

GRADUATE STUDENT'S ATTITUDE AND BEHAVIOUR TOWARDS CAREER CHOICE, FINANCIAL PLANNING AND JOB PERFORMANCE

Dr. V. Vaidehi Priyal
Assistant Professor
BBA - CA Department
AJK College of Arts and Science
Coimbatore – 641 105
Tamil Nadu
India
Email: vaidehi@ajkcas.com
08754971055

Dr. N. Ramkumar
Assistant Professor (Selection Grade)
MBA Department
PSG Institute of Management
Coimbatore – 641 004
Tamil Nadu
India
Email: ramkumar@psgim.ac.in Mobile:
Mobile: 09843297737

Dr. R. Vanathi,
Assistant Professor and Head
Department of Business Management
Erode Arts and Science College (Autonomous)
Erode – 638 009
Tamil Nadu
India
Email: rvanathi@gmail.com
Mobile: 8300157529

Abstract: A critical evaluation was carried out to find out the relationship of student's mental attitude, emotional makeup, social style and leadership skill with career choice, financial planning and job performance factors such as loyalty, workaholism and goal-orientation. A questionnaire was distributed to 300 graduate students of management science, and obtained valid and complete questionnaires from 218 respondents. A positive and significant relationship was found between emotional makeup and financial planning, which was also well correlated with social style and leadership skill. The relationship of goal-orientation with leadership skill and mental attitude was also positive and significant. The salient findings revealed that the students should develop not only positive mental attitude and emotional makeup, but also acquire enough knowledge on social style and good leadership qualities. Therefore, these positive attitude and behavior of students might help in choosing a bright and creative career, and achieve job satisfaction and performance.

Keywords: Graduate Students, Mental Attitude, Emotional Makeup, Social Style, Leadership Skill, Career Choice, Financial Planning, Job Performance

I. INTRODUCTION

The significant role of the higher education institutions is to mould the values and characters of the students to concoct them in an impactful profession in the future. Knowledge and skills are momentous aspects in every mark of work, but owning the right attitude cohere together all the positive thoughts directing towards the accomplishment of individual and professional growth. Attitude is a multifaceted and unique concept, which assimilates multiple properties and has different dominions (Kususanto et al. 2012). It initiates the behavior to take action on what they wanted to succeed (Miranda Norma 2008). Students must comprehend the importance and objectives of obtaining knowledge, skills and attitude, which are substantial in their future career.

In the context of job selection, mental attitude has revealed to be the single great dispositional forecaster of job performance (Hunter and Hunter 1984). Mental quality includes kindness, faith, self-esteem, creativeness, and enthusiasm of living (Mongkol et al. 2001), which

has received a considerable emphasis in job development (Barrick and Ryan 2003) and also forecasting performance on basically all jobs (Bertua et al. 2005).

Students, during the transformation period, confront many problems comprising physical, social, academic, and emotional adjustment. A major stumbling block during this period is handling emotions, developing self-governance and interpersonal bond (Jensen et al. 2007). Emotional skills are positively linked with the quality of social connections (Lopes et al. 2004), pro social behavior (Brackett and Mayer 2003), execute effectually under stress (Boumeister et al. 1994), positive frame of mind and higher self-worth (Schutte et al. 2002), social adjustment (Chan 2003), and academic excellence (Abdallah et al. 2004).

Two individual variances that have been underused in management education are attachment styles and social support. Attachment styles have been used to help recognize individual differences in the development of interpersonal relationships and emotional affections (Diehl et al. 1998). Social support has been associated with positive health results such as stress buffering and protection against both morbidity and mortality (Quick et al. 1996).

Leadership is a vital part of student's education (Alexander 2011). Students take a positive footstep in becoming actual leaders and aware of their leadership abilities through personal evaluation, identifying their principal areas, thoughtful that things change and identifying the importance of leadership in their academic and career fields (Nelson et al. 2007). It is becoming imperative that corporate will recruit college graduates who possess critical thinking skills, good communication skills, nurture relationship, establish loyalty and commit their responsibilities (Fullan 2001).

The number of career opportunities available to an individual at any given point in time is influenced by external factors (state of the economy, labor market, etc.) and individual factors (family background, education, attitudes, etc.). Career choice, therefore, is not unrestrained. Rather, career choices are often controlled by individual factors, sociocultural factors (Swanson and Gore 2000), personal and cultural values, significant relationships and structural factors.

The main idea is that students should have higher financial knowledge. Scrutinizing budgeting goals among students is important since strong evidence indicates that college students do not possess a high degree of financial knowledge (Shahrabani 2012) and that students have increasing debt burdens (Christie and Munro 2003). The financial planning profession requires a wide range of skills involving aspects of leadership, counseling, psychology, marketing and motivation (Rao and Sylvester 2000).

The three major job performance factors are loyalty, workaholicism and goal-orientation. It is witnessed that there is a positive association between loyalty, workaholicism and goal-orientation with individual performance (Bunnoon and Ussahawanitchakit 2012). Individual's loyalty to job performance is connected to employee's attitude and behavior (Conway and Monks 2009), involvement (Mahajan et al. 2012), commitment (Brown et al. 2011), interpersonal relations (Narra 2009), leadership skill (Ding et al. 2012) and satisfaction (Chang et al. 2010).

A happy workaholic is a role model for employees as they are dedicated people driving hard to reach greater performance (Friedman and Lobel 2003). A positive liaison between goal orientation and job satisfaction was observed (Brown and Huning 2010), which could be achieved by wages (Basseley et al. 2012), motivational beliefs (Ho and Hau 2008), competition among the individuals (Heidemeier and Bittner 2012) and learning opportunities and behaviours (Anseel et al. 2011). It is to be noted that learning opportunities and learning behaviors are related to three outcome measures: a personal growth outcome (skill development), a performance outcome (goal achievement) and an affective evaluation outcome (satisfaction).

The college student's attitude and behavior in making career options and financial planning are essential to determine their wise decisions about their future. The major student's attitude and behavior like mental attitude, emotional makeup, social style and leadership skill had a strong relationship with career development among students. Though there are few literatures focusing on individual characteristics with financial planning and management, the student's knowledge and

skill on financial budgeting is very poor. But collective study representing all the four attitude and behavioural characteristics of college student with career choices and financial planning in understanding their job performance is negligible and determining this gap lead to this important area of research.

Based on the prevailing researches, it is observed that there is a link between mental attitude, emotional makeup, social style and leadership skill, and career choices, financial planning and performance as depicted in Fig 1.

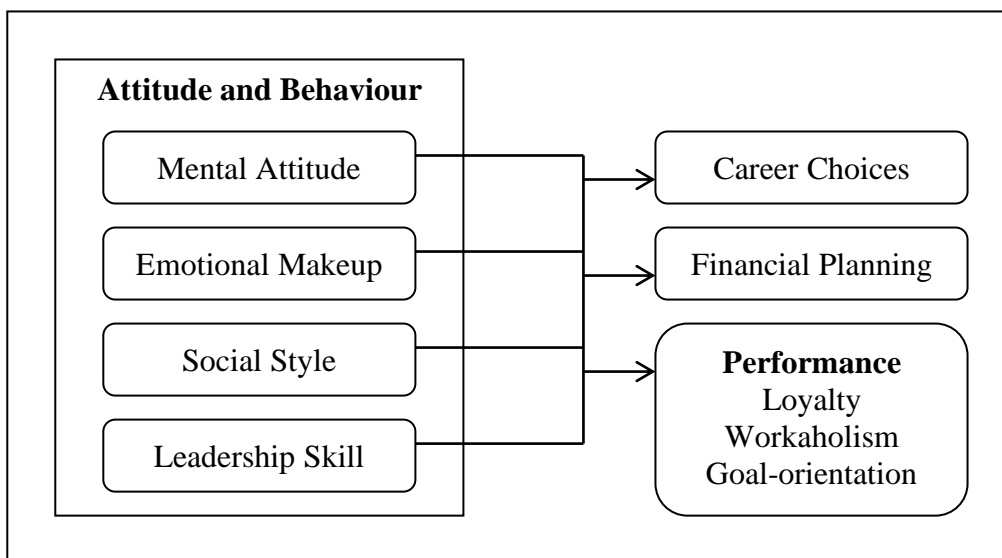


Fig 1 Conceptual model demonstrating the link between attitude and behavioural characteristics, and career choices, financial planning and job performance

The objectives of this research study are,

1. To analyse the student’s attitude and behaviour like mental attitude, emotional makeup, social style and leadership skill.
2. To assess the student’s career choice, financial knowledge, and job performance orientation factors like loyalty, workaholism and goal-orientation.
3. To determine the relationship of mental attitude, emotional makeup, social style and leadership skill with career choice, financial planning and job performance.

II. METHODOLOGY

Questionnaire Design

A questionnaire was developed with 99 questions which comprised of 9 sections namely mental attitude, emotional makeup, social style, leadership skill, career choice, financial planning and job performance orientation factors namely loyalty, workaholism and goal-orientation. The respondents have to make their response in a 5 point Likert scale varying from ‘Strongly Agree’ to ‘Strongly Disagree’ (Table 1).

Table 1: Description of questionnaire

<i>Components</i>	<i>No. of questions</i>
<i>Attitude and behaviour</i>	
Mental attitude	14
Emotional makeup	14
Social style	14
Leadership skill	14
<i>Career and financial planning</i>	
Career choices	14
Financial planning	14

Job performance

Loyalty	5
Workaholism	5
Goal-orientation	5
Total	99

Data Collection

The sampling method adopted was ‘Proportionate Random Sampling’. The sampling frame consisted of graduate students from four leading Management Institutes in Tamil Nadu of top 100 B-schools in India. The questionnaires were distributed to 300 graduate students and obtained valid and completed questionnaires from 218 respondents as detailed in table 2.

Table 2: The completed and valid questionnaires

<i>Management institutions</i>	<i>Samp le size</i>	<i>No. of respondents</i>	<i>Response rate (%)</i>
B-school A	75	53	71
B-school B	75	68	91
B-school C	75	45	60
B-school D	75	52	69
Total	300	218	73

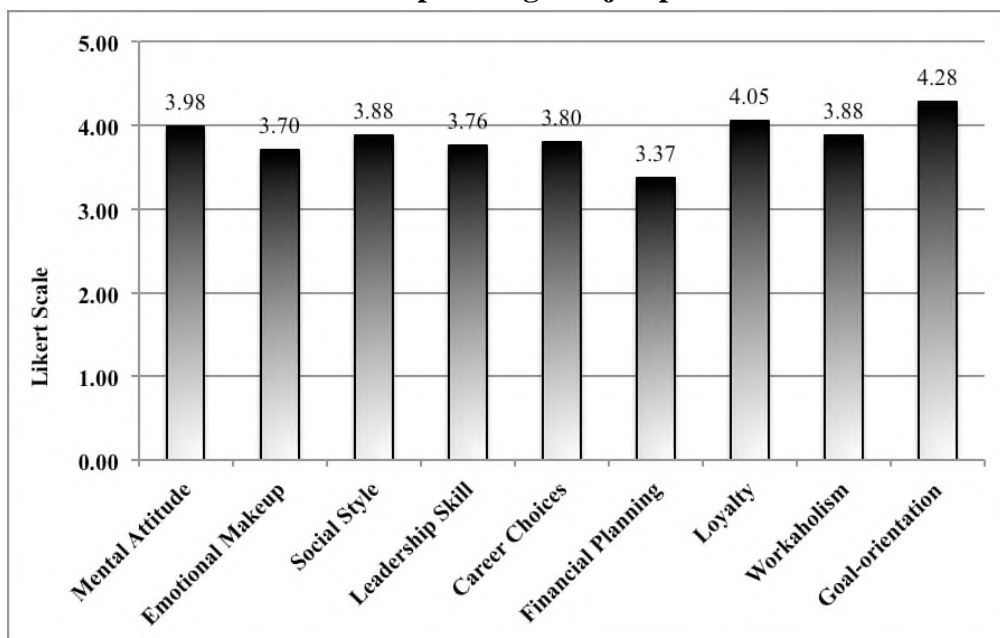
Data Analysis

The data collected were analysed using PSPPIRE 0.8.4 software. The statistical parameters calculated were percentage, arithmetical mean and Pearson bivariate correlation.

III. RESULTS

The overall mean for goal-orientation was the highest (4.28), referring to the option of ‘agree’, closely followed by loyalty (4.05). The students financial planning showed the lowest mean of 3.37, defining to the option of ‘uncertain’ (Fig 2).

Fig 2 Overall mean of student’s attitude and behavior, career choices, financial planning and job performance



Mental Attitude

The results on graduate student’s responses to mental attitude characteristics indicated that out of 218 respondents, 114 have expressed the option of ‘agree’ for two characters namely bright and creative, and achieve a productive work, which accounted for 52.29 per cent. There was a nil response for team work to get results, and bright and creative characteristics, referring to the option

of 'strongly disagree' (Table 3).

The mean was the highest (4.28) for success means to fulfill the vision and destiny, referring to the option of 'agree'. This was closely followed by team work to get measurable results, indicating the option of 'agree' (4.27). The other parameters of mental attitude also showed the mean with a range of 3.57 to 4.2, referring to the option of 'agree'.

Table 3: Student's responses to mental attitude

Value label	U	I	Se	i	L	A		
	<i>nafraid of hard work</i>	<i>eam work to get results</i>	<i>lan before taking action</i>	<i>e as physical advantages</i>	<i>right & creative</i>	<i>earning with physical activity</i>	<i>chieve a productive work</i>	
= 218 (%)	S	2	0	7	0	1	2	
	trongly disagree	1		(3		((
		9.83)		0.92)	.21)		0.46)	0.92)
	D	2	5	29	0	1	7	
	isagree	8	(	5	(1	3	(
		12.84)	2.29)	6.88)	3.30)	4.59)	5.96)	3.21)
U	2	2	65	4	2	2		
ncertain	5	9	5	(2	5	5	2	
	11.47)	13.30)	16.06)	9.82)	20.64)	11.47)	10.09)	
A	9	8	75	0	8	1		
gree	3	6	02	(3	14	2	14	
	42.66)	39.45)	46.79)	4.40)	52.29)	37.61)	52.29)	
S	5	9	42	4	9	7		
trongly agree	1	8	4	(1	9	7	3	
	23.39)	44.95)	29.36)	9.27)	22.48)	44.50)	33.49)	
Mean	3	4	3.	3.	4	4		
	.57	.27	.97	53	.93	.20	.14	

Value label	V	C	C	C	F	C	S
	<i>ersatile thinker</i>	<i>aring & empathetic</i>	<i>ifted with high intuition</i>	<i>annot be coerced</i>	<i>ollow my intuition & inner guidance</i>	<i>ritical thinker</i>	<i>uccess means to fulfill my vision & destiny</i>
= 218 (%)	S	3	1	3	4	3	4
	trongly disagree	1.38)	.46)	1.38)	1.83)	1.38)	1.83)
	D	6	3	1	1	1	4
isagree	2.75)	.38)	5.05)	8.72)	6.88)	5.50)	1.83)
U	5	3	4	5	3	3	2

ncertain	1	0	0	9	2	8	3
	(	(1	(((((
	23.39)	3.76)	18.35)	27.06)	14.68)	17.43)	10.55)
A	1	1	1	6	1	1	8
gree	02	02	00	7	04	00	3
	(	(4	(((((
	46.79)	6.79)	45.87)	30.73)	47.71)	45.87)	38.07)
S	5	8	€	6	6	€	1
trongly	6	2	4	9	4	6	04
agree	(	(3	(((((
	25.69)	7.61)	29.36)	31.65)	29.36)	30.28)	47.71)
Mean	3	4.	€	3	3	3	4
	.93	20	.97	.82	.97	.99	.28

Emotional Makeup

Fourteen parameters evaluated under emotional makeup revealed that capable and confident with dynamic energy had the highest respondents (n=119) with 54.59 per cent response, referring to the option of 'agree'. There was only one response (0.46 per cent) for happy and excited when others appreciated, defining to the option of 'strongly disagree'. However for this character, the mean was the highest (4.25) with 'agree' response. The response was 'uncertain' (3.02) for the parameter that do not form emotional bonds with others (Table 4).

Table 4: Student's responses to emotional makeup

Value label	C	D	U	Lo	C
	ourage, honest & trustworthy	o not form emotional bonds	nwilling to modify behaviour	vable, full of fun, loyal & trustworthy	ate relative in problem solving
S	4	2	1	2	2
trongly disagree	(1	2	7	(0	(
	.83)	(	(	.92)	0.92)
	5.50)	10.09)	7.80)		0.92)
D	6	5	5	6	1
isagree	(2	7	4	(2	5
	.75)	(	(	.75)	3
	13.30)	26.15)	24.77)		6.88)
U	28	5	5	31	5
ncertain	(1	7	4	(1	2
	2.84)	(	(	4.22)	0
	15.60)	26.15)	24.77)		19.27)
A	10	5	6	99	9
gree	9	9	2	(4	8
	(5	(	(	5.41)	4
	37.61)	0.00)	27.06)		40.37)
S	71	2	3	80	5
trongly agree	(3	3	1	(3	1
	2.57)	(	(	6.70)	9
	27.98)	10.55)	14.22)		27.06)
Mean	4.	3	3	4.	3
	.69	.09	.02	.17	14
					.97
					.89

Value label	Healthy & excited when appreciated	Intimate & sensitive	Freedom & independence about others	Playful & imaginative	Passionate & open only with few people	Unstable & sensitive & intuitive	Passionate & confident with dynamic energy
Strongly disagree	1 (0.46)	3 (5.96)	5 (6.88)	10 (4.59)	9 (4.13)	5 (2.29)	3 (1.38)
Disagree	9 (4.13)	8 (17.43)	10 (13.76)	29 (13.30)	28 (12.84)	11 (9.17)	11 (4.59)
Uncertain	2 (10.09)	6 (25.69)	5 (20.64)	4 (4.31)	53 (23.97)	8 (36.70)	7 (12.39)
Agree	8 (40.37)	11 (27.98)	9 (40.83)	8 (0.83)	97 (44.50)	8 (40.83)	11 (54.59)
Strongly agree	9 (44.95)	10 (22.94)	9 (17.89)	3 (6.97)	37 (17.56)	2 (11.47)	5 (27.06)
Mean	4.25	4.44	4.49	3.52	3.67	3.50	4.01

Social Style

To evaluate social style of 218 graduate students, 14 parameters were employed. The result showed that out of 218 samples, 103 (47.25 per cent) had expressed as 'agree' for passionate and playful with co-workers. The second most response was passionate and intimate relationship (101 respondents), which accounted for 46.33 per cent. While 'strongly agree' response was noticed for freedom and independence in relationship among 101 graduate students (46.33 per cent). No students had expressed 'strongly disagree' for freedom and independence in relationship (Table 5).

The mean was the highest (4.44) for healthy, loving and caring relationship, closely followed by freedom and independence in relationship (4.33), referring to the option of 'agree'. For the parameter, prefer to be alone the mean was 2.85, expressing the option of 'uncertain'.

Table 5: Student's responses to social style

Value label	Passionate & intimate relationships	Freedom & independence in relationships	Playful & important to physical appearance	Passionate & playful with co-workers	Unstable & changeable in relationships	Passionate & unconditional love
Strongly disagree	1 (0.46)	3 (5.96)	5 (6.88)	10 (4.59)	9 (4.13)	5 (2.29)
Disagree	9 (4.13)	8 (17.43)	10 (13.76)	29 (13.30)	28 (12.84)	11 (9.17)
Uncertain	2 (10.09)	6 (25.69)	5 (20.64)	4 (4.31)	53 (23.97)	8 (36.70)
Agree	8 (40.37)	11 (27.98)	9 (40.83)	8 (0.83)	97 (44.50)	8 (40.83)
Strongly agree	9 (44.95)	10 (22.94)	9 (17.89)	3 (6.97)	37 (17.56)	2 (11.47)
Mean	4.25	4.44	4.49	3.52	3.67	3.50

= 218 (%)	Strongly disagree	10	0	4	3	1	5	
		(1.83)	(2.29)	(1.38)	(7.34)	(29)	(2.29)	
	Disagree	16	7	2	1	3	14	
		(2.75)	(.21)	(11.93)	(9.63)	(5.96)	(16.51)	(6.42)
	Uncertain	18	16	4	3	5	57	
		(8.26)	(.34)	(22.48)	(13.76)	(15.14)	(23.85)	(.15)
= 218 (%)	Agree	101	94	7	1	7	90	
		(46.33)	(3.12)	(35.78)	(38.53)	(47.25)	(32.57)	(.28)
	Strongly agree	13	10	6	6	4	52	
	(42.66)	(6.33)	(27.98)	(35.78)	(30.28)	(19.72)	(.85)	
Mean	4.29	4.33	3.76	3.96	3.99	3.41	3.78	

Value label	I intimacy is love, affection & sharing	Healthy, loving & caring relationships	Sensitive to problems in relationships	Help & support others growth	Prefer to be alone	Available only with partner	Incredible bonding with family	
= 218 (%)	Strongly disagree	3	1	6	7	5	2	
		(1.38)	(0.46)	(2.75)	(0.92)	(21.56)	(11.47)	(0.92)
	Disagree	7	7	22	1	9	1	
	(3.21)	(.21)	(10.09)	(3.67)	(23.39)	(22.48)	(7.34)	
= 218 (%)	Uncertain	13	13	43	0	2	2	
		(5.96)	(.6)	(19.72)	(9.17)	(16.51)	(19.27)	(12.84)
= 218 (%)	Agree	90	72	82	2	4	8	
		(41.28)	(33.03)	(37.61)	(42.20)	(25.69)	(24.77)	(37.16)
Mean	3.8	3.25	3.65	3.65	3.41	3.47	3.9	

strongly agree	7 (39.91)	34 (57.4)	82 (29.6)	6 (44.04)	8 (12.84)	8 (22.02)	1 (41.74)
Mean	4.15	4.4	3.8	4.25	4.85	4.23	4.11

Leadership Skill

The results of the leadership skill expressed that out of 14 characteristics, the parameter on lead others with enthusiasm had a good response from 108 respondents (49.54 per cent), defining the option of 'agree'. Zero respondents expressed 'strongly disagree' for efficient leader and sustain energy until the job is done, and coordinate and encourage team members (Table 6).

The highest mean of 4.26 was recorded for coordinate and encourage team members, expressing the option of 'agree'. While the character that do not want to be leader showed the lowest mean of 2.63, defining the option of 'uncertain'.

Table 6: Student's responses to leadership skill

Value label	Efficient leader & sustain energy	Coordinate & encourage team members	Work individually	Do not want to be leader	Lead others with enthusiasm	Great sense of humour	Excellent consultant
Strongly disagree	0	0	34 (15.60)	7 (21.56)	4 (1.83)	0 (0.92)	2 (0.92)
Disagree	5 (2.29)	3 (1.38)	65 (9.82)	9 (31.65)	7 (2.21)	4 (6.42)	1 (4.59)
Uncertain	3 (14.22)	31 (4.22)	45 (0.64)	2 (19.27)	3 (3.76)	0 (18.35)	4 (20.64)
Agree	10 (48.62)	91 (1.74)	42 (9.27)	8 (17.43)	108 (9.54)	4 (38.53)	9 (41.74)
Strongly agree	6 (34.86)	7 (2.66)	93 (4.68)	32 (10.09)	2 (1.65)	9 (35.78)	0 (32.11)
Mean	4.16	4.26	3.88	2.63	4.06	4.02	4.00

Value label	Need autonomy	Support and	Comfortable in sharing	Working with others	Clever & intuitive,	Leader because	Help people
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		<i>y & personal space</i>	<i>facilitate others as team leader</i>	<i>leadership</i>	<i>to rethink old beliefs & values</i>	<i>but conservative thinker</i>	<i>of leadership potential</i>	<i>what to do</i>
= 218 (%)	Strongly disagree	S (2.75)	6 (0.92)	2 (.38)	3 (1.38)	0 (4.59)	6 (2.75)	5 (2.29)
	Disagree	D (7.80)	1 (5.96)	1 (.50)	12 (5.50)	3 (10.55)	16 (7.34)	2 (9.17)
	Uncertain	U (25.23)	5 (13.76)	3 (.89)	39 (17.89)	0 (27.52)	57 (26.15)	4 (22.48)
	Agree	A (35.78)	7 (46.79)	1 (.07)	83 (38.07)	3 (33.49)	10 (45.87)	1 (45.87)
	Strongly agree	S (28.44)	6 (32.57)	7 (.16)	81 (37.16)	2 (23.85)	39 (17.89)	4 (20.18)
	Mean		3.79	4.04	4.04	4.61	3.69	3.72

Career Choices

Out of 14 characters studied under career choices, make things happen in competitive environment was scored by 127 students (58.26 per cent), referring to the option of 'agree'. This character also showed only one respondent with 0.46 per cent contribution, defining the option of 'strongly disagree'. Enjoy occupations with physical activity also scored minimum respondent of 1 (0.46 per cent) (Table 7).

The mean was higher for the character that make decision that pleases everyone (4.06), referring to the option of 'agree'. The next best responses under 'agree' were independent with freedom to live my vision (4.04) and make things happen in competitive environment (4.02). Involved in too many projects recorded lower mean of 3.34 expressing the option of 'uncertain', followed by choose careers involving danger and courage (3.39) and risk taker (3.60).

Table 7: Student's responses to career choices

Value label	<i>L</i> <i>ove</i> <i>physical</i> <i>demandin</i> <i>g work</i>	<i>M</i> <i>ake things</i> <i>happen in</i> <i>competitiv</i> <i>e</i> <i>environme</i> <i>nt</i>	<i>C</i> <i>hoose</i> <i>careers</i> <i>involvin</i> <i>g</i> <i>danger</i> <i>and</i> <i>courage</i>	<i>R</i> <i>isk</i> <i>taker</i>	<i>E</i> <i>njoy</i> <i>occupation</i> <i>s with</i> <i>physical</i> <i>activity</i>	<i>L</i> <i>ead</i> <i>s in</i> <i>learning</i> <i>skill or</i> <i>talent</i>	<i>O</i> <i>rganised &</i> <i>efficient</i> <i>perfectioni</i> <i>st</i>
= Strongly	S (3.00)	1 (0.46)	8 (3.60)	3 (1.23)	1 (0.46)	2 (0.85)	3 (1.23)

21	disagree	1.38)	.46)	3.67)	2.75)	.46)	0.92)	.38)
8	D	3	7	4	2	1	11	
(%	isagree	5	(3	9	4	8	2	(5
)		(	.21)	(	(	(1	(	.05)
	U	16.06)	31	22.48)	11.01)	2.84)	5.50)	
	ncertain	3	(1	4	5	4	3	39
		(	4.22)	(	(	(2	(	7.89)
	A	15.14)	12	24.77)	31.65)	2.48)	16.51)	
	gree	4	7	4	1	01	18	8
		(	(5	(	(	(4	(	(4
	S	38.53)	8.26)	29.36)	32.57)	6.33)	54.13)	9.54)
	trongly	3	(2	3	8	9	0	(2
	agree	(	3.85)	(	(	(1	(	6.15)
	Mean	28.90)	19.72)	22.02)	7.89)	22.94)		
		3	4.	3	3.	3	3	3.
		.78	02	.39	.60	68	.93	94

	<i>Value label</i>	<i>Tea ch & communicat e or advice others</i>	<i>M ake decision that pleases everyon e</i>	<i>N aying no when others ask favour</i>	<i>S atisfied if i work myself</i>	<i>W ant to be a leader due to knowledg e & experienc e</i>	<i>I nvolved in too many projects</i>	<i>In dependent with freedom to live my vision</i>
	S	5	2	7	3	7	3	
=	trongly	(2.2	(	(	(	(	(	(1.
21	disagree	9)	0.92)	1.83)	3.21)	1.38)	3.21)	38)
8	D	10	9	1	7	4	5	10
(%	isagree	(4.5	(	1	7	4	5	(4.
)		9)	4.13)	(	(	(	(	59)
	U	39	3	9.63)	7.80)	6.42)	20.64)	
	ncertain	(17.	7	4	7	0	9	39
		89)	(	(	(	(	(	7.89)
	A	95	9	16.97)	20.18)	16.97)	22.94)	27.06)
	gree	(43.	6	2	9	02	1	90
		58)	(	(	(	(	(	(4
	S	69	7	44.04)	42.20)	45.41)	46.79)	37.16)
	trongly	(31.	4	7	8	9	6	76
	agree	65)	(	(	(	(	(	(3
	Mean	33.94)	26.15)	26.61)	22.48)	11.93)		4.86)
		3.9	4	3	3	3	3	4.0
		8	.06	.81	.84	.83	.34	4

Financial Planning

The results of 14 characteristics studied under financial planning expressed that more number of respondents (n=105) (48.17 per cent) expressed for simple and not inexpensive, referring to the option of 'agree'. This was closely followed by enjoy working as it brings benefits and pleasure to others, and passive approach to money (n=103) (47.25 per cent). Enjoy working as it brings benefits and pleasure to others had minimum respondents (n=2) (0.92 per cent), expressing the option of 'strongly disagree' (Table 8).

Out of 14 characteristics, enjoy working as it brings benefits and pleasure to others recorded higher mean of 4.12 (agree). While the mean was lower (2.51) for spend lavishly, referring to the option of 'uncertain'.

Table 8: Student's responses to financial Planning

Value label	Spend money but do not accumulate	Self-sufficient, willing to do any job	Passive approach to money	Simple and not expensive	Spend lavishly	Do not plan financial budgeting	Prefer occupations with unlimited finance
Strongly disagree	2 (10.09)	0 (0.00)	9 (4.13)	6 (2.75)	5 (25.23)	6 (25.69)	33 (11.14)
Disagree	8 (20.02)	5 (20.64)	7 (7.80)	8 (8.26)	1 (32.57)	8 (31.19)	44 (20.18)
Uncertain	3 (19.72)	5 (25.23)	3 (28.90)	8 (2.84)	3 (15.14)	4 (15.60)	55 (25.23)
Agree	4 (33.94)	5 (29.82)	03 (47.25)	05 (8.17)	4 (20.18)	8 (17.43)	52 (3.85)
Strongly agree	1 (14.22)	3 (15.14)	6 (11.93)	1 (7.98)	5 (6.88)	2 (10.09)	34 (5.60)
Mean	3.20	3.21	3.55	3.90	3.51	3.55	3.05

Value label	Love money, luxury, quality & beauty	Prioritise relationships than money	Careful in spending & conserving resources	Do not relate working for money	Enjoy working as it brings benefits and pleasure to	Not free when spending money on others	Acquire money with little effort
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		<i>others</i>								
= 218 (%)	Strongly disagree	9	14	5	2	1	1	1	1	1
		(6.4)	(6.4)	(2.75)	(0.92)	(5.05)	(8.26)	(8.26)	(8.26)	(8.26)
	Disagree	6	15	1	1	5	4	4	4	4
		(6.8)	(6.8)	(5.05)	(4.59)	(26.61)	(21.56)	(21.56)	(21.56)	(21.56)
	Uncertain	8	26	3	2	5	5	5	5	5
		(11.93)	(11.93)	(7.89)	(11.47)	(25.69)	(24.77)	(24.77)	(24.77)	(24.77)
	Agree	0	88	8	1	6	7	7	7	7
		(40.37)	(40.37)	(4.83)	(47.25)	(29.36)	(33.94)	(33.94)	(33.94)	(33.94)
	Strongly agree	5	75	7	7	2	2	2	2	2
		(34.40)	(34.40)	(3.49)	(20.18)	(35.78)	(13.30)	(11.47)	(11.47)	(11.47)
Mean		3.8	3.	4	3	3	3	3	3	
	.26	.9	.98	.64	.12	.19	.19	.19	.19	

Job Performance

Job performance was evaluated using three domains namely loyalty, workaholism and goal-orientation each involving five characteristics.

Loyalty

The data analysis done on loyalty showed that out of five characteristics, say positive things about organisation was expressed by 102 respondents (46.79 per cent), referring to the option of 'strongly agree'. This was closely followed by 101 respondents (46.33 per cent) for likes to be loyal employee, defining the option of 'strongly agree'. While the same number of respondents expressed the option of 'agree' for taught to believe being loyal to organisation. There was no response for strong sense of belonging to organisation to the option of 'strongly disagree' (Table 9).

The mean was the highest (4.27) for likes to be loyal employee, referring to the option of 'agree'. The lowest mean of 3.53 was registered for have few options to leave organization, expressing the option of 'agree'.

Workaholism

There were 105 respondents (48.17 per cent) for happy workaholic balancing work and life, defining the option of 'agree'. Only one respondent expressed 'strongly disagree' (0.46 per cent) for person fond of work (Table 9).

The mean for work hard to complete work was more (4.06), closely followed by person fond of work (4.05), defining the option of 'agree'. Lower mean of 3.62 was recorded for never tired and work extra-time, expressing the option of 'agree'.

Goal-orientation

For the character, feel smart when I do something without mistakes showed 106 respondents (48.62 per cent), followed by 105 respondents (48.17 per cent) for things I enjoy are things I do best, referring to the option of 'strongly agree'. The option 'strongly disagree' was expressed by none for failing to complete task, try harder next time, and things I enjoy are things I do best (Table 9).

Things I enjoy are things I do best recorded higher mean of 4.34, while challenging work is important registered lower mean of 4.22, both expressing the option of 'agree'.

Table 9: Student's responses to job performance

		<i>LOYALTY</i>				
<i>Value label</i>		<i>Likes to be loyal employee</i>	<i>Strong sense of belonging to organisation</i>	<i>Have few options to leave organisation</i>	<i>Tough to believe being loyal to organisation</i>	<i>Say positive things about organisation to others</i>
n = 218 (%)	S	3	0	5	1	2
	Strongly disagree	(1.38)		(2.29)	(0.46)	(0.92)
	D	4	5	27	11	8
	Disagree	(1.83)	(2.29)	(12.39)	(5.05)	(3.67)
	U	2	35	68	39	27
	Uncertain	5	(16.06)	(31.19)	(17.89)	(12.39)
	A	8	95	83	101	79
	Agree	5	(43.58)	(38.07)	(46.33)	(36.24)
	S	1	83	35	66	102
	Strongly agree	01	(38.07)	(16.06)	(30.28)	(46.79)
	Mean	4.27	4.17	3.53	4.01	4.24

		<i>WORKAHOLISM</i>				
<i>Value label</i>		<i>Person fond of work</i>	<i>Never tired & work extra-time</i>	<i>Work hard to complete work</i>	<i>Demand aggressive and result oriented job</i>	<i>Happy workaholic balancing work & life</i>
n = 218 (%)	S	1	8	3	5	5
	Strongly disagree	(0.46)	(3.67)	(1.38)	(2.29)	(2.29)
	D	8	21	11	23	13
	Disagree	(3.67)	(9.63)	(5.05)	(10.55)	(5.96)
	U	3	66	32	59	37
	Uncertain	9	(30.28)	(14.68)	(27.06)	(16.97)
	A	1	73	95	68	105

gree	02	(33.	(43.58)	(31.	(48.1
	(	49)		19)	7)
	46.79)				
trongly	S 6	50	77	63	58
agree	8	(22.	(35.32)	(28.	(26.6
	(	94)		90)	1)
	31.19)				
Mean	4	3.62	4.06	3.74	3.91
	.05				

<i>GOAL</i>						
<i>Value label</i>	<i>Challenging work is important</i>	<i>Prefer tasks that force to learn new things</i>	<i>ORIENTATION Failin g to complete task, try harder next time</i>	<i>Thi ngs i enjoy are things i do best</i>	<i>Feel smart when i do something without mistakes</i>	
S	1	1	0	0	2	
= 218	(0.	(0.			(0.92	
(%)	46)	46))	
trongly	D 4	3	5	4	8	
disagree	(1.	(1.	(2.29)	(1.8	(3.67	
	83)	38)		3))	
isagree	U 24	30	32	22	17	
ncertain	(11	(13	(14.68	(10.	(7.80	
	.01)	.76)	)	09))	
gree	A 10	83	87	87	85	
	7	(38	(39.91	(39.	(38.9	
	(49	.07)	)	91)	9)	
	.08)					
trongly	S 82	101	94	105	106	
agree	(37	(46	(43.12	(48.	(48.6	
	.61)	.33)	)	17)	2)	
Mean	4.2	4.2	4.24	4.34	4.31	
	2	8				

Relationship between Attitude and Behaviour with Career Choices, Financial Planning and Job Performance

The relationship of mental attitude, emotional makeup, social style and leadership skill with career choices, financial planning and job performance factors (loyalty, workaholism and goal-orientation) was analysed using Pearson Correlation (Table 10).

All the student's behavior and attitude had a positive and statistically significant correlation with career choices, financial planning and job performance factors, except the correlation between mental attitude and career choices, which was non-significant and poor correlation ($r=0.02$). Leadership skill had a good and positive correlation with financial planning ($r=0.66^{**}$). The next best correlations of $r=0.52^{**}$ were for leadership skill and goal-orientation, mental attitude and goal-orientation, emotional makeup and financial planning, and social style and financial planning.

Table 10: Pearson correlation between mental attitude, emotional makeup, social style and leadership skill, and career choices, financial planning and job performance factors (loyalty, workaholism and goal-orientation)

<i>Characteristics</i>	<i>t</i>	<i>F</i>	<i>JOB PERFORMANCE</i>	
			<i>Loyalty</i> <i>Goal-orientation</i>	<i>Workaholism</i>
Mental attitude	.4	.36**	.52**	
Emotional	.5	.28**	.31**	
Social style	.5	.25**	.48**	
Leadership skill	.6	.43**	.52**	

IV. DISCUSSION

The findings from analysis of college student's mental attitude related to career choices and job performance indicated that more than fifty per cent of the respondents agreed to be bright and creative in career selection and wanted to achieve a productive work for fulfilling the vision and destiny by encouraging team work to get measurable results. As stated by previous workers, psychological development is indispensable for prosperous academic and work performance (Chickering and Reisser 1993). According to Hinkelman and Luzzo (2007), mental attitude and career development have potential reciprocal effects. The findings of the study also corroborated the findings of Winston and Polkosnik (1986) who found that students who engross in relationships characterized by managing emotions, greater trust, independence and individuality and developing mature interrelationship tend to have more control over successful academic and work performance.

Evaluation of emotional makeup among college students revealed that fifty five per cent of the students were capable and confident with dynamic energy and they were excited and happy when others appreciated their performance. There were evidences to support the prominent role of emotional makeup to assist graduate students success during their study who have capacity to decode understand and regulate emotions (Chan 2003, Vela 2003, Nelson and Low 2005, Jensen et al. 2007), good quality of social interactions (Brackett and Mayor 2003), and manage relationship with social and academic adjustment (Abdallah et al. 2004). The workplace wants more people with emotional intelligence as this will help the organization to be competitive and individual's job satisfaction. This will also help the workplace by providing better relationship, teamwork, more motivated and co-operative individuals and an enhanced organization culture (Teehan 2006).

Regarding social style, about half of the respondents had stated that they were passionate, playful, intimate, healthy, loving and caring relationship with co-workers. The relationship should be freedom and independence. Previous research has shown insight of social style is related to individual difference. Exchange of resources by two individuals is to improve the well-being of an individual (Shumaker and Brownell 1984).

The findings of leadership skill revealed that most of the students wanted to be a good leader with enthusiasm by coordinating and encouraging the team members. It is understood that potential employers anticipate college graduates to be effective leaders with heightened problem solving skills (Fullan 2001). Therefore, the students should take a positive step in becoming effective leaders by developing leadership skills through personal excellence, identifying their core areas, understanding that things change, and recognizing the importance of leadership in their academic and career fields (Nelson et al. 2007). Because, leadership skill can foster a sense of success, team work and motivation in becoming a leader in today's society (Fullan 2001).

The student's attitude towards career choices assessed in this study indicated that

127 out of 218 students wanted to make things happen in competitive environment, and please others with decision-making. They also wanted to be independent with freedom to achieve the vision. The past literature revealed that human attitude and behavior could interfere in career choice (Foskett and Hemsley-Brown 1999). It is often constrained by individual factors, sociocultural factors (Swanson and Gore 2000), personal and cultural values and significant relationships (Ozbilgin et al. 2005).

The results on financial planning revealed that forty seven per cent of the graduates enjoyed working as it brings benefits and pleasure to others, and passive approach to money, but they are simple and not inexpensive. Financial knowledge alone is inadequate preparation for students to be competitive in the profession, but also should possess skills in communication, problem solving, leadership and teamwork (Rao and Sylvester 2000).

With respect to job performance factors, most of the respondents liked to be a loyal employee and say positive things about organization. Individual's loyalty to job performance was related to their attitude and behavior (Conway and Monks 2009), involvement (Mahajan et al. 2012), commitment (Brown et al. 2011), interpersonal relationship (Narra 2009), leadership skill (Ding et al. 2012) and satisfaction (Chang et al. 2010).

Majority of the graduate students wanted to work hard to complete work and however, balancing work and life. Workaholism is influenced by individual's attitudinal variables (Harpaz and Snir 2003). Happy workaholics are committed people driving hard to achieve superior performance (Friedman and Lobel 2003).

Forty nine per cent of the graduate students viewed that they enjoy the work when they do best and for them, challenging work is important. Several authors have stated a positive relationship between goal-orientation and job satisfaction (Brown and Huning 2010) achieved by motivational beliefs (Ho and Hau 2008) and behaviours (Heidemeier and Bittner 2012).

A positive and significant correlation was obtained for leadership skill, emotional makeup and social style with financial planning. Goal orientation was also well correlated with leadership skill and mental attitude. As stated by Hays (1999), financial decisions were made based on emotions to enhance employee's performance. According to Carmeli (2003), there was a good relationship between leadership skill and work attitude, behaviour and outcome.

V. CONCLUSION

The salient findings of the study concluded that the college students should possess good mental and emotional attitude, and behavior to achieve academic excellence and career development. Besides, they should strengthen the personal excellence skills like social style and leadership, which helped them to choose bright and creative career so that they could work well in competitive environment by encouraging team work and good decision making to please co-workers. They are also good financial planners. Graduates with good personal excellence skills are loyal employee, hard worker and goal achiever, which resulted in excellent job performance with complete satisfaction. The correlation studies also supported this finding, as there is a positive and significant correlation of emotional makeup, social style and leadership skill with financial planning. Also there is a good correlation between leadership skill and goal orientation.

VI. RECOMMENDATIONS

A strong relationship between student's attitude and behavior, and career choice and job performance observed among management graduate students in this study warranted the following recommendations,

- May be extended to other faculties like medicine, engineering and science.
- To create a learning environment for personal excellence skills, and career and job performance, the education curriculum may be redesigned to cater the needs of students.
- The teachers can facilitate the students to acquire soft and leadership skills including financial planning.

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