is widely acknowledged as one of the most rigorous and esteemed professional qualifications in the field of finance. As of December 2024, the global population of CFA charterholders exceeded 200,000, reflecting an annual growth rate of over 5% (CFA Institute, 2024). In the context of Bangladesh, the CFA Society has demonstrated significant growth, with more than 200 charterholders and increasing engagement from both students and finance professionals (The Business Standard, 2024). Academic institutions such as the Bangladesh University of Professionals (BUP), affiliated with the CFA Institute's University Affiliation Program (Bangladesh University of Professionals, 2023), and the University of Dhaka, which has consistently achieved success in the CFA Institute Research Challenge (The Business Standard, 2025), further underscore the expanding relevance of the CFA program in both educational and professional settings.

This study was conducted among 32 respondents to explore the key factors that influence Bangladeshi students' decisions to pursue the CFA designation. Based on survey data and research, it identifies career opportunities, social recognition, financial benefits, perceived program costs, and institutional support as the most significant determinants. Findings reveal that four of the five factors significantly affected students' intentions. Career opportunities emerged as the strongest determinant, followed by support from educational organizations, perceived prestige, and financial benefits. In contrast, perceived program costs did not have a significant impact on students' decision-making. These findings highlight the critical role of career prospects and institutional support in shaping students' pursuit of the CFA program.

The insights from this study are expected to help both educators and policymakers strengthen support systems for CFA candidates in Bangladesh. By addressing the barriers and amplifying access to resources, stakeholders can create a more enabling environment for future professionals. Ultimately, the study underlines how globally accredited programs like the CFA can enhance Bangladesh's human capital and strengthen its competitiveness in the international financial sector.

Chapter 1 : Introduction

i. Research Title

“Bangladeshi Students’ CFA Program Pursuit: Key Factors for Global Career Aspirations”

ii. Research objective

This study seeks to assess the determinants that shape Bangladeshi students’ choice in selecting the Chartered Financial Analyst (CFA) designation.

iii. Background of the study

The Chartered Financial Analyst (CFA) program, administered by the CFA Institute, is internationally acclaimed as a prestigious certification for investment professionals. It places significant emphasis on ethical principles, profound analytical abilities, and a comprehensive understanding of global financial markets (CFA Institute, 2024). In today’s progressively interconnected global economy, the need for skilled finance specialists with superior analytical expertise and internationally recognized qualifications are becoming more essential than ever. The Chartered Financial Analyst (CFA) credential, recognized globally for its rigorous academic standards, has emerged as a strategic qualification for individuals seeking professional careers in finance related fields such as investment analysis, portfolio management, and financial consultancy on an international scale. As Bangladesh’s financial sector continues to progress and integrate with global standards, business students increasingly view the globally recognized program as a gateway to international career prospects and a means of accessing a competitive advantage in the global employment landscapes.

Currently, this topic holds significant relevance as numerous Bangladeshi students strive to pursue careers outside the domestic finance sector, targeting roles in multinational companies and global financial entities. As stated by the CFA Institute, there has been a notable growth in CFA candidate participation, demonstrating the region’s focus on acquiring globally recognized professional qualifications for improved employability.

In the context of Bangladesh, where many students opt to enhance their credentials for international career advancement, exploring the factors that lead them to choose the CFA program is essential for educators, policymakers, educational institutions, and professional training institutes.

Existing literature has emphasized the significance of professional credentials in determining career outcomes. Kumar and Sharma (2020), for instance, examined this effect among finance graduates in India. An analysis conducted by Rahman et al. (2022) explored the growing interest among Bangladeshi students in internationally accredited qualifications to enhance their employment prospects. Additionally, Ali and Chowdhury (2021) highlighted the talent and competency gaps in Bangladesh's finance industry and proposed that globally respected credentials can address these shortcomings, enabling graduates to compete internationally.

However, there remains a noticeable research gap in understanding the specific factors that influence Bangladeshi business students to pursue the CFA degree with the intention of building global careers. While existing studies have highlighted the general role of certifications in career development, limited research has delved into the unique drivers, financial implications, perceived value, and obstacles faced by Bangladeshi students in pursuing the CFA for international career prospects.

Addressing this gap will not only enhance the academic literature but also equip universities, career counselors, and training institutions to create more targeted strategies for guiding students toward careers in the global financial arena.

iv. Problem Statement

Bangladesh's growing integration into global finance has increased demand for CFA-qualified professionals, yet CFA participation remains low. Existing studies focus on CA and ACCA, leaving CFA-specific motivations and barriers unexplored. Without addressing this gap, stakeholders risk failing to equip students for globally competitive financial careers, hindering international expertise development.

Literature Review

Career Opportunity :

Akter and Uddin (2022) found that Bangladeshi business graduates consider global certifications as strategic tools for entering competitive financial markets with higher earning potential and career growth. Alam and Alam (2021) noted that students actively seek certifications that enhance employability and align with their aspirations for cross-border career opportunities, particularly within the finance sector.

Additionally, CFA Institute (2022) reports that over 80% of CFA candidates globally pursue the charter to access international roles and competitive salaries in financial hubs, demonstrating how perceived career opportunities drive certification intentions. Worthington and Higgs (2003) noted that many finance graduates pursue professional certifications as part of their ambition to work in global markets. Similarly, Brophy and Sweeney (2020) highlight that global certifications increase mobility across financial hubs, aligning with students' desire to access diverse markets and secure positions in multinational firms.

Perceived Social Status and Prestige

Sugahara, Hiramatsu, and Boland (2009) noted that students across various disciplines tend to value strong career advancement opportunities, social recognition, and competitive financial rewards. These factors enhance the appeal of professional certifications, as they align with students' broader aspirations for career growth, status, and professional recognition.

A study by Tai Kai Chi (2022) using the Theory of Planned Behavior examined Malaysian accounting students' intentions to pursue Certified Professional Accountancy Qualifications (CPAQ). The study revealed that career opportunities, professional capabilities, and social prestige strongly motivated students, whereas job security alone had little effect. This suggests that social recognition and legitimacy are key drivers in the decision to pursue professional certifications.

Perceived Program Costs :

While career opportunities and prestige drive interest, perceived program costs can deter students from pursuing global certifications. Tan and Laswad (2006) found that the high monetary and time costs associated with professional qualifications influence students' decisions, particularly in emerging economies where resources are limited. Sugahara et al. (2009) observed that despite acknowledging the value of global certifications, many students weigh the financial burden of exam fees and preparation costs against anticipated future benefits before committing to the CFA program. This perception of cost-benefit trade-off plays a critical role in students' intention formation regarding globally recognized certifications.

Financial Benefits :

Paolillo and Estes (1982) observed that financial remuneration is a primary factor in students' career decision-making in accounting and finance-related fields. Jackling and Calero (2006) similarly found that anticipated financial benefits drive students toward professional certifications to enhance their earning capacity and secure prestigious positions. Sugahara et al. (2009) further emphasized that the expectation of higher salaries post-qualification plays a critical role in students' commitment to pursuing globally recognized certifications like the CFA, aligning with their long-term financial aspirations.

Support from Educational Organizations and Centres :

Educational support from teachers, mentors, and curriculum designers plays a key role in students' decisions to pursue globally recognized certifications like the CFA. Research shows that educators influence students' perceptions of professional qualifications and their career value (Byrne & Willis, 2005). Academic advisors and mentors can guide students to align their career goals with industry demands, providing motivation and clarity on potential opportunities (Edwards & Quinter, 2011).

Encouragement from faculty and mentors strengthens students' confidence in professional certifications as a viable pathway for global finance careers (Myburgh, 2005). Additionally, curricula that include awareness of professional certifications help students understand career pathways and enhance their intention to pursue these qualifications (Keneley & Jackling, 2011). These findings highlight the importance of educational support in shaping finance career aspirations.

The following Table - 1 helps identify the commonly used variables in similar research and serves as a reference for selecting variables for the current study.

Variables	Authors
Career Opportunity	Akter & Uddin (2022); Alam & Alam (2021); CFA

	Institute (2022); Worthington & Higgs (2003); Brophy & Sweeney (2020)
Perceived Social Status and Prestige	Sugahara & Boland (2006); Germanou et al. (2009); Law (2010); Jackling & Calero (2006); Suddaby et al. (2009) ; Chen & Chen (2005)
Perceived Program Costs	Tan & Laswad (2006); Sugahara et al. (2009) ; Tran & Tran (2024)
Financial Benefits	Paolillo & Estes (1982); Jackling & Calero (2006); Sugahara et al. (2009); Albrecht & Sack (2000)
Support from Educational Organizations and Centres	Byrne & Willis (2005); Edwards & Quinter (2011); Myburgh (2005); Keneley & Jackling (2011)

Table - 1

Chapter Two: Methodology

i. Type of Research

The present study applies a descriptive research approach to explore and clarify the major determinants that shape students' preference for the Chartered Financial Analyst (CFA) designation in Bangladesh, particularly among those who aspire to pursue international career opportunities.

ii. Research Design

This research adopts a quantitative design, which enables the use of numerical data to identify consistent trends, test relationships, and generalize the findings. The design is suitable for examining students' views, motivations, and perceptions regarding the CFA program in a structured and measurable manner.

iii. Appropriate Method

Sampling Strategy

A combination of convenience sampling and snowball sampling was employed, both of which fall under non-probability sampling techniques. Data were gathered from students enrolled in business, finance, and accounting programs who were either aware of or interested in the CFA qualification. Initially, convenience sampling was applied by reaching out to students who were readily available, particularly through online academic circles and CFA-related communities. Subsequently, snowball sampling was utilized, where initial respondents were encouraged to refer peers who also met the criteria. This two-stage process made it possible to expand the sample efficiently, ensuring that the responses reflected relevant insights from the target group within the limited duration of the internship.

Data Collection

Information was collected from a sample of 32 students using a structured online survey administered through Google Forms. The link to the questionnaire was circulated on multiple platforms, such as Facebook, WhatsApp, Messenger groups, and university networks, in order to reach a wide pool of participants.

The survey consisted of two major sections. The first section focused on demographic variables, including gender, age, academic institution, study level, and area of specialization. The second section contained Likert-scale questions designed to capture responses on five independent factors and one dependent factor.

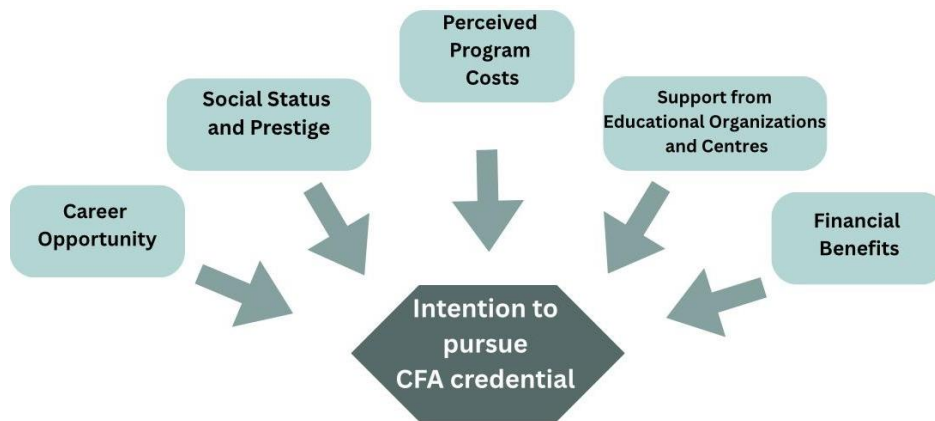
Students rated each item on a five-point scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The online format facilitated quick and accessible participation for students across diverse locations.

Data Analysis

After collecting the survey responses, the data were transferred into Microsoft Excel and SPSS, where they were coded, refined, and prepared for statistical analysis. Descriptive measures, for instance, frequency distributions, percentage values, standard deviations, and means were calculated to illustrate the demographic characteristics of the participants and to capture overall trends in their answers.

To explore how the independent variables relate to students' willingness to pursue the CFA qualification (dependent variable), correlation analysis was employed. Furthermore, multiple regression analysis was conducted to assess the extent to which each factor predicts this intention, thereby identifying the variables that exert a significant influence on students' motivation to pursue the CFA program for global career prospects.

Regression Model Specification



To examine the factors influencing Bangladeshi students' intention to pursue the CFA credential, the following multiple regression model has been specified:

$$IT = \beta_0 + \beta_1 CO + \beta_2 SP + \beta_3 SEI + \beta_4 PC + \beta_5 FB + \epsilon$$

Where,

- **IT** = Intention to pursue CFA credential (dependent variable)

- **CO** = Career Opportunity
- **SP** = Social Prestige
- **SEI** = Support from Educational Institutions
- **PC** = Perceived Cost
- **FB** = Financial Benefits
- **β_0** = Intercept
- **$\beta_1 \dots \beta_5$** = Coefficients of the independent variables
- **ε** = Error term

This model will allow the study to test the impact of the independent variables on the dependent variable and to identify which factors significantly influence students' career intentions regarding the CFA program.

Chapter 3 : Findings and Discussion

Demographic Information of Respondents :

The demographic profile of the respondents is presented in Table - 1. The sample consists mainly of male students with 62.5% male and 37.5% female.

The respondents' ages ranged from 21 to 28 years, with the majority aged between 24–25 years.

Mean = 24.91 years, SD = 1.87, which portrays that most participants were close to the average age and there was moderate variation in ages.

Most participants were from ULAB, followed by the University of Dhaka and other private universities. A large proportion were in their final year of study or had already graduated, which suggests that they are at an advanced stage of academic and career planning.

In terms of field of study, Finance and Accounting students dominated the sample, which is highly relevant as these disciplines are most closely associated with professional qualifications like the CFA program. This

demographic background makes the sample appropriate for analyzing the factors influencing students' intentions to pursue the CFA designation.

Demographic Data	Contents	Quality (n)	Percentage
Gender Distribution	Male	20	62.50%
	Female	12	37.50%
Age	21 years	1	3.13%
	22 years	2	6.25%
	23 years	3	9.38%
	24 years	9	28.13%
	25 years	7	21.88%
	26 years	2	6.25%
	27 years	4	12.50%
	28 years	4	12.50%
Name of University	ULAB	11	34.38%
	University of Dhaka	5	15.63%
	IUB	4	12.50%
	UIU	3	9.38%
	East West University	3	9.38%
	BRAC	3	9.38%

	East West University	1	3.13%
	Sher-e-Bangla Agricultural University	1	3.13%
	Govt. Titumir College	1	3.13%
Current year of study	1st year	1	3.10%
	2nd year	3	9.40%
	3rd year	4	12.50%
	4th year	11	34.40%
	Graduated	13	40.60%
Field of Study	Finance	18	54.80%
	Accounting	13	41.90%
	Tourism and Hospitality Management	1	3.30%

Table - 2

Multiple Linear Regression:

A multiple linear regression was implemented to assess whether career opportunity, prestige, support, cost, and financial benefit predicted intention to pursue.

ANOVA Table

Source	SS	df	MS	F	p-value
Regression	91.71	5	18.34	27.25	< .001
Residual	10.77	16	0.673	—	—
Total	102.48	21	—	—	—

Regression Coefficients

Predictor	B	SE	β	t	p
Constant	0.703	0.497	—	1.415	.176
Career	0.309	0.096	0.401	3.215	.005
Prestige	0.274	0.107	0.318	2.570	.020
Support	0.297	0.092	0.380	3.230	.005
Cost	0.068	0.086	0.091	0.789	.442
Financial Benefit	0.193	0.090	0.271	2.147	.048

Note: β = standardized beta coefficient. **p** < .05 marked in bold.

Overview of Regression Results

These tables present the results of the multiple linear regression analysis conducted to examine the influence of five independent variables—career opportunity, prestige, support, perceived cost, and financial benefit—on students' intention to pursue the CFA program for an international career. The overall model was statistically significant, $F(5, 16) = 27.25$, $p = 2.71 \times 10^{-7}$, with an R^2 of 0.895. This indicates that approximately 89.5% of the variation in intention to pursue the CFA program is explained by the combined effect of these predictors.

Testing of Research Hypotheses : Each research hypothesis was evaluated based on regression coefficients, significance levels, and standardized beta values. The findings are summarized below:

- **H1: Career opportunity** has a positive effect on intention to pursue. Career opportunity was a significant predictor ($\beta = 0.401$, $t = 3.215$, $p = .005$), suggesting that students are more likely to pursue the CFA program when they perceive strong career advancement opportunities. H1 is supported.

- **H2: Social Prestige** has a positive effect on intention to pursue. Prestige also had a significant positive effect ($\beta = 0.318$, $t = 2.570$, $p = .020$), indicating that social recognition and status play an important role in students' decisions. H2 is supported.
- **H3: Support from Educational Institutions** has a positive effect on intention to pursue. Support was a statistically significant predictor ($\beta = 0.380$, $t = 3.230$, $p = .005$), showing that encouragement from educational institutions strongly influences students' intentions. H3 is supported.
- **H4: Perceived cost** negatively influences the intention to pursue the CFA program. The analysis showed that cost did not have a statistically significant impact ($\beta = 0.091$, $t = 0.789$, $p = .442$), suggesting that students generally do not view financial expenditure as a major obstacle in enrolling in the CFA program. Therefore, H4 is not supported.
- **H5: Financial benefit** positively impacts the willingness to pursue the CFA program. Financial benefit emerged as a significant positive predictor ($\beta = 0.271$, $t = 2.147$, $p = .048$), indicating that the prospect of monetary gains motivates students' decisions, although its influence is somewhat weaker compared with career opportunities or support factors. As a result, H5 is supported.

Relative Strength of Predictors

By examining the standardized beta coefficients, the predictors can be ranked based on their relative influence:

1. Career opportunity ($\beta = 0.401$) – strongest influence
2. Support ($\beta = 0.380$) – second strongest
3. Prestige ($\beta = 0.318$) – moderate influence
4. Financial benefit ($\beta = 0.271$) – smaller, but still significant influence
5. Cost ($\beta = 0.091$) – not significant

This ranking highlights that students are primarily motivated by career-related opportunities and the support they receive from their environment. Prestige and financial benefits matter, but to a lesser extent, and perceived cost does not meaningfully affect the decision.

Interpretation and Discussion

The results show that students' intention to pursue the CFA program is mainly influenced by career opportunities and support from others. Career opportunities are the strongest factor, meaning students are most motivated by how the CFA can help them grow professionally. Support from educational institutions also plays an important role, showing that encouragement and guidance make students more confident in their decision.

Prestige (social recognition) and financial benefits (expected income) also matter, but their effect is smaller compared to career growth and support. Interestingly, the cost of the program did not affect students' decisions, which suggests that they see the CFA as a valuable investment in their future.

In short, students are primarily motivated by career advancement, and when career opportunities or support increase, their intention to pursue the CFA program also rises. Prestige and financial gains serve as additional motivators, while cost is not a concern for most students in this sample.

Multicollinearity Check

All predictors had **VIF** values below 5 (range: 1.53–3.76), indicating no serious multicollinearity issues, meaning that the predictors are not highly correlated with each other. Low multicollinearity ensures that the regression coefficients are stable and reliable.

Chapter Four: Recommendations

Drawing on the findings of this research, a number of measures can be suggested to enhance the attractiveness of the CFA program among students in Bangladesh:

1. Focus on Career Prospects

Since career opportunity was identified as the strongest predictor, both universities and CFA-related organizations (including CFA Society Bangladesh) should stress the international mobility, diverse job options, and long-term professional development linked to the CFA qualification. Career counseling programs, alumni interactions, and collaborations with multinational firms could help students better understand these prospects.

2. Enhance Educational Support Systems

Institutional support was found to be the second most influential factor. Therefore, universities should take a more proactive role by offering preparatory classes, partnering with CFA Society Bangladesh, arranging faculty guidance, and making relevant resources readily available. Strengthened academic assistance can raise student confidence in undertaking the program.

3. Strengthen Prestige and Professional Recognition

As prestige was shown to positively affect intention, awareness efforts should emphasize the international recognition and professional credibility that come with the CFA charter. Highlighting successful CFA charterholders as role models can inspire students and increase the program's perceived value.

4. Communicate Financial Advantages

Although financial benefits were the least influential of the significant predictors, they still matter for many students. Institutions and professional bodies should provide transparent information on salary progression, career advancement opportunities, and overall employability associated with the CFA designation. Sharing case studies and success stories from industry professionals could reinforce the economic value of pursuing the program.

Chapter Five:

Conclusion

This study explored the factors influencing Bangladeshi students' intention to pursue the Chartered Financial Analyst (CFA) program for global career aspirations. The analysis revealed that career opportunities, institutional support, prestige, and financial benefits are significant predictors, with career prospects and organizational support having the strongest influence. Interestingly, perceived program cost did not show a significant effect, suggesting that students prioritize long-term professional value over immediate financial concerns.

Limitation

One limitation of this research is the use of a convenience sampling method. Data were primarily collected from online platforms, such as Facebook groups related to CFA, where students already showed interest in the CFA program. Consequently, the sample may not fully represent the broader population of Bangladeshi students, including those with limited awareness of the CFA qualification. This limitation indicates that the findings should be interpreted with caution.

Future Research Scope

Future studies could address this limitation by adopting probability sampling techniques and including students from a wider range of universities and disciplines. Additionally, investigating other potential factors, such as peer influence, personality traits, or the role of digital learning platforms, could provide a more comprehensive understanding of students' decision-making processes. Comparative research across different countries or regions may also highlight cultural and economic influences affecting the choice of professional qualifications like the CFA. Such studies would support educational institutions and professional bodies in developing effective strategies to promote global career-oriented programs.

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Appendix:



CS003

INTERNSHIP PROPOSAL FORM

Name:	Tahsin Akter Rifat
ID:	201011045
Department:	Department of Business Administration
Supervisor's Name (Faculty):	Naima Khatun
Organization Name:	CFA Society Bangladesh
Internship Title:	The Role of CFA Program in Shaping the global Career Aspirations of Bangladeshi Students.

Tahsin 18-06-25
Student's signature & date

Naima 18.06.2025
Supervisor's signature & date



CFA Society Bangladesh

Phone: 55045193, 55045194, 55045195

Suite 11(H), Police Plaza Concord Fax:

55045196. Plot- 2, Floor- 11, Road- 144

email: secretariat@bangladesh.cfasociety.org
Gulshan-1, Dhaka-1212

www.cfainstitute.org/bangladesh/

Dated: May 14, 2025

To

Ms. Tahsin Akter Rifat
147, Biren Bosh Road, Mitford Road
Dhaka-1211, Bangladesh

Subject: Appointment Letter for Internship

Dear Ms. Tahsin,

On behalf of CFA Society Bangladesh (hereinafter referred to as “CFASBD”, or “the Society”), we are pleased to appoint you on the following terms and conditions:

Position: You shall be employed as an Intern

Function: Your primary responsibilities would be:

Administration & executive services

- Handle and manage all enquiries
- Manage promotional communications for events (webpage and invite emails), registrations and post event surveys. Examples of events include: The Charter Award Ceremony, the university outreach events, the Research Challenge, etc.
- Support the President, the Board, the Committee and Manager in all administrative duties
- Maintain all documents and records of CFA Society Bangladesh and manage Database as required.

Planning and Processes

- Handle event management system
- Maintain events calendar
- Manage communications schedule

Digital Communications

- Website content management
- Email management: creation of professional looking templates including links to websites, webpages, documents and social media (where applicable) and cross promotion
- Social media

Project management services

- Support in the organization, management and execution of special events: Charter Award Ceremonies, Forecast Dinners, and Anniversary Celebration.

Employment Status and Governance

You will directly work under the supervision of CFSBD’s directors and Manager. Also, you will work closely with the regional (based in Hong Kong) and global (US) colleagues.

Service period

Your employment is at the sole discretion of the Society. Your internship is expected to end on August 21, 2025.

Confidentiality

You will not, directly or indirectly, use, make available, sell, disclose or otherwise communicate to any third party, other than in your assigned duties, any confidential information related to the Society, either during or after your relationship with the Society.

I hope that your association with the Society will be successful & rewarding. Please indicate acceptance of this offer by signing the second copy of this letter and return it to us by May 16, 2025, and join our society by May 19, 2025. Congratulations and we look forward to your joining the team.

Sincerely,



Hamid Mujtaba Siddiqi
Manager
CFA Society Bangladesh

Received and Accepted By:



Tahsin Akter Rifat
BBA Student (ID: 201011045)
University of Liberal Arts Bangladesh, Date: 15-05-2025

Questionnaire :**CFA Awareness and Perception Survey**

This survey was conducted as part of my academic internship report to understand factors influencing Bangladeshi students' interest in pursuing the Chartered Financial Analyst (CFA) program for global career aspirations. All responses are confidential and used only for research purposes.

Section 1: Demographic Information

1. Name of University: _____
 2. Gender:
 - ☐ Male
 - ☐ Female
 3. Age: _____
 4. Current Year of Study:
 - ☐ 1st
 - ☐ 2nd
 - ☐ 3rd
 - ☐ 4th
 - ☐ Graduated
 5. Field of Study:
 - ☐ Accounting
 - ☐ Finance
 - ☐ Other: _____
 6. Have you heard about the CFA program before?
 - ☐ Yes
 - ☐ No
-

Section 2: Factors Affecting Choice of Pursuing CFA Certification

(5-point Likert Scale: Strongly Agree, Agree, Neutral, Disagree, Strongly Disagree)

1. Career Opportunity

- I believe CFA will help me find jobs internationally.
- It is my view that employers worldwide value the CFA certification.
- Obtaining CFA qualification would enhance my prospects as a competitive applicant in the global labour market.

2. Perceived Social Status and Prestige

- Being a CFA charter holder is prestigious in society.
- Holding a CFA designation increases social status among peers in the finance field.
- I perceive CFA charter holders as highly respected in the global job market.

3. Support From Educational Organisations and Centres

- My university introduced the CFA Institute University Affiliation Program.
- Faculty encourages students to pursue global certifications like CFA.
- My university has partnerships with educational organizations and centers to help students gain international certifications.

4. Perceived Program Costs

- I believe the CFA program is expensive for students like me.
- The cost of enrollment and materials discourages me from pursuing it.
- The high perceived cost influences my decisions to pursue other certifications instead.

5. Financial Rewards and Salary Expectations

- Obtaining a CFA certification will significantly increase my future salary.
- I believe CFA charter holders earn more than non-charter holders in the finance industry.
- I expect to receive higher financial rewards in my career if I complete the CFA program.

6. Intention to Pursue CFA Program for International Career

- I intend to pursue CFA certification in the future.
- I am actively planning to enroll in the CFA program.
- I am likely to start CFA preparation to enhance my chances of getting an international job.

Part A and Part B.pdf

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