



## JOURNAL OF ACCOUNTING AND BUSINESS EDUCATION

P-ISSN 2528-7281 E-ISSN 2528-729X

E-mail: [jabe.journal@um.ac.id](mailto:jabe.journal@um.ac.id)

<http://journal2.um.ac.id/index.php/jabe/>

### The Determinant of Accounting Student's to Choose Sharia Financial Institutions in Post Pandemic Era

**Mochammad Ilyas Junjunan<sup>1</sup>**

**Rizca Nur Hidayati<sup>2</sup>**

**Ajeng Tita Nawangsari<sup>3</sup>**

**Dian Perwitasari<sup>4</sup>**

<sup>1</sup> Accounting Department, Faculty of Economics and Islamic Business, Universitas Islam Negeri Sunan Ampel Surabaya, Indonesia

<sup>2</sup> Accounting Department, Faculty of Economic, Universitas Sebelas Maret, Indonesia  
email: [mji@uinsa.ac.id](mailto:mji@uinsa.ac.id)

**DOI:** <http://dx.doi.org/10.17977/jabe.v10i1.54643>

---

**Abstract:** This study aims to examine Islamic accounting knowledge, religiosity, the environment and the job market, financial rewards, and professional training on the interest of accounting students in choosing Islamic financial institutions in their post-pandemic careers. This study uses a positive paradigm with a descriptive quantitative approach. A total of 100 accounting students at UIN Sunan Ampel Surabaya became respondents in this study through an online survey. The data analysis of this study used multiple linear regression using SPSS. The results showed that knowledge of sharia accounting, labour market considerations, work environment, and professional training had a significant effect on student interest. Meanwhile, religiosity and financial rewards have no effect on the interest of accounting students in choosing Islamic financial institutions in their careers during the post-pandemic. This study provides empirical evidence that the existence of Islamic financial institutions is an alternative for accounting students in their careers to develop their competencies. In addition, the sample is limited to UIN Sunan Ampel students only, so future research is expected to increase respondents from public and private universities as well as in Islamic financial institutions.

#### Article History

Received:

1 September 2024

Revised:

9 May 2025

Accepted:

13 August 2025

#### Keywords

Accounting student;  
Islamic financial  
institutions; Interest; Post  
pandemic

---

**Citation:** Junjunan, et al (2025). The Determinant of Accounting Student's to Choose Sharia Financial Institutions in Post Pandemic Era. *Journal of Accounting and Business Education*, 10(1),14-28.

---

## INTRODUCTION

The current Islamic finance industry in Indonesia, which is dominated by Islamic financial institutions, has experienced significant growth (Rahmi et al., 2019). This growth is driven by the establishment and expansion of various Islamic financial institutions, including both banking and non-banking sectors (Arsyianti & Fitri, 2022; A. P. Pratama et al., 2019; N. H. Wijaya, 2022). The industry is characterized by its adherence to Sharia principles, which prohibit interest (riba) and emphasize ethical and moral considerations in financial transactions (N. H. Wijaya, 2022). Indonesia, as a country with the largest Muslim population in the world, must become a major player in the Islamic finance sector. The development

of Islamic finance has a positive impact on the country's economic growth (Baehaqi & Suyanto, 2019). According to the Indonesian finance minister in his remarks at the launch of the national cash waqf movement and the inauguration of the Islamic economic brand, he said that the government is focusing on developing the Islamic economy and finance in an integrated manner along with the development of the Islamic economy and finance sector, The sharia social fund sector which includes zakat, waqf, infaq, and shodaqoh which is part of the strategic potential to be developed (Ibda, 2018).

During the COVID-19 pandemic crisis, Islamic economics and trade played an important role in the distribution of aid, such as direct cash assistance, alms, zakat, cash waqf, productive endowments, sukuk, and improvements in the form of waqf used for infrastructure development through the development of Islamic financial technology (Iskandar et al., 2020). An Islamic-based economy has great potential for the people's economy in the pandemic era. Its ethical and social financial services, such as Zakat, Qardh-Al-Hasan, Awqaf, and Sadaqa, are designed to support the poor and vulnerable sections of society (Hassan et al., 2022; Raza Rabbani et al., 2022). Optimization of Islamic financial institutions can play an important role as an intermediary institution that is fully trusted by the community (Taufiq, 2020). One example of Islamic financial institutions in Indonesia has a different system from other conventional institutions. For example, Islamic banking adopts a profit sharing and margin system rather than relying on interest (loan lenders). The profit-sharing system used by Islamic banking provides hope for the community in the midst of the COVID-19 pandemic crisis. Islamic banking together with other Islamic financial institutions are becoming stronger in competition in the post-pandemic period.

One of the important factors in the development of Islamic financial institutions is superior and skilled human resources. Human resources have influence in sharia based financial management to achieve goals, so human resources need to be prepared as well as possible (Meilani, 2020). In practice, there are still some employees in Islamic financial institutions who are not competent in their fields. Competence in both practical and academic matters is a provision for human resources in providing services in Islamic financial institutions. According to Yasin, Findi, & Hosen (2019), ninety percent of Islamic banking employees do not have a sharia-based economics or accounting background. Thus, it can certainly affect the productivity and professionalism of Islamic financial institutions.

This development provides opportunities for prospective graduates or students with economic backgrounds, including accounting students who have a strong administrative basis, especially in the preparation of sharia based financial statements (Aspirandi, 2018). In addition, accounting competence can be applied to various work units or agencies with business, public, and sharia backgrounds. Thus, the high need for human resources in Islamic financial institutions has a significant influence on students' interest in determining their careers. According to Febriyanti (2019), a person's interest is influenced by two factors, internal and external. The internal factors of student interest are caused by emotional factors such as perception, motivation, talent, and mastery of knowledge in the form of learning achievement. Meanwhile, external factors of student interest are caused by the influence of the environment, such as family, formal education, information on getting a job, learning facilities and infrastructure, and social environment (Hermawan et al., 2021; Junjuran et al., 2021; A. Pratama & Lastiati, 2021).

Furthermore, Kasim (2021) interpret sharia accounting as an accounting process in the accounting cycle and its recording in accordance with Islamic principles. Islamic accounting explains the accounting procedures for murabahah, musyarakah, mudharabah, and other sharia transactions (Trihudyatmanto & Putranto, 2019). The Islamic accounting courses provided by the accounting study program will provide additional insight into students' knowledge of the development of accounting science according to their needs, including a comprehensive understanding of Islamic financial institutions regarding transaction analysis, journals, ledgers, trial balances, to the preparation of financial reports. The results of a study conducted by Amalia & Diana (2020) shows that knowledge of Islamic economics has an effect on career choice in sharia entities, but on labor market considerations it does not have a significant impact on interest in a career in sharia entities. Thus, knowledge of Islamic accounting is a big asset for graduate accounting students to work in Islamic financial institutions.

Accounting students have different religious characteristics and personalities, especially accounting students from religious universities will have a higher level of religiosity because the content of

the religious curriculum provided is more (A. L. Wijaya, 2013). Becoming a prospective accountant who has high religious values and adheres to Islamic teachings is a choice for every accounting student. Studies show that personal values such as self-transcendence, which can be linked to religious beliefs, significantly impact ethical behavior (Mubako et al., 2021). In addition, a high level of religiosity will affect the mindset of accounting students towards understanding various kinds of sharia rules related to Islamic religious values, sharia accounting standards, as well as views on sharia transactions which aim to make prospective accountants able to provide professional assumptions, especially when faced with uncertain circumstances.

Research conducted by Iswahyuni (2018) shows that labor market considerations, financial rewards, work environment, and high spirituality level affect a person's interest in working in Islamic financial institutions. Labor market considerations are an important part that must be considered by someone in choosing and determining a job, however the administrative requirements that must be met from each job have opportunities Ernawatiningsih (2019). This indicates that industries with a broad job market are more in demand than industries with a smaller market. In addition to labor market considerations, a comfortable work environment is very supportive for employee productivity levels to produce better work performance. The work environment in Islamic financial institutions prioritizes values based on Islam, so it is believed that the work conduciveness in Islamic financial institutions is quite good. Thus, providing this will be of interest to prospective employees of Islamic financial institutions, including accounting students.

Another factor that is expected to influence the interest of accounting students in choosing Islamic financial institutions in their careers is financial rewards. Based on decision-making theory, a person will choose the best option according to him from various possible situations that do not have certainty (Maarif, 2020). Financial rewards are the results obtained as a counter-achievement that has been fundamentally believed by some companies to be the main attraction for making decisions to employees (Lasmana & Kustiana, 2020). The more financial awards given by the institution, the more interest for prospective employees to work for the institution. This is supported by the results of a study conducted by Febriyanti (Febriyanti, 2019), which explains that financial rewards affect the choice of a public accounting profession career.

This study tries to examine the factors that influence student interest in a career in Islamic financial institutions after the pandemic that has not been carried out by previous research. So that Islamic financial institutions in particular are expected to be able to provide a positive response for their prospective employees to adjust to the post-pandemic situation and conditions. The new normal or the new order of life initiated by the government will change the pattern of people's lives and services in every business and public organization, including Islamic financial institutions. This research is interesting because it was conducted during the COVID-19 pandemic by examining various factors that determine the interest of accounting students in a career in Islamic financial institutions. In addition, the existence of Islamic financial institutions can be a space for accounting students in their careers to develop their competencies. However, restoring community productivity and revitalizing the economy are the government's hopes in revitalizing the Indonesian economy after the pandemic. The limitation of this study is the use of a relatively small number of research samples and only uses one object of public universities in East Java, Indonesia. So, it is hoped that the next research will expand the research sample and use more objects so that the research results can be generalized widely.

## **LITERATURE REVIEW AND HYPOTHESES**

Social cognitive career theory emphasizes self-efficacy and outcome expectations as critical cognitive factors influencing career choices. These factors shape educational and vocational interests and choices (Baglama & Uzunboylu, 2017; Osei et al., 2023; Rogers et al., 2008). This theory also considers the role of social supports and environmental influences. Family cognitive and social capital significantly impact career choices, especially in family businesses (Banerjee et al., 2024). Additionally, social supports and goals are crucial in career planning and exploration (Rogers et al., 2008). Decision making is the process of choosing or determining various possibilities in conditions that do not yet have certainty (Athar, 2020).

Decisions are made with the situation to make future predictions, choose one of two or more options, and predict the circumstances that will occur. In the context of the profession, accounting in Arabic is muhasabah, while sharia is a rule formulated by Allah SWT. This rule must be obeyed in daily activities, so that Islamic accounting can be interpreted as a process of bookkeeping transactions based on rules. Sutrisna & Muchlis (2018) found that Islamic accounting courses have a role for accounting students to choose careers in Islamic financial services institutions. Sementara Amalia & Diana (Amalia & Diana, 2020) explained that Islamic accounting knowledge had a significant effect on the interest of accounting students to have a career in Islamic financial institutions. Thus the first hypothesis of this study is as follows:

H<sub>1</sub> : Knowledge of Islamic accounting affects the interest of accounting students in choosing Islamic financial institutions in their careers during the post-pandemic

Religiosity which is commonly referred to as morality. The concept of religious belief is the breadth of knowledge, the strength of belief, the persistence of worship, and the depth of public appreciation of religion (Baha et al., 2021). Intervention in choosing a person's career is determined by their level of religiosity for the worship they do, people who have a high level of faith always try to involve Allah SWT in every decision they make. Research by Candraning & Muhammad (2017) gives the result that spirituality has a significant influence on student interest in working in Islamic financial institutions. Likewise in research by Ariska (2020) which states that religiosity has a significant effect on the interest of accounting students to have a career in Islamic financial institutions. Thus the second hypothesis of this study is as follows:

H<sub>2</sub> : Religiosity affects the interest of accounting students in choosing Islamic financial institutions in their careers during the post pandemic

The job market is a facility that is built as a coordination space between prospective workers and companies that need workers, or a meeting place for buyers and sellers of labor. The seller of the labor in question is the prospective worker, while the buyer of the manpower is the agency or company organization that requires manpower. Study conducted by Candraning & Muhammad (Candraning & Muhammad, 2017) shows the results that labor market considerations, financial rewards (salaries), work environment and spirituality have a significant effect on student interest in working in Islamic financial institutions. The same goes for research Baha, et al. (Baha et al., 2021) stated that the consideration of accounting students to choose a career in Islamic financial services institutions is influenced by labor market considerations. In addition, the work environment is something related to the nature of work, the level of competition and work pressure.

The work can be completed quickly if the work environment is pleasant. Research by Syahid & Apriyanti (2019) provides evidence that market motivation, economic motivation, work environment, personality, professional training, and professional recognition have a great influence on accounting students to become auditors in government. Not much different from the research conducted by Iswahyuni (Iswahyuni, 2018) which proves that the work environment and social values influence the career choice of public accounting accounting students at the Economics College in Semarang. Thus, the third and fourth hypotheses of the study are as follows:

H<sub>3</sub> : Job market considerations affect the interest of accounting students in choosing Islamic financial institutions in their careers during the post pandemic

H<sub>4</sub> : The work environment affects the interest of accounting students in choosing Islamic financial institutions in their careers during the post pandemic

Financial awards are compensation given as a form of appreciation for the achievements of the work that has been done. Khansa, Hasanah, & Fauzi (2020) believes that the financial rewards given by Islamic banking will have a positive impact on student interest in choosing to work in Islamic banking. In addition

to financial rewards, workers should be provided with adequate professional training to support their capacity and competence in improving the quality of work. However, choosing a profession is not only about seeking rewards for work, but ideal human resources certainly require periodic self-development. According to Sapariyah, Putri, & Fujianto (2020), financial rewards, professional training, professional recognition and labor market considerations have a positive influence and are very important in the choice of a public accountant's career. Thus, the fifth and sixth hypotheses of the study are as follows:

- H<sub>5</sub> : Financial awards affect the interest of accounting students in choosing Islamic financial institutions in their careers during the post pandemic
- H<sub>6</sub> : Professional training has an effect on the interest of accounting students in choosing Islamic financial institutions in their careers during the post pandemic

## **METHODS**

This study uses a positive paradigm with a descriptive quantitative approach. The population in this study were accounting students at the State Islamic University of Sunan Ampel Surabaya, which consisted of final semester students who had received courses in bank and non-bank financial institutions, and sharia accounting courses. The sampling technique uses non-probability sampling, namely the sample is taken without providing the same opportunity or opportunity for each member of the population to be selected as a sample (Sugiyono, 2013). Furthermore, the sampling criteria used in the form of purposive sampling, namely there are certain considerations in selecting the research sample (Neuman, 2012). The purposive sampling in question is the accounting students of the State Islamic University of Sunan Ampel Surabaya who have received courses in bank and non-bank financial institutions, as well as sharia accounting. Total of 100 accounting students were sampled in this study.

Data collection techniques used online questionnaires which were distributed directly to students through their respective class groups. Measurement of the questionnaire using a Likert scale. The Likert scale provides answers from research indicators that have a positive to negative gradation. Then this gradation is transformed from qualitative data to quantitative data with intervals of 1-5 (Sugiyono, 2013).

The independent variables of this study are sharia accounting knowledge (X<sub>1</sub>), religiosity (X<sub>2</sub>), labor market considerations (X<sub>3</sub>), work environment (X<sub>4</sub>), financial rewards (X<sub>5</sub>), and professional training (X<sub>6</sub>). Sharia accounting knowledge is measured by 5 indicators (Amalia & Diana, 2020). Religiosity is measured by 5 indicators (Ariska, 2020). Labor market considerations are measured by 4 indicators (Iswahyuni, 2018). The work environment is measured by 5 indicators (Suyatmin et al., 2016). Financial rewards are measured by 5 indicators (Febriyanti, 2019). Professional training is measured by 3 indicators (Sapariyah et al., 2020). While the dependent variable of this research is interest (Y) as measured by 5 research indicators (Candraning & Muhammad, 2017).

The data analysis technique used in this study was descriptive statistics and multiple regression analysis involving the instrument data test, classical assumption test consisting of normality test, multicollinearity test, and heteroscedasticity test. Meanwhile, hypothesis testing uses a probability value with a significance value of 5% ( $\alpha = 0.05$ ). The following is the form of the equation in this study:

$$Y = \alpha + \beta_1.X_1 + \beta_2.X_2 + \beta_3.X_3 + \beta_4.X_4 + \beta_5.X_5 + \beta_6.X_6 + e$$

Description:

$\alpha$ : Constant value

$\beta_1$ - $\beta_6$ : Regression coefficient of each variable

X<sub>1</sub>: Sharia accounting knowledge

X<sub>2</sub>: Religiosity

X<sub>3</sub>: Job market considerations

X<sub>4</sub>: Work environment

X<sub>5</sub>: Financial rewards

X<sub>6</sub>: Professional training

e: Error value

## RESULTS AND DISCUSSION

The accounting study program of the State Islamic University of Sunan Ampel Surabaya has a vision of excellence and international competitiveness in 2039 in the accounting field, as many as 100 accounting students become research respondents. Respondents were excluded from testing the data as many as 39 respondents because they had not taken courses in bank and non-bank financial institutions, as well as Islamic accounting courses.

**Table 1. Demographic Profile of Respondents**

Characteristics of respondents		Frequency	Percent
Gender	Male	18	18%
	Female	82	82%
	Total	100	100%
Age	19-21 years old	67	67%
	22-24 years old	32	32%
	25-27 years old	1	1%
	Total	100	100%
IPK	3.1 – 3.5	56	56%
	3.6 – 4.0	44	44%
	Total	100	100%
Parent's job	Government employees	13	13%
	Farmer	7	7%
	Entrepreneur	29	29%
	Employee	26	26%
	Etc	25	25%
	Total	100	100%

Based on table 1, it can be seen that the respondents were dominated by women by 82% with an average age between 19-21 years. In addition, the average cumulative achievement index (GPA) of respondents is above 3.00, and respondents have parents who are entrepreneurs, employees, civil servants, and so on.

**Table 2. Instrument Data Test**

Variable	Indicator	Correlation (r)	Status	Cronbach's alpha	Status
Sharia accounting knowledge (X <sub>1</sub> )	X <sub>1.1</sub>	0,558	Valid	0,670	Reliable
	X <sub>1.2</sub>	0,604	Valid		
	X <sub>1.3</sub>	0,818	Valid		
	X <sub>1.4</sub>	0,729	Valid		
	X <sub>1.5</sub>	0,773	Valid		
Religiosity (X <sub>2</sub> )	X <sub>2.1</sub>	0,648	Valid	0,737	Reliable
	X <sub>2.2</sub>	0,753	Valid		
	X <sub>2.3</sub>	0,755	Valid		

Variable	Indicator	Correlation (r)	Status	Cronbach's alpha	Status
Job market considerations (X <sub>3</sub> )	X <sub>2.4</sub>	0,581	Valid	0,751	Reliable
	X <sub>2.5</sub>	0,785	Valid		
	X <sub>3.1</sub>	0,710	Valid		
	X <sub>3.2</sub>	0,808	Valid		
	X <sub>3.3</sub>	0,801	Valid		
Work environment (X <sub>4</sub> )	X <sub>3.4</sub>	0,768	Valid	0,913	Reliable
	X <sub>4.1</sub>	0,808	Valid		
	X <sub>4.2</sub>	0,880	Valid		
	X <sub>4.3</sub>	0,917	Valid		
	X <sub>4.4</sub>	0,849	Valid		
Financial rewards (X <sub>5</sub> )	X <sub>4.5</sub>	0,893	Valid	0,872	Reliable
	X <sub>5.1</sub>	0,724	Valid		
	X <sub>5.2</sub>	0,890	Valid		
	X <sub>5.3</sub>	0,777	Valid		
	X <sub>5.4</sub>	0,863	Valid		
Professional training (X <sub>6</sub> )	X <sub>5.5</sub>	0,836	Valid	0,688	Reliable
	X <sub>6.1</sub>	0,909	Valid		
	X <sub>6.2</sub>	0,888	Valid		
Interest (Y)	X <sub>6.3</sub>	0,790	Valid	0,735	Reliable
	Y <sub>1</sub>	0,582	Valid		
	Y <sub>2</sub>	0,696	Valid		
	Y <sub>3</sub>	0,738	Valid		
	Y <sub>4</sub>	0,750	Valid		
	Y <sub>5</sub>	0,775	Valid		

Based on table 2, it can be seen that all indicators have a correlation value greater than 0.300 ( $r > 0.300$ ), besides the alpha coefficient of all variables has a value above 0.600 (cronbach's alpha  $> 0.600$ ). Thus, all statement items for each variable can be said to be valid and reliable so that they can be continued to the next testing stage.

Furthermore, the results of the classical assumption test consisting of tests of normality, multicollinearity, and heteroscedasticity in this study as a whole managed to escape all assumptions.

**Table 3. Kolmogorov-Smirnov One Sample Test**

N	100
Kolmogorov-smirnov Z	0,678
Asymp. Sig. (2-tailed)	0,747

Based on table 3, it can be seen that 100 respondents have data that is normally distributed in the regression model which is indicated by the Asymp value. Sig. (2-tailed)  $> 0.05$  ( $0.747 > 0.05$ ), thus it can be continued in the regression analysis with multiple linear models. Furthermore, to detect multicollinearity, it can be seen from the value inflation factor (VIF). If the value of VIF  $> 10$  then multicollinearity occurs, and vice versa.

**Table 4. Multicollinearity Test**

Variable	Collinearity statistics	
	Tolerance	Value inflation factor (VIF)
Sharia accounting knowledge (X <sub>1</sub> )	0,823	1,215
Religiosity (X <sub>2</sub> )	0,577	1,734
Job market considerations (X <sub>3</sub> )	0,733	1,365

Work environment (X <sub>4</sub> )	0,326	3,066
Financial rewards (X <sub>5</sub> )	0,389	2,569
Professional training (X <sub>6</sub> )	0,358	2,791

Based on table 4, it can be seen that all research variables pass multicollinearity with a VIF value less than 10. The next assumption is to test heteroscedasticity by looking at the distribution of data on the scatterplot diagram. If the distribution of data is above and below the value of 0 on a horizontal or vertical line, then the data will escape the assumption of heteroscedasticity.

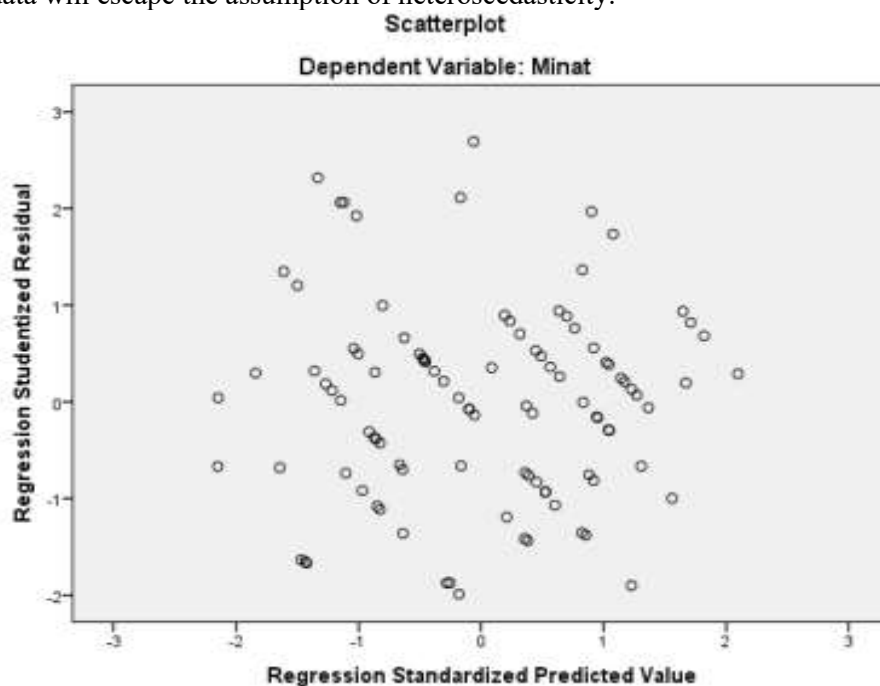


Figure 1. Heteroscedasticity Test

Based on figure 1, it can be seen that the research data does not occur heteroscedasticity in the variable regression of Islamic accounting knowledge, religiosity, labor market considerations, work environment, financial rewards, and professional training on the interest of accounting students. Subsequent analysis shows multiple linear regression testing is included to answer the research hypothesis.

Table 5. Multiple Linear Regression Test

Variable	Coefficients	t-statistics	Prob.	Description
Constant ( $\alpha$ )	-4,265	-0,960	0,340	
Sharia accounting knowledge (X <sub>1</sub> )	0,185	2,436	0,017	Significant
Religiosity (X <sub>2</sub> )	0,010	0,145	0,885	Not Significant
Job market considerations (X <sub>3</sub> )	0,300	3,008	0,003	Significant
Work environment (X <sub>4</sub> )	0,229	2,368	0,020	Significant
Financial rewards (X <sub>5</sub> )	0,185	1,579	0,118	Not Significant
Professional training (X <sub>6</sub> )	0,379	2,798	0,006	Significant

Based on table 5, it can be seen that the value of is -4.265 which means that if there are no variables of Islamic accounting knowledge, religiosity, labor market considerations, work environment, financial rewards, and professional training, then the interest of accounting students in choosing Islamic financial institutions in a career during post-pandemic decreased by 4,265 times. In another sense, the interest of

accounting students in choosing Islamic financial institutions in their careers during the post-pandemic decreased by 4,265 before or without the independent research variables.

Based on the results of research analysis, it can be seen that Islamic accounting knowledge has a probability value of 0.017, this value is smaller than 0.05, which means the research hypothesis ( $H_1$ ) is accepted so that Islamic accounting knowledge affects the interest of accounting students in choosing Islamic financial institutions in their careers during postgraduate studies pandemic. The existence of high knowledge of sharia accounting results in an increase in a person's interest in a career in Islamic financial institutions. These results indicate that the operating system of Islamic financial institutions certainly uses a system of transactions, recording and reporting in accordance with sharia principles. Activities that involve transactions, recording, summarizing, and reporting using sharia principles, will certainly be difficult if someone who is engaged in a career in Islamic financial institutions still has a limited understanding in the field of sharia accounting. The integration of Islamic accounting into academic curricula is seen as crucial. There is a call for making Islamic accounting a compulsory course to better prepare students for careers in Islamic financial institutions (Kibiya et al., 2023; Talib et al., 2014). Therefore, if knowledge of Islamic accounting is still limited, the less interest in a career in Islamic financial institutions will be. Research results support research by Amalia & Diana (Amalia & Diana, 2020) and Permana & Puspita (2016) that Islamic accounting knowledge has an effect on the interest of accounting students to have a career in Islamic financial institutions.

Further results show that religiosity has a probability value of 0.885, this value is greater than 0.05, which means the research hypothesis ( $H_2$ ) is rejected so that religiosity has no effect on the interest of accounting students in choosing Islamic financial institutions in their careers during the post-pandemic. Religiosity has no effect in this study because each accounting student certainly has a different attitude of religiosity. Jaffar et al. (2023) found that financial strain and stress during the pandemic have also influenced career choices, but religiosity did not moderate the relationship between financial strain and stress. In addition, the high level of religiosity in accounting students has not been a guarantee for them to choose Islamic financial institutions as a place of career. Some accounting students are more challenged if they work in conventional financial institutions which have high work pressure with various forms of fraud opportunities that can be committed. However, the higher a person's level of religiosity, then they will tend to walk on the ideal truth rather than crash into something that is evil. These results support research by Jayengsari & Husaeni (2021) which explains that spiritual motivation has no significant effect on student interest in working in Islamic financial institutions.

Furthermore, the results show that labor market considerations have a probability value of 0.003, this value is smaller than 0.05, which means the research hypothesis ( $H_3$ ) is accepted so that labor market considerations affect the interest of accounting students in choosing Islamic financial institutions in their careers during the post-pandemic. The rapid development of the sharia business industry has resulted in sharia financial institutions requiring high levels of human resources with skills and competencies in the sharia field, including the need for graduate students in the accounting field. This is particularly relevant in the context of Sharia financial institutions, where the demand for qualified Sharia accountants is high (KHOLID et al., 2020). On the other hand, the difficulty of getting a job during the pandemic forces students to consider the career opportunities they will choose. The existence of guaranteed job security and promotion opportunities to obtain a decent career path will be an attraction for students in determining career choices. So that labor market considerations have a high influence on the interest of accounting students in choosing Islamic financial institutions in a career in the crisis era. The results of the study support the study conducted by Candraning & Muhammad (Candraning & Muhammad, 2017), which shows that labor market considerations have a significant effect on the interest of accounting students to have a career in Islamic financial institutions.

Other results show that the work environment has a probability value of 0.020, this value is smaller than 0.05, which means the research hypothesis ( $H_4$ ) is accepted so that the work environment affects the interest of accounting students in choosing Islamic financial institutions in a career during the post-pandemic. The work environment in this study is closely related to the situation and conditions of work, the circumstances or atmosphere of a job that has an impact on employee performance. It has been shown

to positively affect students' decisions to pursue careers in various accounting fields, including professional SAP consultants and ACCA-certified accountants (Bhat & Khan, 2023; Cahyawati et al., 2025). This suggests that a supportive and conducive work environment can attract students to specific career paths. Character with high commitment is needed by an accountant in dealing with the work environment, as an accountant is always required to be able to adapt and adjust to the work environment, thus the resulting work target obligations will meet the desired achievement. In addition, accounting students at the State Islamic University of Sunan Ampel Surabaya are more interested in working in Islamic financial institutions because they have values that are in accordance with sharia principles. Not only that, the environment in Islamic financial institutions is expected to be able to build *ukhuwah*, safe, and Islamic so that the balance between work and worship can be carried out properly. The results of this study support research by Permana & Puspita (Permana & Puspita, 2016) which states that the work environment has a significant effect on students' career choices. In addition, the research results also support the study conducted by Iswahyuni (Iswahyuni, 2018) which explains that the work environment influences the career choice of public accountants for accounting students at the AKA Semarang College of Economics.

While financial rewards get a probability value of 0.118, this value is greater than 0.05 which means the research hypothesis ( $H_5$ ) is rejected so that financial rewards have no effect on the interest of accounting students in choosing Islamic financial institutions in a career during the post pandemic. Financial awards have no effect in this study because the economic downturn during the pandemic crisis caused some agencies or companies to not dare to give massive financial rewards, giving financial awards is considered a significant additional cost for companies which in calculations will cause an increase in operating expenses, so that it will increase the cost of goods sold products both goods and services which in turn has an impact on the level of company profits. However, in times of crisis, companies are better at maintaining the condition of their profitability than paying attention to the level of employee welfare to be able to achieve the sustainability of a business organization, including in Islamic financial institutions. The results of this study support the findings Suyono (2014) which explains that financial rewards have no significant effect on career choice as a public accountant. Furthermore, financial rewards do not exert a substantial impact on career choice among accounting students in Indonesia and Malaysia, who prioritize job security and future prospects over financial incentives (Suyanto et al., 2024). Similarly, another study on accounting students in Hong Kong revealed that financial rewards were not a significant factor in their career decisions, with intrinsic factors and parental influence being more impactful (Law, 2010). Thus, accounting students who have just graduated are more considerate of any salary from the work they receive than not getting a job, this is based on the view that the most important thing after graduating from college is to work and get work experience, so that it can be used as a bargaining value if you want to work in a different better place.

The final result of the study shows that professional training has a probability value of 0.006, this value is smaller than 0.05, which means the research hypothesis ( $H_6$ ) is accepted so that professional training affects the interest of accounting students in choosing Islamic financial institutions in a career during the post-pandemic. Professional training is a process of activities related to increasing one's professional capacity and competence. Career determination is not only seen in terms of financial rewards, but also the need for self-development and capacity building as the needs of the current job as an alternative option for prospective accounting graduates who are fresh graduates. These results support research from Baha, et.al. (Baha et al., 2021) which states that professional training has a significant influence on the interest of accounting students to have a career in Islamic financial services institutions. In addition, a well-designed curriculum that includes Islamic financial contracts, ethical standards, and practical experience can better prepare students for careers in Islamic finance. This alignment between education and industry needs is crucial for fostering interest in Islamic financial institutions (Dewi & Dewi, 2025; Muhammad & Nugraheni, 2022).

## CONCLUSION

This section should briefly explain the goals of the study but avoid unqualified statements and conclusions not adequately supported by the data (results). Avoid claiming priority or alluding that the work has not been completed. In addition, state new hypotheses and label them clearly.

The results of the study prove that sharia accounting knowledge, work considerations, work environment, and professional training have a strong influence on the interest of accounting students in choosing Islamic financial institutions in a career during the post-pandemic with various considerations and needs faced. However, the level of religiosity and financial rewards have no effect on the interest of accounting students in choosing Islamic financial institutions in their careers during the post-pandemic. The motivation of accounting students after graduation is to immediately get a decent job, rather than not getting a job due to workplace pressures that do not provide financial rewards during times of crisis. In addition, the existence of Islamic financial institutions is considered an alternative for accounting students in their careers to develop their capacities and competencies.

Consideration of the high labor market is a special concern from the results of the research, where the opportunity or career opportunity in Islamic financial institutions is quite a guarantee that is relevant to the development of the Islamic economy in Indonesia. In addition, the growth trend of Islamic financial institutions has received a positive response from the public, which is indicated by the acquisition of Islamic banking institutions in all forms of development, including the growth of the capital market of Islamic financial institutions.

A relatively small sample size of 100 accounting students was used. Another potential limitation of this study is that the data were only collected from one of the state universities in East Java, which cannot broadly generalize the results of the study. Although the research sample is relatively small, the research was conducted during a time of crisis that has not been carried out by previous researchers. In addition, the integration of decision-making theory in the context of career choice for accounting students is applied in this study. The contribution of this research is to provide a theoretical overview of the various factors that influence a person's interest in a crisis situation, and to present a practical overview of the demographics of Islamic financial institutions in the midst of the country's rapid economic development. So that future research opportunities are to be able to develop research theories in other forms and models such as adding intervening or moderating variables based on the context of the theme and object of the research study.

## REFERENCES

- Amalia, R., & Diana, N. (2020). Determinan Minat Mahasiswa Akuntansi untuk Berkarir di Lembaga Keuangan Syariah. *E-Jra*, 9(2).
- Ariska, D. (2020). Pengaruh Religiusitas dan Pengetahuan Akuntansi Syari'ah terhadap Minat Mahasiswa Akuntansi Berkarir di Lembaga Keuangan Syari'ah: Studi pada Mahasiswa Akuntansi Konsentrasi Syari'ah. *Jurnal Akuntansi STIE Muhammadiyah Palopo*, 5(2). <https://doi.org/10.35906/ja001.v5i2.534>
- Arsyianti, L. D., & Fitri, R. (2022). Islamic Multifinance Companies: Disbursement towards Sustainable Financial System for Low-Income Groups in Indonesia. In *Institutional Islamic Economics and Finance* (pp. 122–141). Taylor and Francis. <https://doi.org/10.4324/9781003227649-10>
- Aspirandi, R. M. (2018). Pelatihan Penyusunan Laporan Keuangan Berbasis SAK Syariah 109 Khususnya Pengelolaan Dana Infak/Sedekah pada SMAN 1 Pakusari Jember. *Jurnal Pengabdian Masyarakat IPTEKS*, 4(1). [https://doi.org/10.32528/pengabdian\\_iptek.v4i1.1497](https://doi.org/10.32528/pengabdian_iptek.v4i1.1497)
- Athar, H. S. (2020). The Impact of Marketing Mix on The Purchase Decision when Borrowing Consumer Loans. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 5(1). <https://doi.org/10.29313/amwaluna.v5i1.6615>

- Baehaqi, A., & Suyanto, S. (2019). Audit Internal Lembaga Keuangan Syariah dalam Perpektif Al-Hisbah. *Jurnal Riset Keuangan Dan Akuntansi*, 4(2). <https://doi.org/10.25134/jrka.v4i2.1694>
- Baglama, B., & Uzunboylu, H. (2017). The relationship between career decision-making self-efficacy and vocational outcome expectations of preservice special education teachers. *South African Journal of Education*, 37(4). <https://doi.org/10.15700/saje.v37n4a1520>
- Baha, F., Nur, D., & Mawardi, M. C. (2021). Pengaruh Religiusitas, Pengetahuan Akuntansi Syariah, Pelatihan Profesional Dan Pertimbangan Pasar Kerja Terhadap Minat Mahasiswa Akuntansi Berkarir Di Lembaga Keunagan Syariah. *E-JRA*, 10(02).
- Banerjee, A. K., Mishra, S. K., & Sensoy, A. (2024). Career aspirations and financial planning of young people in family businesses. *Research in International Business and Finance*, 70. <https://doi.org/10.1016/j.ribaf.2024.102363>
- Bhat, M. A., & Khan, S. T. (2023). Determinants of accounting students' decision to pursue career as ACCA-certified accountants: a case study of Omani students. *Management and Sustainability*., 2(3), 217–238. <https://doi.org/10.1108/MSAR-09-2022-0043>
- Cahyawati, N. E., Mahmud, N. M., & Pratama, R. K. (2025). Accounting Students' Career Choice as SAP Professional Consultants: Aspects to Consider. *Review of Integrative Business and Economics Research*, 14(1), 440–451. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85214816422&partnerID=40&md5=cb1c228b15f864a8fd1fac08c000786>
- Candraning, C., & Muhammad, R. (2017). Faktor-faktor yang mempengaruhi minat mahasiswa bekerja di lembaga keuangan syariah. *Jurnal Ekonomi & Keuangan Islam*, 3(2). <https://doi.org/10.20885/jeki.vol3.iss2.art5>
- Dewi, D. K., & Dewi, M. K. (2025). Nurturing Islamic accountants: bridging the gap between practitioners' expectations and students' perspectives on Islamic accountant qualifications. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-08-2023-0242>
- Ernawatiningsih, N. P. L. (2019). Analisis Determinan Minat Mahasiswa Akuntansi dalam Berwirausaha. *Jurnal Ilmiah Manajemen Dan Bisnis*, 4(1). <https://doi.org/10.38043/jimb.v4i1.2157>
- Febriyanti, F. (2019). Faktor-Faktor Yang Mempengaruhi Minat Mahasiswa Akuntansi Dalam Pemilihan Karir Sebagai Akuntan Publik. *Jurnal Akuntansi: Kajian Ilmiah Akuntansi (JAK)*, 6(1). <https://doi.org/10.30656/jak.v6i1.1036>
- Hassan, M. K., Raza Rabbani, M., Jreisat, A., & Mostofa Hossain, M. (2022). Fintech, Pandemic, and the Islamic Financial System: Innovative Financial Services and Its Shariah Compliance. In *FinTech in Islamic Financial Institutions: Scope, Challenges, and Implications in Islamic Finance* (pp. 243–261). Springer International Publishing. [https://doi.org/10.1007/978-3-031-14941-2\\_12](https://doi.org/10.1007/978-3-031-14941-2_12)
- Hermawan, S., Hanun, N. R., & Junjnan, M. I. (2021). E-Learning And Understanding Of Accounting In Pandemic COVID-19. *International Journal of Social Science and Business*, 5(1), 45–51. <https://doi.org/10.23887/ijssb.v5i1.30917>
- Ibda, H. (2018). Strategi Perguruan Tinggi Memajukan Lembaga Keuangan Syariah. *Equilibrium: Jurnal Ekonomi Syariah*, 6(2). <https://doi.org/10.21043/equilibrium.v6i2.4053>
- Iskandar, A., Possumah, B. T., & Aqbar, K. (2020). Peran Ekonomi dan Keuangan Sosial Islam saat Pandemi Covid-19. *SALAM: Jurnal Sosial Dan Budaya Syar-I*, 7(7). <https://doi.org/10.15408/sjsbs.v7i7.15544>
- Iswahyuni, Y. (2018). Analisis Faktor-Faktor yang Mempengaruhi Pemilihan Karir menjadi Akuntan Publik oleh Mahasiswa Program Studi Akuntansi Stie AKA Semarang. *Jurnal Akuntansi : Kajian Ilmiah Akuntansi (JAK)*, 5(1). <https://doi.org/10.30656/jak.v5i1.501>

- Jaffar, N., Mohd Faizal, S., Selamat, Z., & Alias, N. (2023). Muslim young adults' financial strain and financial stress during the COVID-19 pandemic: The moderating role of religiosity. *Heliyon*, 9(10). <https://doi.org/10.1016/j.heliyon.2023.e21047>
- Jayengsari, R., & Husaeni, U. A. (2021). The Role of Baitul Maal Wa Tamwil in Alleviating Poverty in Cianjur Regency, West Java. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 5(1). <https://doi.org/10.29313/amwaluna.v5i1.6686>
- Junjnan, M. I., Nawangsari, A. T., & Hanun, N. R. (2021). New Normal: Learning from Home, the Availability of Information Technology and e-Learning Implementation as a Determinant of Accounting Students' Understanding. *Jurnal Ilmiah Akuntansi*, 6(1), 66–85. <https://doi.org/10.23887/jia.v6i1.30897>
- Kasim, A. (2021). Penerapan Sistem Akuntansi Syariah dalam Asuransi Syariah di Indonesia. *Al-'Aqdu: Journal of Islamic Economics Law*, 1(1). <https://doi.org/10.30984/ajiel.v1i1.1469>
- Khansa, J. K., Hasanah, N., & Fauzi, A. (2020). Pengaruh Penghargaan Finansial, Motivasi Ekonomi, Motivasi Karir, dan Motivasi Pertimbangan Pasar Kerja terhadap Minat Mahasiswa Akuntansi dalam Berkarir dibidang Perpajakan. *Jurnal Akuntansi, Perpajakan Dan Auditing*, 1(1).
- KHOLID, M. N., TUMEWANG, Y. K., & SALSABILLA, S. (2020). Understanding Students' Choice of Becoming Certified Sharia Accountant in Indonesia. *Journal of Asian Finance, Economics and Business*, 7(10), 219–230. <https://doi.org/10.13106/jafeb.2020.vol7.no10.219>
- Kibiya, I. U., Usman, M., Kurfi, S. A., & Hamid, K. T. (2023). Awareness and knowledge of Islamic accounting system among accounting students in the Nigerian universities. *Journal of Islamic Accounting and Business Research*, 14(7), 1106–1120. <https://doi.org/10.1108/JIABR-07-2021-0186>
- Lasmana, A., & Kustiana, E. (2020). Pengaruh Penghargaan Finansial, Nilai-Nilai Sosial dan Pertimbangan Pasar Kerja terhadap Minat Pemilihan Karier sebagai Akuntan Publik. *JURNAL AKUNIDA*, 6(1). <https://doi.org/10.30997/jakd.v6i1.2812>
- Law, P. K. (2010). A theory of reasoned action model of accounting students' career choice in public accounting practices in the post-Enron. *Journal of Applied Accounting Research*, 11(1), 58–73. <https://doi.org/10.1108/09675421011050036>
- Maarif, N. N. (2020). Kepercayaan kepada Manajer Waqf: Sebuah Kajian tentang Teori Pengambilan Keputusan Wakaf. *JURNAL INDO-ISLAMIKA*, 7(1). <https://doi.org/10.15408/idi.v7i1.14816>
- Meilani, L. A. (2020). Kompetensi Sumber Daya Manusia Islam Pada Bank Syariah. *Khazanah Sosial*, 2(1). <https://doi.org/10.15575/ks.v2i1.8157>
- Mubako, G., Bagchi, K., Udo, G., & Marinovic, M. (2021). Personal Values and Ethical Behavior in Accounting Students. *Journal of Business Ethics*, 174(1), 161–176. <https://doi.org/10.1007/s10551-020-04606-1>
- Muhammad, R., & Nugraheni, P. (2022). Sustainability of Islamic Banking Human Resources Through the Formulation of an Islamic Accounting Curriculum for Higher Education: Indonesian Perspective. *SAGE Open*, 12(1). <https://doi.org/10.1177/21582440221079838>
- Neuman, W. L. (2012). Basics of Social Research. In *Qualitative and Quantitative Approaches*.
- Osei, H. V., Tepprey, E., & Mensah, P. O. (2023). Effects of cognitive-person factors on career choice of tertiary students: the moderating role of chance events. *Journal of Applied Research in Higher Education*, 15(4), 919–932. <https://doi.org/10.1108/JARHE-04-2022-0115>
- Permana, F. A., & Puspita, L. M. N. (2016). Faktor -Faktor yang Mempengaruhi Minat Mahasiswa Akuntansi Universitas Bengkulu Berkarir di Entitas Syariah. *Jurnal Akuntansi*, 6(2). <https://doi.org/10.33369/j.akuntansi.6.2.127-142>

- Pratama, A., & Lastiati, A. (2021). Pengaruh Pengetahuan, Motivasi Belajar dan Sosialisasi Pasar Modal terhadap Minat Mahasiswa Akuntansi Berinvestasi di Pasar Modal. *Jurnal SIKAP (Sistem Informasi, Keuangan, Auditing Dan Perpajakan)*, 5(1). <https://doi.org/10.32897/jsikap.v5i1.452>
- Pratama, A. P., Disemadi, H. S., & Prananingtyas, P. (2019). Existence and Position of Islamic Economic Laws in Indonesia. *Legality: Jurnal Ilmiah Hukum*, 27(2), 222–231. <https://doi.org/10.22219/jihl.v27i2.10159>
- Rahmi, F., Nofianti, L., Irfan, A., & Miftah, D. (2019). Sharia Governance dan Kinerja Lembaga Keuangan Syariah: Firm Size sebagai Pemoderasi. *JURNAL AL-IQTISHAD*, 14(2). <https://doi.org/10.24014/jiq.v14i2.6793>
- Raza Rabbani, M., Hassan, M. K., Khan, S., & Muneeza, A. (2022). A Fintech-Based Zakat Model Using Artificial Intelligence. In *FinTech in Islamic Financial Institutions: Scope, Challenges, and Implications in Islamic Finance* (pp. 49–63). Springer International Publishing. [https://doi.org/10.1007/978-3-031-14941-2\\_3](https://doi.org/10.1007/978-3-031-14941-2_3)
- Rogers, M. E., Creed, P. A., & Ian Glendon, A. (2008). The role of personality in adolescent career planning and exploration: A social cognitive perspective. *Journal of Vocational Behavior*, 73(1), 132–142. <https://doi.org/10.1016/j.jvb.2008.02.002>
- Sapariyah, R. A., Putri, I. S., & Fujianto, R. L. (2020). Pengaruh Penghargaan Finansial, Pelatihan Profesional, Pengakuan Profesional, dan Pertimbangan Pasar Kerja terhadap Pemilihan Karir Akuntan Publik pada Mahasiswa Akuntansi di Perguruan Tinggi Surakarta. *FINANCIAL: JURNAL AKUNTANSI*, 6(1). <https://doi.org/10.37403/financial.v6i1.133>
- Sugiyono. (2013). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. CV Alfabeta.
- Sutrisna, A., & Muchlis, S. (2018). Pemaknaan Peran Mata Kuliah Akuntansi Syariah di Perguruan Tinggi dalam Pemilihan Karir di Lembaga Jasa Keuangan Syariah. *Riset Akuntansi Dan Keuangan Indonesia*, 1(1). <https://doi.org/10.23917/reaksi.v1i1.1989>
- Suyanto, Ayem, S., Kurniawan, I. S., Mahadi, R., Wahidah, U., & Fatah, N. S. A. (2024). An Investigation of Indonesian and Malaysian Students in Becoming Professional Accountants: Implementing the Tri-Nga Concept as the Moderating variable. In S. J., S. P., C. Y., A. K.U., A. P.K., M. N., T. G., & S. S. (Eds.), *15th International Conference on Advances in Computing, Control, and Telecommunication Technologies, ACT 2024* (Vol. 2, pp. 2648–2658). Grenze Scientific Society. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85209101747&partnerID=40&md5=a223ae2061c9bb251307eff7b38536a2>
- Suyatmin, S., Aris, M. A., & Wahyono, W. (2016). Persepsi Mahasiswa Akuntansi Terhadap Lingkungan Kerja Akuntan Publik. *Riset Akuntansi Dan Keuangan Indonesia*, 7(2). <https://doi.org/10.23917/reaksi.v7i2.2612>
- Suyono, N. A. (2014). Analisis Faktor-Faktor Yang Mempengaruhi Pemilihan Karir Sebagai Akuntan Publik (Studi Empiris Pada Mahasiswa Akuntansi Unsiq). *Jurnal PPKM II*, 1(2).
- Syahid, S., & Apriyanti, M. E. (2019). Lingkungan Kerja dan Motivasi Pengaruhnya Terhadap Minat Berwirausaha. *Sosio E-Kons*, 11(1). <https://doi.org/10.30998/sosioekons.v11i1.3395>
- Talib, M. A., Abdullah, A., & Abdullah, A. A. (2014). Syari'ah-based accounting (sbA) : Awareness of accounting academicians in Malaysia. *Pertanika Journal of Social Sciences and Humanities*, 22(December), 175–196. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-84943223369&partnerID=40&md5=bb2f3e14baf478ecb7820404cd89db7b>
- Taufiq, M. (2020). Optimalisasi Peran Dewan Pengawas Syariah di Lembaga Keuangan Mikro Syariah. *Al-Huquq: Journal of Indonesian Islamic Economic Law*, 2(1). <https://doi.org/10.19105/alhuquq.v2i1.3350>

- Trihudiyatmanto, M., & Putranto, A. (2019). Peran Religiusitas Pada Implementasi Sistem Akuntansi Syariah Dalam Perkembangan Lembaga Keuangan. *Journal of Economic, Management, Accounting and Technology*, 2(2). <https://doi.org/10.32500/jematech.v2i2.755>
- Wijaya, A. L. (2013). Persepsi Mahasiswa Pendidikan Akuntansi tentang Kurikulum Akuntansi Syariah. *Assets: Jurnal Akuntansi Dan Pendidikan*, 2(2). <https://doi.org/10.25273/jap.v2i2.1205>
- Wijaya, N. H. (2022). the Challenges of Sharia Pawnshops in Indonesia in the Era of the Industrial Revolution 4.0. *El-Mashlahah*, 12(1), 52–69. <https://doi.org/10.23971/elma.v12i1.3910>
- Yasin, A., Findi, M., & Hosen, M. N. (2019). Faktor-faktor yang Memengaruhi Kinerja Pegawai Bank BJB Syariah Cabang Bekasi. *Jurnal Aplikasi Bisnis Dan Manajemen*. <https://doi.org/10.17358/jabm.5.2.222>