

# Understanding Students' Choice

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## Understanding Students' Choice of Becoming Certified Sharia Accountant in Indonesia\*

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### Abstract

With the largest number of Islamic financial institutions across the world, the demand for a qualified Sharia accountant in Indonesia is indeed inevitable. This study aims to examine the determinant factors of the intention for accounting students to become Certified Sharia Accountant. This study used quantitative method with primary data through questionnaire from 248 selected samples. The data is then analyzed by Partial Least Square Structural Equation Model. This research has used Theory of Planned Behavior combined with Islamic religiosity to explain 67.80% of the intention of accounting students to become Certified Sharia accountants. The test results indicate perceptions of greater job opportunities, good ethical reputation, Islamic religiosity, technical skills, and subjective norm that affects the intention to become Certified Sharia Accountants. The findings of this study contribute to the literature regarding career selection in the field of accounting in general and Certified Sharia Accountants in particular. The results of this study also have a practical impact on the academic world, including the recommendation for curriculum revision and redesign of the learning system. It also has a practical impact on the management of Islamic financial institutions to present them as a promising industry for accounting graduates to work in.

**Keywords:** Certified Sharia Accountant, Islamic Religiosity, Intention, Islamic Financial Institution

**JEL Classification Code:** G200, M410, A220

### 1. Introduction

Indonesia, the home for the largest Muslim population and the largest number of Islamic financial institutions has a tremendous potential in the industry of Islamic finance.

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According to Islamic Financial Services Board (2019), Indonesian Islamic banking sector continues to grow in the double digits, with assets growing at 14.5%, while financing and deposits registered 11.2% and 13%, respectively. Taking closer look at the Islamic banking sector, up to the beginning of last year, Otoritas Jasa Keuangan (2020) in Sharia Banking Statistics reported that there are 14 full-fledged Sharia commercial banks (BUS), 20 Sharia business units (UUS), and 164 Sharia rural banks (BPRS).

In total, merely from the banking sector, it has approximately 2,926 offices across the country which for sure need qualified Sharia accountants (Otoritas Jasa Keuangan, 2020). In addition to that, in the non-banking sector, Sharia finance also offers a vast opportunity to join in. According to the report by Badan Amil Zakat Nasional (2018), there is a huge development in the social finance sector with more than 600 zakat, infaq, shadaqah institutions which some are initiated by the grass-root movement, little intervention from government. Indeed, it also needs a quite large number of qualified human resources particularly for dealing with public accountability. Considering that number and some other calculations, according to the Central Bank of Indonesia, it is estimated that human resources needed to

develop Sharia banks in Indonesia could reach up to 50,000 people in 2015 and will rise to 400,000 in 2020 (Mardian, 2013). This number does not reflect the needs for other Sharia financial institutions (non-banking) such as Sharia insurance, Sharia Pawn (Rahn), Sharia multi-finance, Islamic capital market, and others.

Certification is a part of competency-based education which is critical to fulfill the required competence for a person to succeed in its career (Nguyen, Nguyen, Nguyen, Le, & Do, 2020). It calls for the demand for a qualified Sharia accountant holding Sharia accounting certification (later it will be called a Certified Sharia Accountant) to be inevitable. However, there is a gap between the demand and the supply in society. Considering the supply from the formal education, Amalia, Asmawi and Arif, (2012) reveal that there are only 4 training institutions and 28 Universities (either private or public) to provide the human resources needed by Islamic financial institutions. Meanwhile, taking a look at the professional certification, a decade ago, in the website of the Institute of Indonesia Chartered Accountant it publishes 49 names which have successfully obtained a Sharia accounting certification. With the assumption that every batch of Institute of Indonesia Chartered Accountant awarded 5 names on an average, so that in a year there will be 15 new holders of Sharia accounting certification. Thus, up to the beginning of 2020, there are only approximately 200 holders of Sharia Accounting Certification from Institute of Indonesia Chartered Accountant (Institute of Indonesia Chartered Accountants, 2019).

Having said that, it becomes crucial to examine the factors affecting the student's inclination to become a Sharia accountant. Specifically, this research is important to do because of the following things. First, the existence of this research is expected that accounting educators can effectively make academic regulations, revise the existing curriculum and redesign learning systems that can improve both the quantity and quality of Certified Sharia accountants in Indonesia. Second, research on career selection in accounting, especially Certified Sharia accountants is still very rarely found. Previous research that has been done in the field of accounting careers is dominated regarding career choice as certified public accountant (Owusu, Obeng, Ofori, Ossei Kwakye, & Bekoe, 2018; Schoenfeld, Segal, & Borgia, 2017; Uyar, Güngörmüş, & Kuzey, 2011; Wen, Hao, & Bu, 2015; Wen, Yang, Bu, Diers, & Wang, 2018), career choice as accountant in general (Sugahara & Boland, 2009; 75 Sugahara, Hiramatsu, & Boland, 2009), and intention to do accounting major (Bekoe, Owusu, Ofori, Essel-anderson, & Welbeck, 2018; Djatej, Chen, Green, Eriksen, & Zhou, 2015; Lee & Schmidt, 2014; Owusu et al., 2018; Tan & Laswad, 2009). Regarding that, this research attempts to fill the gap of the previous research.

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Lastly, this research used Theory of Planned Behavior developed by Ajzen, (1991) to explain the intention of accounting students to become Certified Sharia accountants, by adding the Islamic religiosity variable. The addition of Islamic religiosity is done because religious people have certain values that can influence their behavior and decisions (Alam, Mohd, & Hisham, 2011). Islam is a religion that provides guidance to its adherents in all aspects and not just in the matter of worship alone. In view of this, the accounting 47 profession is explicitly mentioned in Surah Al-Baqarah 282, this study tries to look at the role of Islamic religiosity in determining the intention to become an Islamic accountant. Several studies have found that there is an effect of religiosity on career selection. For example, Zubairu, Ismail and Fatima (2019) recommend Islamic accounting students to seriously consider the Islamic principles they believe in when choosing a job after graduating from the college. Another study of 70 students also found that religiosity affects their career choices (Hirsbrunner, Loeffler, & Rompf, 2012).

## 2. Literature Review

### 2.1. Certified Sharia Accountant in Indonesia

Certified Sharia Accountant in Indonesia is the one who has passed a series of Sharia Accounting Certification Exam (*Ujian Sertifikasi Akuntansi Syariah*). The examination was held for the first time in 2008 and 74 became the only certification for Sharia Accounting in Indonesia. This certification is organized by the Institute of Indonesia Chartered Accountants. It is held in three batches annually, usually in February, May, and September. This certification aims at an appropriate strategy for the development of science and expertise in Sharia Accounting in order to adjust to the development of Islamic economics in Indonesia. It consists of 3 stages which are Elementary, Intermediate, and Advanced. Every stage covers a wide coverage of topics ranging from the Introduction to Islamic Economics and Finance, technical 83 counting skills for recording and reporting transactions in Islamic financial institutions, and also the analysis of Sharia financial report (Institute of Indonesia Chartered Accountants, 2010).

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### 2.2. Theory of Planned Behavior (TPB)

TPB is a widely-studied theory in the 16 psychological literature that predicts intentional behavior (Ajzen, 1991). TPB proposes that intention is the best predictor of behavior where intention is determined by attitude, subject 17 norm and perceived behavioral control (Ajzen, 1991). A person intends to perform a high b 17 vior when that person has a positive attitude, increased social pressure to perform the

behavior and has a high perceived behavioral control (Ajzen, 1991). Attitude is a person's positive or negative feelings about a behavior, and it is a function of one's beliefs about the consequences of the behavior and the corresponding evaluation of the desirability of these consequences. Subjective norm is an individual's perception whether people who are considered important by the individual think that a behavior must be done or not. Perceived behavioral control is an individual's perception about the level of ability to perform a behavior.

### 2.3. Islamic Religiosity

Religiosity is a belief in God and a commitment to behave and act according to the rules set by God (McDaniel & Burnett, 1990). Based on this, Islamic religiosity is a belief in Allah SWT and a commitment to behave and act in accordance with Islamic sharia established by Allah SWT. Religiosity is an important element of a cultural system that contributes to individual values and thus influences the behavior of the individual (Ramasmay, Yeung, & Au, 2010). Religiosity has long been recognized as an important social force that influences human behavior, but in secular societies its influence on consumer behavior is underestimated (Eid & El-Gohary, 2015). Religiosity also plays an important role in shaping one's beliefs, knowledge, attitudes and behavior (Rehman, Shabbir, & Shabbir, 2010). Religion further regulates what is permissible and prohibited which will affect one's decision (Rehman et al., 2010). Different religions (such as Islam, Kristen and others) will also impose different beliefs and rules (Alam, For, Wel, & Ahsan, 2012).

Previous research has found that religiosity is a significant factor that determines intention to behave in various fields such as the intention to purchase Islamic financial products (Newaz, Fam, & Sharma, 2016), compliance of zakat payment (Farouk, Idris, & Saad, 2018), ethical behavioral (Kashif & Zarkada, 2017), digital piracy (Casidy, Phau, & Lwin, 2016), pro-environmental consumer behavior (Bhuiyan, Bay, & Ahmed, 2018), and career choice (Rehan, Blocher & Fisch, 2019; Wagenfeld-heintz, 2009).

Religiosity is often conceptualized as a non-dimensional construct, where one can make an inaccurate measurement of religiosity (Bergan & McConatha, 2008). Because of that, it needs a multidimensional to develop a more accurate measurement result (Eid & El-gohary, 2015). This study uses multidimensional measurements with 2 dimensions, namely belief and practice (Batson, Schoenrade, & Ventis, 1993). Specifically, this study adopted the measurement of Islamic religiosity developed by Eid and El-gohary, (2015) based on Quran, sunnah and review of Islamic religiosity measurement developed by Batson, Schoenrade and Ventis (1993).

### 2.4. Hypothesis Development

With regard to the career selection of accounting students becoming Certified Sharia accountants, attitude means the extent to which students have positive or negative perceptions of Certified Sharia accountants. Attitudes about behavior are determined by a person's beliefs about the outcomes of performing that behavior, and each belief is weighted by the subjective evaluation of the outcome question (Ajzen, 1988). Attitude has a critical impact on the intention to choose a career including that to become an entrepreneur (Vuong, Phuong, Huan, & Quan, 2020; Wardana et al., 2020), Accountant (Haniyur, 2018), and Certified Public Accountant (Sugahara et al., 2009; Wen et al., 2015). This study identifies two relevant attitudes which are job market considerations and perceived Sharia accountant's professional ethics. Job market potential and salary are important factors that influence a student in choosing his career (Lee & Schmidt, 2014). There are striking differences between accounting and non-accounting students in choosing careers, where accounting students are more sensitive to job market conditions than non-accounting students (Sugahara & Boland, 2009). A survey conducted in Turkey found that business students would pursue careers in accounting for the reasons of good job opportunities (50.72%), interest in accounting (46.38%), suitability for independent (24.64%), and family influence (23.11%) (Uyar et al., 2011). The results of previous studies found a significant effect of job market consideration on career choice in accounting (Lee & Schmidt, 2014; Wen et al., 2015). Having said that, here is the proposed hypothesis:

*H1: Greater job market consideration will lead to a greater student's intention to become Sharia accountant*

Many cases of corporate scandals involving accountants have damaged public trust toward the accounting profession (Dimnik & Felton, 2006). Negative image of the accounting profession has caused failure in attracting students who have creativity and personality oriented to people who are highly sought after by the accounting profession (Jackling, 2002). Negative image of accounting has also resulted in students not interested in the accounting profession (Saemann & Crooker, 1999). Lack of information and misinformation about what accountants do become one of the factors that influence students' career aspirations (Albrecht & Sack, 2000). Increased awareness and sensitivity to the accounting profession can increase student interest in choosing a career as an accountant (Lee & Schmidt, 2014). The lack of involvement of Certified Sharia accountants in business scandals in Indonesia is expected to increase the perceived Sharia accountants' professional ethics that can encourage

the intention of accounting students to pursue a career as Certified Sharia accountants. The results of previous studies found an important role of perceived professional accounting ethics in deciding to take accounting as a major (Lee & Schmidt, 2014). Having said that, here is the proposed hypothesis:

**H2:** Greater perceived ethics Sharia accountant's professional will lead to a greater student's intention to become Sharia accountant

Subjective norms regarding career selection as Certified Sharia accountants mean accounting students' perceptions about social pressure to become or not to become Certified Sharia accountants. It reflects students' beliefs whether people who are considered important think the student must be an Islamic accountant or not. In other words, students will choose Certified Sharia accountants as careers based on whether students think by becoming Certified Sharia accountants will get them positive feedback from family lecturers, and friends (Tang, Fouad, & Smith, 1999). In accordance with the theory of planned behavior, the greater the students feel there is a great social pressure from the closest ones to become Certified Sharia Accountants, the greater the intention of these students to become Certified Sharia Accountants (Ajzen, 1991). The results of previous studies found the influence of subjective norms on career choice in accounting (Hammour, 2018; Lee & Schmidt, 2014; Santos & Almeida, 2017; Wen et al., 2015). Having said that, here is the proposed hypothesis:

**H3:** Greater subjective norm will lead to a greater student's intention to become a Sharia accountant

Previous research found a positive effect of perceived behavioral control on intentions toward career in accounting (Lee & Schmidt, 2014; Santos & Almeida, 2017; Schoenfeld et al., 2017; Wen et al., 2015, 2018). Individuals will have a strong intention to perform a behavior if the individual believes that he has the ability to perform the behavior (Ajzen, 1988). The item used to measure perceived behavioral control in this study is self-efficacy. This is because perceived behavioral control and self-efficacy are similar (Ajzen, 2002). In the context of this study, self-efficacy is a student's belief that they have sufficiently required skills to become a Sharia accountant. There are two types of self-efficacy needed to become accountants at this time, namely technical skills self-efficacy and soft-skills self-efficacy (Djatej et al., 2015). Self-efficacy soft skills include oral communication, written communication and teamwork, while technical self-efficacy skills include judgment, research and understanding skills (Djatej et al., 2015). Technical self-efficacy skills in this study include (i) understanding of Islamic economics, Islamic finance and

governance of Islamic entities; (ii) ability to make financial reports in accordance with Sharia financial accounting standards; and (iii) the ability to analyze financial statements of Sharia entities (Institute of Indonesia Chartered Accountants, 2010). Having said that, here is the proposed hypothesis:

**H4:** Greater technical skill self-efficacy will lead to a greater student's intention to become a Sharia accountant

**H5:** Greater soft skill self-efficacy will lead to a greater student's intention to become a Sharia accountant

Religiosity is reflected through the attitudes and behavior of individuals. Therefore, how much religion influences the attitudes and behavior of individuals depends on the level of individual religiosity (Sood & Nasu, 1995). Individuals with a high level of religiosity will be more careful in their behavior than individuals who have low religiosity, which indicates that individuals who have high religiosity will behave in accordance with the teachings of their religion (Newaz et al., 2016). Individuals who have a strong commitment to religion have attitudes and behaviors that can make decisions in line with the religion (Sood & Nasu, 1995). Zubairu et al. (2019) recommends accounting students who are Muslim to think seriously about Islamic principles they believe in when choosing a job after graduating from college. Considering that Certified Sharia Accountants are professions that support companies in doing business in line with Islamic principle, students who have high Islamic religiosity will have a higher intention to become Certified Sharia Accountants. Previous research confirms the influence of religiosity on intention to behave according to Islamic teachings, for example in the context of the intention to purchase Islamic financial products (Newaz et al., 2016), or career selection (Hirsbrunner et al., 2012; Rehan et al., 2019; Wagenfeld-heintz, 2009). Having said that, here is the proposed hypothesis (see figure 1):

**H6:** Greater Islamic religiosity will lead to a greater student's intention to become Sharia accountant

### 3. Research Method

#### 3.1. Procedure and Sample

A purposive sampling technique was used in this study where the respondent samples are those fulfilling these criteria (i) Muslim students, (ii) taking undergraduate accounting courses at universities in Yogyakarta, and (iii) already took Sharia accounting courses or other designated subjects discussing Sharia accounting. Yogyakarta was chosen as a sample because it is a "City of Students" (Tracy, 2017). As reflected by the predicate, many students from various regions in Indonesia become students and study in Yogyakarta, so that the representation of diversity of samples from all

over Indonesia can be represented. The data was obtained by sending a letter of research permit to the Accounting study program at various universities in Yogyakarta. Furthermore, after obtaining the permission, the research team communicates with the lecturer to be able to attend the class or to communicate directly with students to fill out the questionnaire through both the hardcopy questionnaire and the online questionnaire. The total sample collected was 272, but only 248 questionnaires met the criteria for analysis (see Figure 1)

### 3.2. Measures

This research is a quantitative study conducted by survey method, where the questionnaire can be filled both online and offline. This research uses a Likert 6 scale ranging from “strongly disagree” to “strongly agree”. Measurement of each variable in this study was adopted from previous research and adjusted to the context of this study. Each of the 3 measurement items for both perceived Sharia accountant ethics, job market considerations, and intention to become Certified Sharia Accountants was adopted from the study of Lee and Schmidt (2014). While 4 subjective norm measurement items and 3 soft skill self-efficacy measurement items were adopted from the study of Djatej et al. (2015). 5 items measuring technical skill self-efficacy are measured according to the procedure conducted by Djatej et al. (2015) and adjusted to the technical competencies required by Institute of Indonesia Chartered Accountants, (2010) to become Certified Sharia Accountants. Lastly, 14 items of Islamic religiosity measurement were adopted from the study of Eid and El-Gohary, (2015).

### 3.3. Data Analysis

Data analysis in this study was carried out with the help of SmartPLS 3.0 with the basis of Structural Equation Model. This study conducted a two-step approach in conducting analysis, namely the measurement model and the structural model (Hair, Hult, Ringle, & Sarstedt, 2017). Measurement models include analysis of internal consistency, discriminant validity, and convergent validity (Hair et al., 2017). The second step, the structural model includes the analysis of the significance and relevance of the structural model relationships, assess the level of R2 and assess the predictive relevance Q2 (Hair et al., 2017).

## 4. Results

### 4.1. Sample Profile

Demographic analysis showed that the majority of respondents were women (n = 170; 68.55%), while the rest were men (n = 78; 31.45%). With regard to the age, the majority of respondents were 20 years old (n = 114; 45.97%) and 21 years (n = 83; 33.47%). While the rest are 19 years old (n = 25; 10.08%), 22 years (n = 19; 7.65%), 23 years (n = 3; 1.21%), 17 years (n = 2; 0.81%) and 18 years (n = 2; 0.81%). Looking at the length of study, the majority of respondents have studied for 7 semesters (n = 104; 41.94%). The rest were respondents who have studied for 6 semesters (n = 59; 23.79%), 5 semesters (n = 55; 22.18%) and 4 semesters (n = 17; 6.85%). The rest were respondents who have studied for 8 semesters (n = 9; 3.63%) and more than 8 semesters (n = 4; 1.61%).

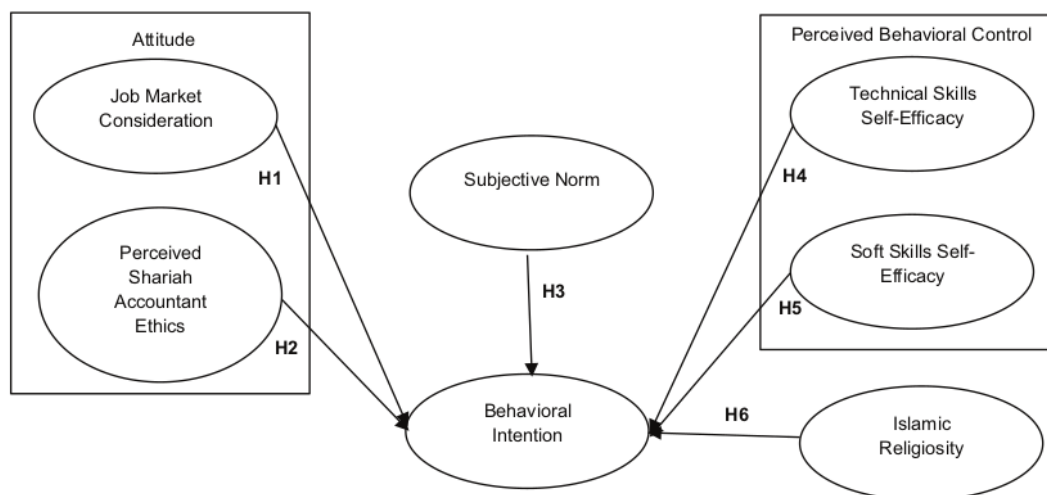


Figure 1: Research Model

#### 4.2. Measurement Model

The initial step of data analysis in this study is the measurement model. The first relates to the reliability indicator which is assessed from the loading value where the reliability indicator criteria can still be accepted if the value is above 0.6 (I, 1998). The results show that all loading values are above 0.6, except for IR5: 0.433; IR6: 0.283; and IR13: 0.437. In connection with the results of the reliability indicators, IR5, IR6, and IR13 are not included in the subsequent data analysis. Construct reliability is assessed by looking at the value of composite reliability and Cronbach

alpha. Construct reliability can be accepted if the composite reliability and Cronbach alpha values are above 0.7 (Hair et al., 2017). The results show that all composite reliability and Cronbach alpha values in this study are above 0.7 so that the construct can be said to be reliable. Criteria for AVE values must be above 0.5 to meet convergent validity (Hair et al., 2017). The results show that all constructs have AVE values above 0.5, where the highest AVE value is behavioral intention 0.873, and the lowest AVE value is Islamic religiosity 0.526. Table 1 presents all the results of the measurement model which includes reliability and convergent validity.

**Table 1:** Measurement Model Assessment: Reliability & Convergent Validity

Constructs	Items	Loading	CA	CR	AVE
Behavioral Intention (BI)	BI1	0.916	0.927	0.954	0.873
	BI2	0.951			
	BI3	0.935			
Job Market Consideration (JM)	JM1	0.918	0.896	0.935	0.829
	JM2	0.930			
	JM3	0.882			
Perceived Shariah Accountant Ethics (PSAE)	PSAE1	0.921	0.911	0.944	0.849
	PSAE2	0.926			
	PSAE3	0.916			
Subjective Norm (SN)	SN1	0.820	0.899	0.930	0.769
	SN2	0.847			
	SN3	0.919			
	SN4	0.917			
Soft Skills Self-efficacy (SS)	SS1	0.772	0.703	0.832	0.624
	SS2	0.754			
	SS3	0.840			
Technical Skills Self-efficacy (TS)	TS1	0.852	0.930	0.947	0.781
	TS2	0.883			
	TS3	0.917			
	TS4	0.897			
	TS5	0.868			
Islamic Religiosity (IR)	IR1	0.766	0.911	0.924	0.526
	IR2	0.709			
	IR3	0.713			
	IR4	0.637			
	IR5	0.433			
	IR6	0.283			
	IR7	0.674			
	IR8	0.642			
	IR9	0.813			
	IR10	0.759			
	IR11	0.725			
	IR12	0.812			
	IR13	0.437			
	IR14	0.707			

CA: cronbach alpha; CR: composite reliability; AVE: average variance extracted

5 Discriminant validity assessment in this study uses the Fornell and Larcker criterion. It compares the square root of the AVE values with the latent variable correlations. Specifically, the square root of each construct's AVE should be greater than its highest correlation with any other construct (Hair et al., 2017). Table 2 presents the measurement model with regard to discriminant validity, and shows that discriminant validity can be fulfilled.

### 4.3. Structural Model

Structural models in this study include testing hypotheses, assessing the level of coefficient of determination (R<sup>2</sup>) and predictive relevance (Q<sup>2</sup>) presented in Table 3. Testing of this research model found that the TPB combined with Islamic religiosity was able to explain R<sup>2</sup> = 67.80 % variance of intention to become a Certified Sharia accountant. Where these values indicate that the model in this study is in the moderate category, because it is under 75% and a 72% e 50% (Hair et al., 2017). In addition, this study also tested predictive relevance (Q<sup>2</sup>) to assess the ability of models to predict (Hair et al., 2017). The measurement of predictive relevance in this study uses the Stone-Geisser's Q<sup>2</sup> value through a

37 blindfolding procedure, where value above 0 indicates that exogenous constructs have predictive relevance toward the endogenous construct (Hair et al., 2017). As shown in Table 3, the Q<sup>2</sup> value of 0.574 indicates that the model in this study has predictive relevance.

Looking in the hypothesis testing, job market consideration has a significant positive effect on the intention of accountants to become Certified Sharia Accountants (JM => BI;  $\beta = 0.198$ ; significance =  $p < 0.01$ ). Perceived Sharia accountant ethics also has a significant positive effect on the intention to become Certified Sharia accountant (PSAE => BI;  $\beta = 0.100$ ; significance =  $p < 0.1$ ). Furthermore, the subjective norm has a significant positive effect on the intention to become a Certified Sharia accountant (SN => BI;  $\beta = 0.413$ ; significance =  $p < 0.01$ ). The intention to become a Certified Sharia accountant also significantly affected by technical skills (TS => BI;  $\beta = 0.264$ ; significance =  $p < 0.01$ ). In contrast to other hypotheses, soft skills have no influence on the intention to become a Certified Sharia accountant (SS => BI;  $\beta = -0.031$ ; significance = ns). Lastly, Islamic religiosity has a significant positive effect on the intention to become a Certified Sharia accountant (IR => BI;  $\beta = 0.089$ ; significance =  $p < 0.05$ ).

Table 2: Measurement Model Assessment: Discriminant Validity

Construct	BI	JM	SN	PSAE	IR	SS	TS
BI	0.934						
JM	0.665	0.910					
SN	0.738	0.638	0.877				
PSAE	0.559	0.571	0.500	0.921			
IR	0.371	0.356	0.289	0.439	0.726		
SS	0.349	0.356	0.320	0.374	0.295	0.790	
TS	0.615	0.473	0.497	0.428	0.217	0.425	0.884

Table 3: Results of Hypothesis Testing, Coefficient of Determination & Predictive Relevance

Hypothesis	$\beta$	SE	t-statistic	R <sup>2</sup> = 67.80% Q <sup>2</sup> = 0.574
H1 JM ⊕ BI	0.198	0.074	2.681***	
H2 PSAE ⊕ BI	0.100	0.055	1.841*	
H3 SN ⊕ BI	0.413	0.058	7.168***	
H4 TS ⊕ BI	0.264	0.044	6.029***	
H5 SS ⊕ BI	-0.031	0.038	0.829 <sup>ns</sup>	
48 H6 IR ⊕ BI	0.089	0.037	2.409**	

\*\*\*P<0.01; \*\*P<0.05; \*P<0.1; ns: not significance



#### 4.4. Importance Performance Matrix Analysis (IPMA)

This research expands the testing of the research model conducting an IPMA. IPMA generates two values namely total effects and performance index values of the constructs (Hair et al., 2017). IPMA will help to understand the importance and performance of the factors separately. In IPMA, the importance and performance values can be calculated by rescaling original data from 0 to 100, with 0 representing the lowest and 100 representing the highest performance (Hair et al., 2017). The IPMA value can be seen in Table 4, where the test results show that objective norms have the highest importance value which appears to be the most important factor to be considered in determining careers as Certified Sharia Accountants. Technical skills and job market consideration become the second and the third most important factors as determinants of the intention to become Certified Sharia Accountants.

#### 5. Discussion

Given the largest number of Islamic financial institutions around the globe, Indonesia is expected to be the locomotive of this fast-growing industry. This only can be done by supplying the sufficient number of qualified human resources in particular the Certified Sharia accountant. Ousama, Hammami and Abdulkarim, (2020) reveals that human capital has a stronger implication toward the performance of Islamic banking than capital employed and structural capital. As the strategic decision in the other service industry, Al-Musali and Ismail, (2016) suggest that it is also highly strategic for Islamic banks to demand a qualified human capital with necessary skills needed including Certified Sharia accountant. This Certified Sharia accountant is expected to help formulate and execute the best practice of accountability which still becomes the main issue in Islamic financial institutions.

**Table 4:** IPMA

Variables	Importance Values	Performance Index Values
BI		
JM	0.220	67.087
SN	0.422	63.147
PSAE	0.130	73.973
IR	0.171	88.565
SS	-0.047	74.409
TS	0.306	63.132

Having found that, this research plays a vital role in examining the intention of accounting students to become Certified Sharia Accountants by integrating the theory of planned behavior and Islamic religiosity with  $R^2 = 67.80\%$ . Although the model in this study is in the moderate category, this model is able to explain better than the previous research model, such as the research in the context of the intention to become a certified public accountant using social cognitive career theory with  $R^2=40.152\%$  (Schoenfeld et al., 2017); a study in the context of the intention to become a Certified Public Accountant in Japan with  $R^2=17.80\%$  (Sugahara et al., 2009); and a study in the context of the intention to become a Certified Public Accountant in China using the theory of planned behavior with value  $R^2=38.70\%$  (Wen et al., 2015).

The result of data analysis show that job market consideration has a significant positive effect on the intention of accounting students to become Certified Sharia Accountants. These results confirm previous research which found an important role of job market consideration in determining careers in the field of accounting (Lee & Schmidt, 2014; Sugahara & Boland, 2009; Wen et al., 2015, 2018). This indicates that students who have confidence that Certified Sharia Accountants have great job opportunities will have a greater intention to become Certified Sharia Accountants. This has implications that the accounting educator and professional association of Certified Sharia Accountants need to increase student awareness about the extent of employment for students to become Certified Sharia Accountants. Accounting educators also need to routinely provide information on career opportunities to become Certified Sharia Accountants at companies and salary surveys for Certified Sharia Accountants. In addition to that, Islamic financial institutions should be shown up as a promising industry for the graduates to work in. Job security, ease of access to job vacancies, career flexibility and promotion opportunities are among the biggest concern for graduates to choose a career which should be considered by Islamic financial institutions. This will lead to a higher willingness of students to pursue and complete the required qualifications for becoming Certified Sharia Accountants which in turn will benefit and improve the performance of Islamic financial institutions itself.

The results of data analysis show that perceived Sharia accountant ethics has a significant positive effect on the intention of accounting students to become Certified Sharia Accountants. These results confirm the results of previous studies in the context of accounting (Djatej et al., 2015; Lee & Schmidt, 2014). This indicates students who have confidence that Islamic accountants have a good ethical reputation will have greater intention to become Islamic accountants. The accounting scandals of various business companies have

tarnished the accounting profession in general, so it needs efforts to eliminate the negative perceptions in society, and promote the positive side of accountants as a profession that can be trusted, interactive, and dynamic (Djatej et al., 2015). One of the efforts that can be executed is for an accounting educator to bring a successful Sharia accountant to create a positive image of Certified Sharia Accountants. Success in returning the accountant's positive image will be able to increase the interest and number of accounting students to pursue a career as accountant.

The test results show that subjective norms have a significant positive effect on the intention to become Certified Sharia Accountants. This indicates that the people closest to the student also have an influence on the selection of careers as Certified Sharia Accountants. These results are in line with previous research in the context of the intention to become a certified accountant professional or a career in accounting (Law, 2010; Santos & Almeida, 2017; Wen et al., 2015). In addition, the test results show that subjective norm is the most important variable for accounting students to become Certified Sharia Accountants. The greater the social pressure from those closest people, the students will have a greater intention to become Certified Sharia Accountants. This indicates the need for the Institute of Indonesia Chartered Accountants which issued Sharia accounting certifications as a sign of expertise of Certified Sharia Accountants and also accounting educators to be able to educate the people closest to students such as family, relatives, or friends about the important role of Certified Sharia Accountants and the benefits of being a Sharia accountant, so that those closest to the student have the perception that career as a sharia accountant is a promising profession. By that way, those closest to the student will encourage the closest person (accounting student) to pursue a career as a Sharia accountant. Education on the importance of Certified Sharia Accountants to those closest to the students must be packaged in an interesting manner so that the message you want to send can be conveyed effectively. In addition, an accounting educator as one of the closest people to students also needs to encourage students directly to become Certified Sharia Accountants.

The results of data analysis show that technical skills self-efficacy have a significant positive effect on the intention of accounting students to become Certified Sharia Accountants. These results confirm previous research that technical skills self-efficacy plays an important role in determining student interest in taking accounting as a major (Djatej et al., 2015). In addition, previous research has also found that self-efficacy had a significant positive effect on the intention of accounting students to become certified public accountants in the United States (Schoenfeld et al., 2017). In this regard, the accounting educator needs to improve the accounting student's self-efficacy technical

skills regarding sharia accounting. With regard to increasing self-efficacy, accounting educators need to understand the factors that can improve student self-efficacy. Self-efficacy is developed through important processes that include vicarious experience; verbal persuasion; and enactive mastery (Bandura, 1986; Schoenfeld et al., 2017). Vicarious experience provides learning opportunities through observation of desired behavior (Schoenfeld et al., 2017). Learning to use a textbook is important, but students need to learn directly in the real workplace, for example through an internship program at companies that need Certified Sharia Accountants. The greater the number of observational learning experiences included in the accounting curriculum, the greater will be the level of self-efficacy that can be achieved (Schoenfeld et al., 2017). Self-efficacy can also be improved through positive feedback called verbal persuasion (Bandura, 1986). This can be done by giving a positive response to each student's question and the desire to provide assistance to students. Finally, enactive mastery is the most important factor that can improve student self-efficacy (Bandura, 1986). Enactive mastery can be developed through repeated performance achievements (Schoenfeld et al., 2017).

The results of data analysis found that soft skills self-efficacy did not have a significant effect on the intention of accounting students to become Certified Sharia Accountants. This result corroborates with the previous research which had found that soft skills self-efficacy did not have the role in determining students' interest in taking accounting as a major (Djatej et al., 2015). This indicates that soft skills self-efficacy is not considered by accounting students in determining their careers as Certified Sharia Accountants. This result is also due to people's perception that accounting is a tedious calculation job, and soft skills such as teamwork and good communication skills are not seen as essential (Djatej et al., 2015). In this regard the accounting educator needs to emphasize the importance of soft skills self-efficacy and explain the misconceptions of students towards the accounting profession that do not emphasize the importance of soft skills self-efficacy (Djatej et al., 2015).

The test results show that Islamic religiosity has a significant positive effect on the intention to become a Sharia accountant. These results confirm previous research which had found an important role of religiosity in career choice (Rehan et al., 2019; Wagenfeld-heintz, 2009). This indicates that students with high Islamic religiosity will have greater intention to become Certified Sharia Accountants. In this regard, the accounting educator needs to pay attention to Islamic religiosity when directing students to become Certified Sharia Accountants. Accounting educators need to insert elements of the Islamic view of Certified Sharia Accountants, because students with high Islamic religiosity show a great desire to always obey with Islamic principles.

Therefore, it is necessary for the accounting educator to provide an explanation of the suitability of the sharia accountant profession with Islamic principle and the role of Certified Sharia Accountants in the enforcement of Islamic principle.

## 6. Conclusion

The findings of this study substantially broaden the understanding of factors that motivate students to become Certified Sharia Accountants. To summarize, this study found that job market considerations, perceived Sharia accountant ethics, and subjective norms had a significant positive effect on the intention of accounting students to become Certified Sharia Accountants. Students' perceptions about the technical skills of and the level of Islamic religiosity also have a significant positive effect on the intention to become an Islamic accountant. In more detail, the results of this study indicate that subjective norm is the most dominant factor influencing students' intention to become Certified Sharia Accountants, while the next most important factor is technical skills and expectations regarding the sharia accountant's job market. The findings of this study also contribute to the literature regarding career selection in the field of accounting in general and Certified Sharia Accountants in particular. It is still very rare to find research on this topic in Indonesia, thus this research fills this gap. The results of this study also have a practical impact on the academic world, including the recommendation for curriculum revision, redesign of the learning system, and the setting of learning rules in order to increase students' intention to become Certified Sharia Accountants.

Although this research has successfully explained the intention of accounting students in determining careers as Certified Sharia Accountants, this study has limitations that are expected to be improved by further studies. This study only examines students' intentions and does not examine further into actual behavior, thus further studies can examine Lastly, this research has explained career determinants in the field of sharia accounting with the theory of planned behavior, further research can be developed with other theories and integrate it with the Theory of Planned Behavior. Also, potential moderator variables could be added to the research model, so that the research models could be more robust.

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