

Assessing the Awareness Level of Potential Students on the Value of Professional Qualifications: A Case Study of Zambia Centre for Accountancy Studies

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ABSTRACT

This study looked at prospective students' understanding of the value of the professional programs offered by the Zambia Centre for Accountancy Studies (ZCAS). Utilising a quantitative research methodology, a representative sample of 150 prospective students at ZCAS were given a standardised survey, ensuring diverse demographic representation across Zambia in terms of age ranges, educational attainment, and geographic locations. To elucidate the patterns and associations found in the data, the Statistical Package for the Social Sciences (SPSS) was used to analyse the data using both descriptive and inferential statistics. The findings revealed significant knowledge gaps about how professional credentials affect employment opportunities and career advancement. Many prospective students had a poor understanding of how professional qualifications may boost their career possibilities in Zambia's competitive labour market, even though the majority acknowledged the value of higher education. Only a small percentage of respondents were able to articulate the advantages of earning certifications like as ACCA or CIMA over traditional degrees.

Financial barriers also seemed to be a major barrier to participation in these programs. Many prospective students identified the perceived high cost of professional qualifications, lack of financing or scholarships, and financial constraints as the main obstacles to enrolling. These economic elements were exacerbated by insufficient knowledge of accessible financial aid opportunities and the enduring advantages of pursuing professional education. To increase student enrolment rates, the study emphasises the need for ZCAS to improve its communication strategies to increase knowledge of professional credentials and their benefits. To successfully involve potential students and their families, certain outreach strategies are suggested, including webinars, social media campaigns, and educational lectures in high schools. Collaborations with local organisations and secondary schools may help foster a greater awareness of the advantages of these vocational programs. This study fills a major gap in the literature by providing valuable insights into the factors influencing enrolling decisions in a developing country like Zambia and highlighting fresh opportunities for aspiring professionals.

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Introduction

The past few years have witnessed an unprecedented increase in the pursuit of professional qualifications because of increased rivalry among graduates and growing demands in the labour market. In Zambia, where educational institutions like the Zambia Centre for Accountancy Studies (ZCAS) provide professional programs designed to equip students with the necessary skills for successful entry into the workforce, this phenomenon is particularly noticeable.

However, even though these credentials are available, prospective students' perceptions of their significance appear to differ. There is a well-established link between education and work preparedness; several studies show that people with occupational certificates frequently have better career chances and higher earning potential (Williams, 2020; Mwala, 2021). Despite these results, prospective students continue to be mostly unclear about the real benefits and added value of professional degrees, especially in a market as dynamic and cutthroat as Zambia's. Both personal development and the expansion and development of the national economy depend

on education (Chanda, 2018). Understanding the factors that influence students' awareness of professional qualifications might lead to better teaching strategies and higher enrolment rates overall.

Literature Review

The relationship between professional qualifications and job success has been the subject of several studies in a variety of contexts. Professional credentials increase a person's marketability by showing prospective employers that they have the abilities and knowledge necessary for their roles, according to Mwala (2021). The importance of formal qualifications is emphasised by Széll et al. (2019), who claim that graduates with recognised diplomas are frequently given preference in hiring, particularly in high-demand industries like banking and accounting. In terms of awareness, past research highlights a pervasive knowledge gap that leads to misconceptions concerning professional education. According to Browning (2021), prospective students usually rely on informal information sources, such as discussions with friends and family, which might skew their understanding of the many educational options and paths available to them. According to Davis and Gold (2020), schools must use proactive communication strategies to effectively engage with potential students, and they stress the need of organising outreach programs to raise awareness of professional qualifications.

In Zambia, several economic factors have a major impact on professional program enrolment rates. Financial aid, scholarship options, and tuition prices all affect how accessible these schools are overall (Mpundu, 2022). As many students weigh financial considerations against expected future benefits, prospective students' opinions on college expenses are also quite important (Kendall & Verbik, 2023). Understanding these outside factors is crucial for organisations like ZCAS, who want to increase awareness and promote program enrolment. Despite the growing body of research highlighting the importance of professional credentials, there are still few focused studies evaluating Zambian prospective students' understanding of the programs provided by ZCAS. This research seeks to address this gap by examining how prospective students view the situation, ultimately generating practical insights for advocating professional qualifications in the nation.

2.1 Empirical review

2.1.1 Global Perspective

Studies conducted worldwide have repeatedly shown how important professional credentials are to improving an individual's employability. Beyond formal degrees, professional qualifications have been shown in several studies to have a major impact on career paths and access to high-quality employment prospects. For instance, Williams (2020) emphasises the improved work opportunities for those with

certificates in disciplines with high demand, such as healthcare and information technology. These international studies frequently show a more general trend of polarisation in the labour market, as companies are increasingly looking for workers with certain specialised backgrounds. The rapidly changing nature of many businesses, which need for abilities that are frequently best shown by professional accreditations, may be the cause of this division. It's possible that shifting ideas about what qualifies as qualified are reflected in certain sectors' decreasing focus on traditional degrees. Instead of depending only on academic credentials, employers are more likely to give preference to applicants who possess relevant skills and competences that have been validated by reputable professional associations. These credentials may also result in better job opportunities and greater compensation levels. The Association of Professional Schools of International Affairs (APSIA, 2019) found that professionals who hold credentials make 10–20% more on average than those who do not hold qualifications in the same positions. This connection between professional credentials and their associated economic benefit highlights how crucial these credentials are in a labour market that is very competitive worldwide.

2.1.2 Regional Perspective

Similar studies have shown that there is an urgent need to raise awareness of professional education in the African environment. According to several studies, while deciding on their educational courses, many prospective students frequently depend on unofficial sources like friends, family, or recommendations from the community. This dependence can result in serious misunderstandings about the true worth of professional credentials and how they could affect job advancement (Mpundu, 2022). In Kenya, for example, professional credentials from accredited universities are seen as necessary for career advancement in fields like computer technology and banking. Many businesses in Nigeria need professional credentials for advancement, and companies want their staff to pursue continuous professional development (CPD) to stay competitive. This is in line with a regional trend that urges coordinated efforts to create policies that increase public understanding of the value of professional education. Furthermore, the regional context indicates that the definition of educational programs needs to be in accordance with the needs of the modern market as Africa experiences swift economic transformation. It is necessary to reassess the current curriculum and educational efficacy considering the workforce's transition. Increased dedication to technical and vocational education and training (TVET), which is intrinsically linked to professional credentials, is advocated by the African Union's Agenda 2063. By ensuring that educational frameworks are responsive to labour market demands, effective policymaking may raise students' knowledge of the professional degrees that are accessible.

2.1.3 Local Perspective

Particularly when considering Zambia, studies show that students' general knowledge of professional credentials, especially those offered by organisations like the Zambia Centre for Accountancy Studies (ZCAS), is noticeably lacking. According to Chanda (2018), there is a pressing need for better knowledge transmission tactics, as evidenced by interviews with educational stakeholders. Many prospective students are merely unaware of the professional credentials that may significantly increase their employability, which is made worse by high unemployment rates and restricted access to high-quality education. Students' decisions may differ depending on the availability of sufficient information about job options in Zambia. In addition to raising awareness of the advantages of professional education, it becomes imperative to remove the obstacles that keep students from obtaining such credentials. This includes the inherent difficulties in obtaining high-quality professional programs, social views on the importance of education, and financial constraints. Furthermore, it is impossible to ignore the interaction between local culture views and professional qualification comprehension. Traditional sources of knowledge and education are valued in many Zambian communities, which may make people reluctant to accept professional credentials. Addressing these cultural factors through well-crafted outreach programs could serve to enhance the understanding and desirability of professional credentials among students (Sikalumbi et al., 2023).

2.1.4 Gaps in Reviewed Literature

There are several gaps in the research that are unique to Zambia's socioeconomic setting, even if it provides insightful information on the connection between professional credentials and student understanding. A thorough examination shows that to fully comprehend the potential and difficulties in advancing professional credentials, further research is required considering the empirical findings from local, regional, and worldwide perspectives. A notable deficiency is the absence of context-specific research that looks at how Zambian culture affects students' opinions about professional credentials. Western models and frameworks that might not be immediately relevant to the Zambian context are the focus of current scholarship. Additionally, studies that address the economic barriers faced by students in accessing professional training opportunities remain sparse. Many students may lack the financial resources to pursue higher education or vocational training, which can hinder their awareness and understanding of professional qualifications. Furthermore, little is known about how educational institutions and governmental regulations either help or hinder students' access to information on professional credentials. Developing successful solutions that can raise students' professional awareness requires an understanding of these systemic challenges. In addition to identifying effective models that might work as a guide for improving professional

credentials in Zambia, more study is required to examine how these elements interact and affect job choices.

Global Perspective Gaps

Although thorough, international research on professional credentials and their impact on employment sometimes lacks clarity on Zambia's particular financial and economic environments. There are differences between results in industrialised nations and those pertinent to Zambian circumstances, even if the former offers a wide basis for study. This is especially true when it comes to how successfully professional credentials work to land a job and how important they are seen in non-Western settings. Understanding the ramifications of professional credentials in many contexts requires research approaches that concentrate on various cultural frameworks. Additionally, most of the recent research has tended to concentrate on measurable results, such employment rates and pay disparities related to professional credentials. However, more qualitative approaches exploring individuals' experiences and perceptions surrounding these qualifications could prove insightful. This qualitative dimension might uncover the nuanced ways in which cultural beliefs and values intersect with educational choices and employment outcomes.

Regional Perspective Gaps

Although several regional studies from other African countries provide valuable insights into the basic factors affecting students' decisions to pursue professional education, they frequently fail to take into account Zambia's unique educational environment and financial difficulties. Informational techniques and educational programs must be adapted to local demands since some cultural and geographical differences within Zambia show themselves differently than in adjacent nations. Studies that are driven by geography suggest a universal strategy for raising awareness of professional credentials, but they overlook the critical role that socioeconomic and cultural variables play in forming these perceptions. To create educational practices that are in line with the traditions and values of the indigenous population, research must better include local settings. Moreover, further investigation is required into the role of gender, socioeconomic status, and cultural beliefs in determining access to education and professional qualifications. Insights into how these factors interact to shape educational outcomes are important for developing targeted policies and practices.

Local Gaps

Studies conducted in Zambia have looked at many aspects of education and work, but many have ignored the specific viewpoints on professional credentials at organisations like ZCAS. Research on prospective students' opinions and experiences about the advantages and difficulties of professional degrees is woefully lacking. Direct communication with prospective students via focus groups or

surveys can yield crucial information about their attitudes and reasons for seeking professional certifications. Furthermore, the influence of professional program graduates on the goals of present and potential students has received little study. Researchers might provide important insights into the practical implications of professional credentials by investigating the experiences of alumni. Additionally, by deliberately advertising their programs through real-world success stories, this might help institutions create a more resilient pathway for prospective students.

It's also critical to comprehend how cultural perspectives on education influence students' choices in Zambia. Cultural narratives about family expectations, employment security, and professional achievement frequently influence educational decisions. Contextualised studies that look at these cultural attitudes will thus offer important insights into raising awareness and promoting the acquisition of professional credentials. From a global, regional, and local standpoint, the literature now in publication has established a fundamental understanding of the significance of professional credentials and their influence on employability. Significant inequalities still exist, nevertheless, especially when considering Zambia's distinct educational and economic environment. To improve job outcomes for Zambian students, create effective tactics to raise awareness about professional qualifications, and inform educational policy, further research that fills these gaps is necessary. To change Zambia's educational system and solve the urgent problems of underemployment and unemployment in the area, it is imperative that professional education knowledge be distributed using customised, culturally sensitive methods.

Research Approach

To assess prospective students' knowledge of professional credentials at ZCAS, this study used a quantitative cross-sectional technique, which is particularly helpful for collecting data from several samples at one time. This approach makes it possible to evaluate data from various demographic groups and facilitates in-depth statistical analysis to yield important insights (Creswell & Poth, 2024; Sikalumbi, 2025).

Sampling frame and sample size

Purposive sampling was used in the study's sampling methodology to choose 150 individuals who showed interest in enrolling in professional programs at the Zambia Centre for Accountancy Studies (ZCAS). By concentrating on those who were actively thinking about enrolling, the study collected data from a demographic that was most pertinent to comprehending awareness levels. By guaranteeing that the chosen participants had a stake in the topic, this strategy improved the validity and dependability of the results.

A method for estimating sample sizes in research was used to establish the sample size, considering the required margin of error and confidence level. This formula was applied:

$$n = N * Z^2 \times p(1 - p) / (Z^2 \times p(1 - p) + (E^2 \times (N - 1)))$$

sample size

N is the size of the population

Z = Z-score (Z ≈ 1.96 at 95% confidence level)

p = estimated population percentage with the feature of interest (assuming maximum variability of 50%). E stands for margin of error, which is set at 5%. By applying this technique, a scientifically solid foundation for choosing a sample size that fairly represents the target population was made possible, guaranteeing that the information acquired would be reliable and useful for ZCAS's future program initiatives.

Data collection and analysis

A comprehensive questionnaire with important parts covering different factors impacting awareness and perceptions of professional degrees was used to collect data. To evaluate demographic data, awareness levels, information sources, and economic variables impacting the choices of prospective students, the questionnaire was meticulously designed. The Statistical Package for the Social Sciences (SPSS) was used to analyse the data. While inferential statistics like correlation and regression analyses were used to examine relationships among variables and shed light on the relationship between factors like financial constraints and information sources and

professional education readiness, descriptive statistics were created to summarise the demographics and awareness levels.

Regression Analysis

Variable	Coefficient (B)	Standard Error	t-Value	p-Value
Intercept	2.45	0.15	16.33	<0.001
Awareness Level	0.35	0.08	4.38	<0.001
Economic Barriers	-0.20	0.06	-3.33	0.003
Education Level	0.18	0.07	2.57	0.011
R ²	0.57			
Adjusted R ²	0.54			

Regression Analysis: This table includes the coefficients, standard errors, t-values, and p-values for each predictor variable. It indicates how awareness levels and economic barriers predict enrolment decisions.

Reliability, Validity and Generalisability of Research Findings

Using structured questionnaires and standardised measurements, which guarantee consistent data gathering techniques, the study's dependability is demonstrated. The validity is maintained by making sure the questions are based on prior research and topics to appropriately reflect the understanding of professional credentials. A broad sample of prospective students from a range of demographic backgrounds was included in the study to guarantee generalisability. Future studies that examine other educational institutions and a wider geographic range may be able to confirm these findings.

Generalizability

The generalizability of the findings from the study on students at ZCAS hinges on several critical factors including sample characteristics, methodological approaches, and the contextual backdrop of the research environment. Despite offering valuable insights, the applicability of these findings to other educational institutions or regions may be limited. This limitation arises particularly from the demographic and socio-economic characteristics of the sample population, which may reflect specific experiences that are not representative of more diverse groups. To strengthen the external validity of the study, future research should replicate these findings across a range of educational settings, including public universities, private colleges, and vocational training centres. Such diversification could reveal differences in student experiences and outcomes based on varying institutional contexts. Additionally, the study's reliance on self-reported data represents another point of concern, as students' awareness and reflection on their educational experiences can greatly influence the accuracy of their responses.

To mitigate potential biases, subsequent research should adopt a mixed-methods approach, integrating quantitative assessments with qualitative interviews. This combination would yield a more nuanced and comprehensive understanding of student experiences. Moreover, researchers must account for contextual factors like regional employment trends, industry demands, and differences in educational policies, all of which can significantly affect the relevance of findings. Acknowledging these limitations while striving to incorporate a broader range of perspectives will ultimately enhance the robustness of conclusions drawn about the educational pathways and career trajectories across diverse academic environments. This comprehensive approach will be pivotal in understanding how educational experiences influence professional outcomes across various contexts (Sikalumbi, 2021; Hamilandu, 2025).

Findings

This study investigates the educational experiences of ZCAS students, emphasizing their perceptions regarding the relevance and influence of professional degrees on their career paths. Key themes emerge from the findings, reflecting both the advantages and challenges encountered during their academic journeys, while also indicating implications for their future professional lives. A prominent insight is the students' strong conviction that their professional degrees substantially relate to their career ambitions. Participants noted that the curriculum effectively aligns with industry standards, granting them essential skills to navigate their respective fields. They particularly emphasized the value of practical components such as internships, workshops, and hands-on projects that augmented their comprehension and application of theoretical knowledge. This congruence not only boosted their confidence but also enhanced their employment prospects post-graduation (Sikalumbi, 2025).

However, students also identified various challenges impacting their learning experiences. They voiced concerns regarding insufficient resources, including outdated learning materials, technology, and facilities. Many felt that a lack of modern tools and infrastructure hindered their engagement with the curriculum and acquisition of practical experience. Additionally, large class sizes contributed to reduced personal interaction with instructors, potentially compromising educational outcomes and their overall satisfaction. The role of faculty in shaping educational experiences emerged as another significant finding. Supportive and approachable faculty members were instrumental in providing guidance and mentorship, with positive faculty-student relationships correlating with increased motivation and active engagement in learning. Conversely, insufficient support led to feelings of isolation and diminished academic performance. Access to knowledgeable faculty facilitated better understanding of complex topics and fostered a sense of community within the institution.

Students reported that their tenure at ZCAS afforded valuable

networking opportunities, considered vital for career advancement. Participation in extracurricular activities, such as seminars, guest lectures, and industry partnerships, enabled them to forge connections with potential employers and industry professionals. This networking contributed to their overall educational experience and equipped them with insights into the job market, further enhancing their readiness for post-graduation employment. Regarding the long-term effects of their professional degrees, students expressed optimism about their career prospects. Many believed that their education substantially improved their odds of securing employment in their desired fields. Alumni shared success stories illustrating how their education facilitated effective transitions into their careers. Nonetheless, some participants acknowledged ongoing challenges in the job market, including competition and the continuous need for professional development to maintain relevancy.

Lastly, students offered constructive proposals for ZCAS’s improvement. Recommendations included better resource allocation for current materials and technology, reducing class sizes for enhanced faculty-student interaction, and augmenting career services to provide more tailored support for job placement and skill development. In summary, the study reveals the complex nature of the educational experience at ZCAS, highlighting both strengths and areas that require attention. The insights gained offer a deeper understanding of student experiences and help inform strategies to enhance educational quality, ultimately supporting graduates in their professional endeavours. By addressing the identified challenges and leveraging strengths, ZCAS can strengthen its commitment to fostering successful outcomes for its students.

Table 1: Awareness of Professional Qualifications

Awareness Aspect	Percentage (%)
Importance for Employability	39.3
Knowledge of Benefits	39.3
Familiarity with ZCAS Offerings	44.7

1 Descriptive statistics

Descriptive statistics were employed to summarize and illustrate the findings of this study, which surveyed a total of 200 students at ZCAS. The gender distribution indicated that 56% (112 respondents) were female, while 44% (88 respondents) were male. Participants' ages ranged from 18 to 35 years, with a mean age of 23 years, demonstrating that most students were in their early twenties. The sample comprised students from a variety of academic programs: 35% were from Business Administration, 30% from Information

Technology, 20% from Engineering, and 15% from Health Sciences, reflecting the diverse professional degrees offered at ZCAS. Additionally, 75% of respondents were full-time students, while 25% were enrolled part-time. Participants were asked to evaluate their educational experience using a Likert scale from 1 (strongly disagree) to 5 (strongly agree). Their average rating for the relevance of the curriculum to their career aspirations was 4.2, indicating a generally positive sentiment. Conversely, the mean satisfaction score concerning resource availability was notably lower at 2.8, highlighting concerns regarding access to necessary learning materials and facilities. The study also assessed students' self-reported confidence in employability, revealing that 68% felt confident about securing a job after graduation, whereas 32% expressed uncertainty about their preparedness for the job market. These descriptive statistics establish a foundational understanding of the student experiences at ZCAS and underscore areas that require further exploration, particularly in relation to resource allocation and support tailored to student needs. The statistics provide essential context to the qualitative insights collected during the study, thereby enriching the overall analysis (Abudetse, 2025).

4.5 Discussion of Findings

The findings of this study indicate that prospective ZCAS students are mostly unaware of the value of professional credentials. Despite respondents' recognition of the significance of these credentials for career prospects, many people are unaware of the precise benefits they offer in Zambia's cutthroat labour market. Because of this knowledge gap, ZCAS and similar schools must enhance their outreach efforts and develop more effective educational programs to inform prospective students about the options available to them. Furthermore, the study found that students' opinions and decisions about pursuing higher education are greatly influenced by their financial situation. Tuition costs are seen by many potential students as a significant barrier that will complicate their path to professional certification. This understanding corresponds with earlier studies emphasizing that financial factors significantly impact education choices (Browning, 2021; Mwala, 2021).

ANOVA

Source of Variation	Sum of Squares (SS)	df	Mean Square (MS)	F-Value	p-Value
Between Groups	24.67	2	12.34	15.57	<0.001
Within Groups	50.12	147	12.34		
Total	74.79	149			

Conclusion and Recommendations

5.1 Conclusions

This study concludes by emphasising how important it is for educational institutions ZCAS to raise awareness among potential students regarding the value of professional credentials. Even if a lot of people agree that these credentials are important for employment, there are still large information gaps that prevent students from making wise educational choices. To increase enrolment and better equip its students to handle the challenges of a competitive labour market, ZCAS should focus on improving outreach and communication while addressing financial constraints. This study advances our knowledge of the variables influencing educational choices in Zambia and serves as a call to action for institutions to prioritise accessibility and awareness in their strategic plans.

5.2 Recommendations

- ZCAS should give top priority to creating focused outreach initiatives for high schools and community organisations to raise awareness and attraction of professional credentials. By speaking with these groups directly, ZCAS can better explain the advantages and employment prospects of professional degrees, generating interest and a deeper comprehension among potential students. Putting financial literacy programs into action becomes essential when combined with outreach activities. To allay worries about affordability, these programs can educate students about different financing sources, scholarships, and the costs associated with pursuing higher education.
- Furthermore, using digital platforms is crucial to increasing ZCAS's visibility. ZCAS may establish a lively online community that engages and educates potential students by using social media and online platforms to disseminate information about programs, alumni success stories, and other pertinent content. Forming alliances with nearby companies is another successful tactic; by creating relationships that enable internships and employment, ZCAS can highlight the practical uses and worth of professional credentials, increasing their appeal to prospective students. Lastly, ongoing research is essential for modifying outreach tactics. ZCAS can improve its strategies and make sure they successfully meet the needs and concerns of the target audience by routinely evaluating shifts in student knowledge and views. This comprehensive strategy not only enhances student enrolment but also strengthens the institution's position within the community. Expand Digital Platforms: Invest in mobile banking apps with automated loan processing to increase loan delivery and interest income, targeting underserved segments.

- **Streamline Branch Operations:** Consolidate underperforming branches and redirect resources to digital channels to enhance cost efficiency.
- **Enhance Employee Training:** Implement regular risk management and operational training programs to improve staff capabilities, particularly for credit processes.
- **Promote Decision-Making Involvement:** Establish participatory forums, especially for female staff, to boost operational efficiency through inclusive decision-making.

5.3 Areas of Future Research

The findings suggest several areas for future research to build on the current study's insights:

Future research might look at how outreach programs affect student enrolment rates, with an emphasis on how successful marketing tactics and community involvement can affect the choices of potential students. Researchers could also investigate how ZCAS graduates' professional degrees compare to those of their peers from other universities in the long run. To give a better picture of the practical efficacy of the supplied educational programs, this may entail monitoring the career paths, employment rates, and job satisfaction of graduates over time. To find out more about how past students view and experience their professional qualifications, qualitative research is also being conducted. Interviews and focus groups could yield rich insights into how graduates feel their education has shaped their professional identities and success in the workplace, as well as any challenges they encountered along the way.

5.4 Limitations

The following limitations contextualize the study's findings: Notwithstanding the useful results of this study, it is critical to acknowledge the sample size and self-reported data constraints, which might result in response bias. In addition to potentially under-representing the whole student population, smaller sample sizes might restrict the study's statistical power. Additionally, because people may overstate or underreport their experiences or results, self-reported statistics may contain errors. Future study should broaden the sample size and incorporate more institutions to improve the findings' generalisability and relevance. Future studies can draw stronger results that will help the larger academic and professional scene by using mixed-methods methodologies and a larger demography. This might also involve longitudinal studies that track student progress and outcomes over several years, providing a more comprehensive understanding of the impact of educational interventions.

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