



# Aspirations to become a sharia accountant: A multigroup analysis between Islamic and public university

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## Abstract

**Purpose** – Using Social Cognitive Career Theory (SCCT), this study tries to find out what factors influence accounting students' intention to become Sharia Accountants. This research also investigates the university environment's moderating effect (Islamic-Based University vs Public University).

**Methodology** – The participants in this study were chosen using a purposive sampling method from undergraduate accounting students in Yogyakarta who had completed Shariah accounting or related courses. A total of 231 people took part in this study. SmartPLS 3.0 was used to conduct the multigroup analysis in this study.

**Findings** – The results of this study indicate that self-efficacy and outcome expectations have a significant and positive effect on the intention of accounting students to become Shariah Accountants. In addition to that, the influence of self-efficacy on intention is moderated by the university environment, in which the role of self-efficacy becomes more important for students from Islamic-based universities than those from public universities

**Implications** – This research is useful for universities majoring in accounting to support accounting students to become sharia accountants. Islamic-based universities and public universities need to improve knowledge and skills of Islamic accounting and finance to increase students' self-efficacy regarding Islamic accounting. Lecturers need to convey information to students about the various benefits obtained by sharia accountants to encourage students to become sharia accountants.

**Originality** – This study contributes to the growing empirical literature on accounting education. This article offers the importance of considering the university environment in the SCCT framework to understand the intentions of accounting students to become sharia accountants.

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## Introduction

Along with the development of Islamic financial institutions in Indonesia, more Sharia-compliant transactions are being carried out by the public. Unfortunately, the availability of Sharia accountants as a supporting system in the Sharia ecosystem is still inadequate. This can be allegedly the cause of the slow development of Islamic finance in Indonesia at this time (Pitoko, 2018). Sharia accountant is responsible for enhancing the financial transparency and

accountability for both private and public companies, along with the assurance over its Sharia compliance.

Bremser et al. (1977) suggested that since the 1950s, accounting professional career preparation has become a focus in accounting education. Likewise in the 1990s, students were introduced to the competencies needed to become professional accountants, thus accounting education should have been designed to bridge the world of education and the accounting profession. The period of study in higher education is the first time for most students to make their career choices (Erkut & Mokros, 1984). In line with the study, Dezoort, et al. (1997) in their research at five state universities in the United States found that respondents started to know a lot about the world of work when they were in college. Therefore, it is the right time for accounting education providers to nurture prospective students into a Sharia Accountants while they are in college.

One of the ways to prepare accounting students with the knowledge and competence as a Sharia accountant is through Sharia accounting courses. The low interest of students pursuing careers as a Sharia accountant raises the question of whether the Sharia accounting course performs its role to provide students with the set of skills required to be a Sharia accountant. The course is expected to make students understand the Sharia accountant profession, both about the activities carried out in the profession, the results that might be obtained if they become Sharia accountants, and about the set of skills needed to become a Sharia accountant. University education interventions are expected to increase self-efficacy (Wilson et al., 2007) and change the student's views of the outcome expectation which will later increase the desire to pursue their careers (Diegelman & Subich, 2001).

The perception of low competency and ability to meet the qualifications to work (usually known as a low self-efficacy) is considered to be one of the inhibiting factors for becoming a Sharia Accountant. Self-efficacy is defined as the level of one's confidence in his ability to do work that can complete certain goals (Bandura, 1986). The level of self-efficacy of an individual or the limits of the individual's ability to do a job will influence the decision whether the individual will do the work or not (Betz & Hackett, 1981). Previous research proves that self-efficacy is positively related to students' decisions to realize their accounting careers (Ahmad et al., 2015; Hayes, Ziette A.; Credle, 2008; James & Hill, 2009).

In addition to self-efficacy, one's intention to realize his career is also influenced by outcome expectation (Lent et al., 1994, 2001). Outcome expectation is defined as a belief in the result that will be obtained for certain activities (Lent et al., 1994) because someone will tend to develop an interest in an activity if they believe in the result they will get. This is certainly a challenge for accounting educators in Indonesia to prepare accounting graduates with competency and qualified confidence because the level of self-efficacy and outcome expectation can affect student career intentions and choices.

Research on the selection of accounting careers, especially Sharia accountants is still difficult to find. Previous research is still dominated by choosing an accounting career as a public accountant (Schoenfeld et al., 2017; Wen et al., 2018) and mostly uses Theory of Planned Behaviour (TPB) (Hammour, 2018; Santos & Almeida, 2017; Wen et al., 2015). To fill the research gap, a model adapted from Social Cognitive Career Theory (SCCT) will be used to explain how the influence of student's self-efficacy and outcome expectation on the intention to pursue a career as a Sharia Accountant. Previous research has proven the reliability of the SCCT model to understand issues in careers' advancement or choosing majors in the realm of psychology (Diegelman & Subich, 2001), entrepreneurs (Ligouri et al., 2020; Meoli et al., 2020; Luc, 2020; Belchior & Lyons, 2021, Adebusuyi, et al. 2022), computer science (Lent et al., 2016), mathematics and natural sciences (Lent et al., 2001; Navarro et al., 2007), engineering (Lent et al., 2003), sports and leisure (Cunningham et al., 2005), career development and preparation (Vautero et al., 2021; Kantamneni et al., 2018; Yu et al., 2018), Engineering (Roller et al., 2018).and accounting (Hayes, Ziette A.; Credle, 2008; James & Hill, 2009; Schoenfeld et al., 2017; Oben et al., 2022).

This research focus on self-efficacy and outcome expectation to predict accounting students' intention to pursue a career as a Sharia Accountant. This research will contribute by adding moderating variables with multi-group analysis, which is University Environment, which has never been done by previous studies in a sharia accounting context. For example, Kholid et al., (2020) who have investigated the effect of TPB on to pursue a career as a Sharia Accountant, but did not consider environmental factors specifically. Therefore, the purpose of this study is to see whether the influence of university environment can strengthen the relationship between self-efficacy and outcome expectation on student intentions to work as a Sharia Accountant.

## Literature Review

### Social Cognitive Career Theory (SCCT)

Social Cognitive Career Theory (SCCT) proposed by Lent et al. (1994) includes the question of how interest in a career develops from self-efficacy, how career-related choices are made, and how performance is achieved. The SCCT model is built on social cognitive theory (Bandura, 1986) which provides a comprehensive framework for explaining a dynamic process for realizing academic or career choices. The SCCT process itself is influenced by various personal inputs, environmental and situational factors that are interconnected and changing over time. This theory formulates a direct relationship between self-efficacy, outcome expectation, and goals. The stronger the belief in self-efficacy and the outcome expectation will result in the greater possibility of achieving the career goals. When changes occur in one's belief and self-confidence, it will cause a change in his career goals. The model also formulates that the higher self-efficacy will result in a higher outcome expectation.

Self-efficacy has been shown to influence a variety of behaviors such as making a decision on career interest and career development (Anderson & Betz, 2001; Iskandar & Sanusi, 2011; Pihie, 2009; Segal et al., 2002). Until this date, the previous research has examined the effect of self-efficacy in predicting students' intention to realize a career in the accounting profession in general (Ahmad et al., 2015; James & Hill, 2009). Ahmad et al. (2015) found that self-efficacy was proven to influence the commitment of accounting students to work as accountants. This was confirmed by James & Hill (2009) who found that low self-efficacy was one of the causes for the reduced number of African-American accountants in the USA. The SCCT model emphasizes the role of self-efficacy in influencing one's intention to realize the career choice. Based on Bandura (1986), the possibility to realize the desired career is a part of one's belief and confidence. In that study, self-efficacy is successfully used to predict students' intention to work as public accountants.

Several studies have shown that education plays an important role in increasing self-efficacy. Wilson et al. (2007) in his research on entrepreneurship proves that entrepreneurship education affects increased self-efficacy that is moderated by gender. The finding confirms that providing access to entrepreneurship education especially for women entrepreneurs can increase the level of self-efficacy and interest in starting their businesses. In the context of accounting education research, Subramaniam & Freudenberg (2007) shows that the Work Integrated Learning (WIL) program affects increased student self-efficacy. The WIL program is used to improve student competency by combining and integrating learning with applications in the workplace. Accordingly, it is hypothesized that

H1: Students with higher self-efficacy will have higher intentions to become sharia accountants

The use of the SCCT model in the context of accounting education is still rarely done. Hayes & Credle, (2008) and James & Hill (2009) have used the SCCT model to investigate the interest of African-American students to pursue the accounting profession. Hayes & Credle (2008) indicate that there is a positive relationship between self-efficacy and outcome expectation with career choices as public accountants. Research of Schoenfeld et al. (2017) also proved that the reliability of the SCCT model could predict students' intention to achieve a career as a CPA (Public Accountant). Outcome expectation plays an important role in motivating individuals to

achieve their goals. Several studies prove the reliability of the SCCT model in predicting a person's intention to realize a career based on the outcome of his expectation (Diegelman & Subich, 2001; Schoenfeld et al., 2017). Someone will tend to develop an interest in an activity if they believe in the result they will get. On the contrary, someone will lose interest if they believe that the result is not as expected (Lent et al., 1994).

Some studies suggest that the outcome expectation can be influenced by several forms of interventions Diegelman & Subich (2001) which will affect their intentions. Someone who has high self-efficacy can cancel their intention to realize certain goals because of their perception of certain obstacles and negative outcome expectation (Swanson & Woitke, 1997). Therefore, certain interventions are needed to change the outcome expectation which will later influence the intention to realize his career. Diegelman & Subich (2001) proves that changes in outcome expectation after an intervention can affect changes in intention in realizing student intentions to join the psychology department. The interventions in this research were verbal persuasion presented in the form of presentations and discussions about career opportunities, positive results that might be obtained from the profession, positive perceptions of psychology majors, and the level of satisfaction of psychology graduates with their careers. Accordingly, it is hypothesized that

H<sub>2</sub>: Students with higher outcome expectation will have higher intentions to become sharia accountants

Following the SCCT theory, belief in self-efficacy does not only affect the achievement of goals related to decision making for one's career. Self-efficacy also affects one's outcome expectation if he or she manifests his intention (Hayes & Credle, 2008; James & Hill, 2009; Lent et al., 1994, 2016; Lent, Ireland, Penn, Morris, & Sappington, 2017; Schoenfeld et al., 2017). Based on Lent et al. (1994), a person might anticipate the results that he might get in the future by evaluating the results of his past actions, observing other people's experiences, and representing a third party as reinforcement. Therefore, outcome expectation can be influenced by self-efficacy in situations when the desired result of a person is closely related to the quality of performance (Bandura, 1986). Students who feel capable of performing well will expect to receive praise or positive feedback from their instructors, who also play a role in increasing self-efficacy (Schunk, 1985). In that study, the SCCT formulates that self-efficacy is an important basis for outcome expectation because generally, a person with high self-efficacy hopes to receive the desired results when successfully realizing his career. Accordingly, it is hypothesized that

H<sub>3</sub>: Students with higher self-efficacy will have higher outcome expectation

### **University Environment and SCCT**

In the context of academic/career interest, it will be better if one understands the role of supporting the environment where the students are located (Lent et al., 2003). Environmental context such as type of university/school and geographical location could be the moderating variable (MacKinnon, 2011). The type of university in which it provides a different learning environment is found to influence the variables in SCCT (Lent et al., 2003). In the context of this study, the university environment refers to 2 (two) types of universities, namely Islamic-based universities and non-Islamic (public) universities. These two types of universities have different learning environments. Learning environment includes all facilities and activities related to learning, where the facilities can be in the form of physical facilities, such as classrooms, libraries, laboratories, or non-physical facilities such as learning and teaching methods as well as curriculum (Lancaster & Milia, 2015). Curriculum offered by Islamic-based universities provides more courses supporting the students to be a Sharia Accountant, compared to those in public universities. Public universities offer courses related to Islamic accounting and finance as elective courses, while Islamic-based universities offer Islamic accounting and business courses as mandatory courses (Universitas Gadjah Mada, 2021; STIE YKPN 2017; Universitas Islam Indonesia, 2021; Universitas Aisyiyah Yogyakarta, 2022). Moreover, the learning environment

also includes the social relationship among people involved in the learning process including friends or lecturers (Hopland & Nyhus, 2016). Therefore, a comparison of the University environment between Islamic-based universities and non-Islamic (public) universities is required. Those differences could moderate the effect of self-efficacy, Outcome Expectations, and Goal of becoming a Sharia Accountant. Accordingly, it is hypothesized that

- H4: The effect of an individual's Self-Efficacy in becoming a Sharia Accountant positively affects intentions to become sharia accountants differs across university environment  
 H5: The effect of an individual's Outcome Expectations from becoming a Sharia Accountant positively affects intentions to become sharia accountants differs across university environment  
 H6: The effect of an individual's Self-Efficacy in becoming a Sharia Accountant positively affects intentions to become sharia accountants differs across university environment

Based on that explanation, Figure 1 presents the proposed research model.

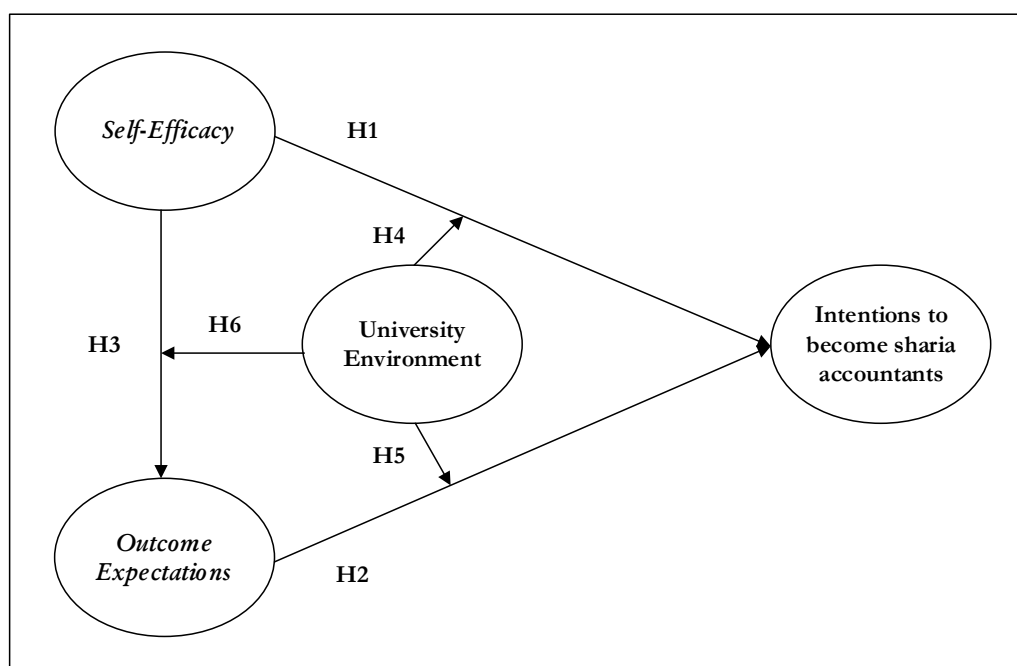


Figure 1. Research Model

## Research Methods

### Sample Selection

Purposive sampling was used to choose the sample in this study. Sample in this study were chosen based on the following criteria: (a) they were Bachelor of Accounting students at the University in Yogyakarta; (b) they had taken Sharia Accounting courses, or any equivalent subject related to Sharia accounting. Using the recommendations made by Kline (2005), the sample size for this study was determined. For the analysis of structural equation models (SEM), Kline (2005) provided sample size recommendations, recommending that a sample of over 200 is large, a sample of 100 to 200 is medium, and a sample of 100 is little. In this study, 231 accounting students engaged in filling out this survey questionnaire based on these criteria. As shown in Table 1, it can be concluded that the majority of the respondents are female (153 respondents; 66.23%) and the male respondents are 78 respondents (33.77%). Based on the age of the respondents, it can be seen that the majority of respondents are 20+ to 21 years old (87 respondents; 37.66%), followed by respondents with the ages of 21 + to 22 years (61 respondents; 26.41%). Looking at the study program, it can be seen that there are 29 respondents (12.55%) who took the Accounting Education study program. Based on the study time, the

majority of respondents are studying in semester 7-8 (83 respondents; 35.93%), followed by respondents studying in semester 5-6 (78 respondents; 33.77%). Based on the type of university, there are 141 (61.04%) respondents from Islamic-based universities and other 90 (38.96%) respondents from public universities.

**Table 1.** Respondents Profile

Constructs	Frequency	Percentage
<b>Gender</b>		
Men	78	33.77%
Women	153	66.23%
<b>Age</b>		
18+ s/d 19 years old	8	3.46%
19+ s/d 20 years old	53	22.94%
20+ s/d 21 years old	87	37.66%
21+s/d 22 years old	61	26.41%
22+ s/d 23 years old	18	7.79%
23+ s/d 24 years old	4	1.73%
<b>Study Program</b>		
Accounting	202	87.45%
Accounting Education	29	12.55%
<b>Semester</b>		
Semester 3-4	70	30.30%
Semester 5-6	78	33.77%
Semester 7-8	83	35.93%
<b>University Environment</b>		
Islamic Based University	141	61.04%
Public University	90	38.96%

### Variable Measurement

This research is a quantitative study using a questionnaire-based survey method. This research questionnaire uses a scale of 6 (six) from "disagree" to "strongly agree". Measurement of each variable was adopted and modified from previous research. The intention variable measured by 3 statement items is modified from the research of Lee and Schmidt (2014). The outcome expectation variable measured by 7 (seven) statement items is modified from the research Schoenfeld et al. (2017). The self-efficacy variable is modified from the research of Djatej et al. (2015) by adjusting the competencies required to become a Sharia accountant in Indonesia. Based on the analysis of the competencies required by the Institute of Indonesia Chartered Accountants (IAI) (2010), it can be concluded that 5 important competencies must be mastered including (i) Islamic economics and finance; (ii) regulation, governance and development of Sharia entities; (iii) recording of transactions following Sharia Financial Accounting Standards (SAK); (iv) preparation and presentation of financial statements following Sharia Financial Accounting Standards (SAK); and (v) analysis of financial statements of Sharia entities. Concerning the measurement of the moderating variable, gender is measured by closed questions choosing male or female, while the type of university is measured by choosing between an Islamic-based university or a non-Islamic (public) university. The details of the measurement of each variable can be seen in Table 2.

### Data Analysis

The data in this study are analyzed using Partial Least Square Structural Equation Model (PLS-SEM) through SmartPLS 3.0 software. SEM will conduct 2 tests which are measurement model and structural model (Hair et al. 2017). Validity and reliability tests are carried out as part of testing measurement models. Reliability test uses the Composite Reliability (CR) value with the condition that if CR value is more than 0.70, it meets the reliability test (Hair et al. 2017).

Meanwhile, the validity test is carried out using convergent and discriminant validity. Convergent validity evaluates items from variables that are truly related to the variable. If the Average Variance Extracted (AVE) value of each variable is more than 0.50, it can be said to meet convergent validity (Hair et al. 2017). Discriminant validity evaluates the correlation within the variable to be greater than the correlation with other variables (Hair et al. 2017) Meanwhile, the structural model is used to analyze the relationship between variables in the research model. In this model testing, we examined the coefficient of determination ( $R^2$ ), the path coefficient, and the significance.  $R^2$  test analyzes the power of the model to predict the dependent variable used in this study. Meanwhile, the path coefficient ( $\beta$ ) and the significance (p-value) are a test of hypotheses formed in the model.  $\beta$  and p-value are the outputs of bootstrapping in SmartPLS.

With regard to the moderation test, the data is analyzed using the Multigroup-Analysis technique in which the data is divided into 2 groups (Hair et al. 2017) For gender moderation, the data is divided into male and female groups. Meanwhile, for the University environment moderation, the data is divided into an Islamic university group and non-Islamic (public) university group. Distribution is done according to the questionnaire responses from the students. Technically, a multigroup analysis examines the null hypothesis  $H_0$  that the path coefficients are not significantly different (Hair et al. 2017).

**Table 2.** Variable Measurement

Variable	Item
Intention	I am motivated to have a job that requires a Sharia Accountant
	I would like to be a Sharia Accountant
	I am planning to be a Sharia Accountant
	If I became a Sharia Accountant, I would earn a high income
Outcome Expectation	If I became a Sharia Accountant, I would be easy to get a job
	If I became a Sharia Accountant, I would explore my potency better
	If I became a Sharia Accountant, I would be more dignified and respected
	If I became a Sharia Accountant, I would get a better job
	If I became a Sharia Accountant, I could work independently
Self-Efficacy	If I became a Sharia Accountant, I would get a more challenging job
	I understand Sharia economics and finance
	I understand the regulation, corporate governance, and development of Sharia entities
	I understand the recording of transactions based on Sharia Financial Accounting Standard
University Environment	I could prepare and present financial statements based on Sharia Financial Accounting Standard
	I understand the analysis of financial statement for Sharia entities
University Environment	0. Islamic-based University 1. Public University (non-Islamic)

## Results and Discussion

### Results of Measurement Model

The result of this data analysis for the measurement model includes indicator reliability with outer loading, discriminant validity with cross loading, construct reliability with composite reliability, and Cronbach alpha. Indicator reliability can be accepted if the outer loading value is greater than 0.7 (Hair et al. 2017). Table 3 presents the results of data analysis for indicator reliability by analyzing the value of outer loading for all samples. Based on Table 3, all indicators have value of outer loading for above 0.7, including the outer loading for IN1 which shows a value of 0.931 (far above 0.7). Meanwhile, apart from the analysis of outer loading for all samples, an analysis of the outer loading was also carried out for samples from each type of University, both Islamic-Based University and Public University. Based on Table 3, all indicators have a value of outer loading above 0.7.

**Table 3.** Results of Indicators Reliability with Outer Loading

	All Sample			Islamic-Based University			Public University		
	IN	OE	SE	IN	OE	SE	IN	OE	SE
IN1	0.931			0.906			0.952		
IN2	0.951			0.930			0.972		
IN3	0.932			0.900			0.965		
OE1		0.812			0.754			0.880	
OE2		0.850			0.834			0.866	
OE3		0.806			0.770			0.843	
OE4		0.804			0.802			0.833	
OE5		0.870			0.874			0.852	
OE6		0.835			0.863			0.801	
OE7		0.807			0.773			0.854	
SE1			0.847			0.872			0.827
SE2			0.880			0.883			0.877
SE3			0.904			0.887			0.922
SE4			0.905			0.898			0.907
SE5			0.896			0.870			0.929

Related to convergent validity, we need to look at the value of AVE above 0.5 (Hair et al. 2017). Table 4 presents the results of the AVE for convergent validity testing, both for all samples and samples by category. The result of this analysis shows that all constructs have AVE above 0.5, including AVE of IN indicator for all sample is 0.880, 0.832 for Islamic-based university sample, and 0.927 for public university.

**Table 4.** Results of Convergent Validity

	All Sampel	Islamic Based University	Public University
IN	0.880	0.832	0.927
OE	0.684	0.658	0.718
SE	0.786	0.778	0.798

**Table 5.** Results of Discriminant Validity

	All Sample			Islamic Based University			Public University		
	IN	OE	SE	IN	OE	SE	IN	OE	SE
IN1	0.931	0.589	0.556	0.906	0.538	0.572	0.952	0.624	0.505
IN2	0.951	0.571	0.536	0.930	0.504	0.562	0.972	0.628	0.462
IN3	0.932	0.543	0.560	0.900	0.484	0.571	0.965	0.591	0.510
OE1	0.481	0.812	0.453	0.362	0.754	0.388	0.593	0.880	0.509
OE2	0.503	0.850	0.486	0.431	0.834	0.411	0.564	0.866	0.572
OE3	0.576	0.806	0.404	0.519	0.770	0.343	0.609	0.843	0.448
OE4	0.456	0.804	0.421	0.483	0.802	0.394	0.418	0.833	0.459
OE5	0.494	0.870	0.478	0.454	0.874	0.464	0.512	0.852	0.465
OE6	0.487	0.835	0.428	0.462	0.863	0.352	0.518	0.801	0.532
OE7	0.499	0.807	0.379	0.447	0.773	0.297	0.545	0.854	0.475
SE1	0.501	0.467	0.847	0.573	0.444	0.872	0.426	0.506	0.827
SE2	0.518	0.430	0.880	0.538	0.376	0.883	0.482	0.490	0.877
SE3	0.539	0.490	0.904	0.547	0.440	0.887	0.488	0.527	0.922
SE4	0.501	0.475	0.905	0.521	0.395	0.898	0.414	0.552	0.907
SE5	0.542	0.475	0.896	0.563	0.406	0.870	0.471	0.539	0.929

The analysis of discriminant validity in this study uses cross loading. The results of discriminant analysis with cross loading for all samples are presented in Table 5. Discriminant validity analysis



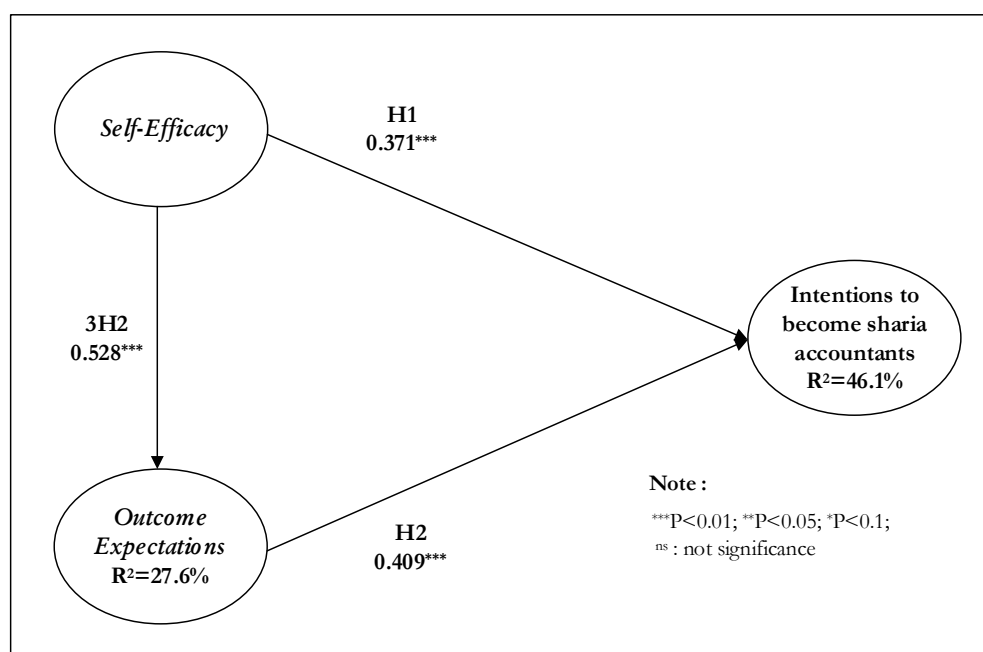
with cross loading can be fulfilled when an indicator's outer loadings of a construct is higher than all cross-loadings for other constructs. The result of this analysis shows that discriminant validity with cross loading can be fulfilled, including the outer loading for IN1 which shows a value of 0.931 (greater than cross loading for OE 0.589 and SE 0.556). Related to internal consistency reliability, this study analyzes it by looking at the value of composite reliability (CR) and Cronbach Alpha (CA). Table 6 shows that all CR and CA values are above 0.7.

**Table 6.** Results of Internal Consistency Reliability

	All Sample		Islamic Based University		Public University	
	Cronbach's Alpha	Composite Reliability	Cronbach's Alpha	Composite Reliability	Cronbach's Alpha	Composite Reliability
IN	0.932	0.957	0.899	0.937	0.961	0.975
OE	0.923	0.938	0.913	0.931	0.934	0.947
SE	0.932	0.948	0.929	0.946	0.936	0.952

## Results of Structural Model

The result of this data analysis shows that the value of  $R^2$  for Intention is 46.1%. This indicates that the model in this study is able to explain 46.1% of the intention of accounting students to become shariah accountants. Meanwhile, the value of  $R^2$  for the outcome expectation is 27.6%, which indicates that this research model is able to explain the outcome expectation of 27.6%. The result of hypothesis testing indicates that all hypotheses can be accepted. Self-efficacy has a significant and positive effect on the intention of accounting students to become shariah accountants (SE => IN;  $\beta = 0.371$ ; significant =  $p < 0.01$ ). Self-efficacy also has a significant and positive effect on the outcome expectation (SE => OE;  $\beta = 0.528$ ; significant =  $p < 0.01$ ). Meanwhile, the outcome expectation has a significant and positive effect on the intention of accounting students to become shariah accountants (OE => IN;  $\beta = 0.409$ ; significant =  $p < 0.01$ ). Figure 2 presents in detail the results of hypothesis testing in this study.



**Figure 2.** Results of Structural Model

The result of moderating variable (university environment) using multigroup analysis can be seen in Table 7. The result of hypothesis tests for the Islamic-Based University samples show that all hypotheses can be accepted with a significance level of 1%. Meanwhile, the public university sample also shows that all hypotheses can be accepted with a significance level of 1%

except for SE => IN which has a significant level of 5%. The result of the moderation test shows that SE => IN is moderated by the University Environment (path diff = 0.254;  $p < 0.05$ ). This shows that H4 is accepted. The result of the moderation test shows that OE => IN is not moderated by the University Environment (path diff = -0.174; not significant). This result indicates that H5 is rejected. The last moderation test for SE => OE shows that the effect of SE on OE is not moderated by the University Environment (path diff = -0.117; not significant).

**Table 7.** Results of Multigroup Analysis

Hypotheses	Islamic Based university		Public University		Path Coefficients-Difference	P-Value
	Path Coefficients	SE	Path Coefficients	SE		
H4: SE → IN	0.463***	0.084	0.209**	0.105	0.254	0.049**
H5: OE → IN	0.341***	0.089	0.515***	0.095	-0.174	0.181 <sup>ns</sup>
H6: SE → OE	0.469***	0.080	0.585***	0.090	-0.117	0.332 <sup>ns</sup>

Note: \*\*\* $P < 0.01$ ; \*\* $P < 0.05$ ; \* $P < 0.1$ ; <sup>ns</sup> : not significant

## Discussion and Implication

This study has successfully used the social cognitive career theory to explain accounting student's intention to become sharia accountants with  $R^2=46.10\%$ . Even though the model in this study is classified weak, it is more able to explain the variable compared to the existing research, such as research in the context of the intention to become a public accountant using social cognitive career theory with  $R^2=40.10\%$  (Schoenfeld et al., 2017); in the context of intention to become a public accountant in Japan with  $R^2=17.80\%$  (Sugahara et al., 2009); and in the context of the intention to become a public accountant in China using the theory of planned behavior with  $R^2=38.70\%$  (Wen et al., 2015).

The result of this data analysis indicates that self-efficacy has a significant and positive effect on the intention of accounting students to become Shariah accountants. This result is consistent with previous research that self-efficacy plays an important role in determining student's interest in taking accounting as a major (Djatej et al., 2015). In addition, previous research also found that self-efficacy has a significant and positive effect on accounting student's intention to become public accountants at the United States (Schoenfeld et al., 2017). This indicates that they will have a greater intention to become sharia accountants if students have the confidence that they have the skills needed to become sharia accountants. In this regard, the lecturer must be able to help students to improve self-efficacy of accounting students related to Islamic accounting. In order to improve self-efficacy of accounting, it is necessary for the lecturers to understand the factors that can improve student's self-efficacy. Self-efficacy is developed through important processes which include vicarious experience; verbal persuasion; and enactive mastery (Bandura, 1986; Schoenfeld et al., 2017). Vicarious experiences provide learning opportunities through observation of desired behavior (Schoenfeld et al., 2017). Learning process using textbooks is important, but students need to learn directly in the real workplace, for example through an internship program at companies that require sharia accountants. The greater the number of observational learning experiences included in the accounting curriculum, the greater the level of self-efficacy can be achieved (Schoenfeld et al., 2017). Self-efficacy can also be increased 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 required assistance to students. Lastly, enactive mastery is the most important factor that can increase student self-efficacy (Bandura, 1986). Enactive mastery can be developed through repeated performance achievements (Schoenfeld et al., 2017).

The result of data analysis also shows that self-efficacy also has a positive effect on outcome expectations. This indicates that the greater the student's confidence in their Islamic accounting skills, the greater the student's outcome expectation. This result is in line with

previous research of Schoenfeld et al. (2017). SCCT states that self-efficacy has a function as an important basis for outcome expectations because students tend to expect to receive beneficial results when carrying out activities in line with their abilities (Lent et al., 2010).

The result of this analysis shows that the outcome expectation has a positive effect on student's intention to become shariah accountant. These results indicate that the greater the student's outcome expectation, the greater the student's intention to become shariah accountant. This result is in line with the previous research of Schoenfeld et al. (2017). The result of this analysis also shows that the outcome expectation has a greater influence on intention than self-efficacy. This indicates that the lecturer needs to provide a detailed description and explanation of the benefits that will be obtained by a person if he becomes a shariah accountant. There are several attributes that can form the outcome expectation that will increase student's intention to become a shariah accountant (Bandura, 1997). The first is the tangible outcome expectation which includes salary, working hours, work environment, standard of living and work-life balance. Lecturers need to build student awareness about tangible outcome expectations by providing Islamic accountant career information to students. Some information which can be used includes information from salary surveys, successful Islamic accountant figures, and so on. In addition to tangible outcome expectations, lecturers also need to increase student awareness about social-related outcomes, which includes recognition, professional respect, opportunity to interact in team-based work, and being asked to serve on civic and non-profit organization roles (Schoenfeld et al., 2017).

In relation to the moderating variable of university type, it can be concluded that the effect of self-efficacy on student's intention to become shariah accountant is moderated by the University type. Although self-efficacy has a positive effect on intention, for the Islamic-Based University and Public University samples, the role of self-efficacy is more important to explain intention of students from Islamic-based University than Public University. Therefore, students in the Islamic-based University will have a greater intention to become shariah accountants when they believe that they have an outstanding sharia accounting skill. The result of this analysis also shows that self-efficacy has a greater influence than the outcome expectation for the Islamic-based University sample. This indicates that lecturers who teach at Islamic-based University need to increase self-efficacy and need to increase student's confidence that they have sufficient sharia accounting skills in order to increase their intention to become shariah accountant. With an Islamic environment and an Islamic-based curriculum design, the Islamic-based University is more relevant to support accounting students to become shariah accountants.

## Conclusion

The findings in this study substantially broaden the understanding of what factors can improve the intention of students to become shariah accountants. In summary, this study found that self-efficacy and outcome expectations have a significant and positive effect on the intention of accounting students to become shariah accountants. In more detail, the results of this study indicate that self-efficacy is the most dominant factor affecting the intention to become shariah accountants for students studying in Islamic-Based University, while the outcome expectations is the most important factor for those studying in the public university. The findings of this study also contribute to the literature on career selection in accounting generally and in Islamic accounting specifically. Although this study has been able to explain the intention of accounting students in choosing careers as sharia accountants, this research has limitations that are expected to be refined by further research. This study only uses two variables as a determination of intention. Further research can include other relevant variables such as gender, economic status, and others. Further research can also integrate various relevant theories to get more comprehensive results.

## Author Contributions

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